Numerics Initiative

The International Organization for Standardization has revised ISO/IEC 7812-1, Identification cards – Identification of issuers – Part 1: Numbering system, to expand the Issuer Identification Number (IIN), also referred to as the issuing BIN, to an eight-digit numeric value from the current six digits.

Since 2015, Visa has communicated with its clients on this industry change which is effective as of April 2022. Given the fundamental importance of the BIN to the payments ecosystem, changes extend well beyond VisaNet to impact the proprietary processing and downstream systems used by its processors, acquirers and issuers. Visa strongly advises its clients to conduct an impact assessment across their internal systems and processes, as well as with their vendors and clients.

Based on input from payments industry experts as well as globally representative clients, the following is a set of questions that can be used to support impact assessments and the identification of potential impact areas. After the assessment is conducted, clients can leverage the findings to develop their plan, estimate the effort required, and implement and test the required changes.

Note: These questions are not a comprehensive view of all potential numerics impacts in any single organization. It is meant to serve as an informed starting point. Each client should perform a comprehensive internal impact assessment customized to their unique needs.

Directions

1. Save this PDF to your PC.

2. Open the PDF from your PC and type your answers into text boxes under the questions.

3. Save the PDF before closing to save changes.

4. Use the menu on the left side of the screen to access different Capability sections.

5. Use page arrows in the bottom right of the screen to move forward and back through a Capability.

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Program Management

1. Has a formal Numerics program structure been established?

2. Does the program have executive sponsorship? Budget approval?

3. Has broad internal outreach been conducted to identify stakeholders across technology, lines of business and functional areas (e.g., finance, risk, etc.)?

4. What is the approach for end-to-end testing (including third parties)? Training?

5. For clients operating in multiple geographies, does the program structure and approach reflect regional differences?

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Numerics Awareness

1. Are all internal stakeholders aware of the new Numerics standard and the readiness timeline?

2. Is the issuing BIN referred to by any other terms across the organization, such as systems, process documentation, or other business usage?

3. What is the approach to engaging with third parties (processors, vendors, clients) to understand Numerics impacts to their systems, processes, and data?
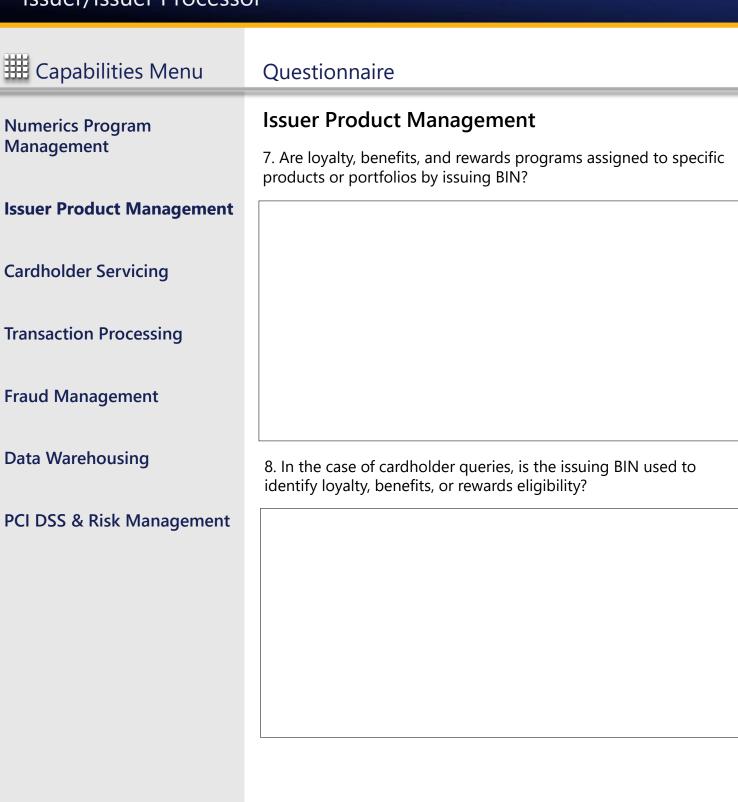
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Third Party Communication

1. What is the communication plan for all clients?

2. What is the approach to understanding clients' readiness for the Numerics changes?

3. What is the approach to understanding (and validating if necessary) vendor readiness for the Numerics changes?

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1. How are issuing BINs (six-digit) and account ranges (nine-digit) organized today (e.g., cost center, legal entity, product, geography)?

2. What is the go forward BIN management strategy for existing and future products? Are there any related impacts to systems and processes?

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3. What is the current PAN assignment logic? Will it be impacted by the Numerics change?

4. Is card reissuance planned as part of the go forward BIN strategy? If so, what is the reissuance strategy (e.g., on conversion, lost / stolen cases, switch to contactless)?

5. Is the issuing BIN used in product performance reports?

6. Is ATM product enablement based on issuing BIN?

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7. Are loyalty, benefits, and rewards programs assigned to specific products or portfolios by issuing BIN?

8. In the case of cardholder queries, is the issuing BIN used to identify loyalty, benefits, or rewards eligibility?

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Card Holder Servicing

1. For individual account servicing, is the issuing BIN used to identify cardholders or transactions for case routing?
- Call Center / IVR
- Disputes / chargebacks

2. Is the issuing BIN used in collections processes?

3. Are there any impacts to cardholder statements or statement reconciliation?

4. Are there any impacts to card fulfillment processes (e.g., embossing, chip personalization)?

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1. Is issuing BIN used across the transaction processing lifecycle (authorization, clearing, settlement, transaction accounting, reconciliation)?

2. Do the authorization and transaction risk processing business rules include issuing BIN?

3. What tables are used in transaction processing today? Are there any impacts to the tables used due to issuing BIN expansion to eight-digits?

4. Is the issuing BIN used in the digital wallet solution?

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5. Are any changes expected in ancillary systems (branch, online, mobile applications, new account acquisition) due to BIN expansion to eight-digits?

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1. Is issuing BIN been used in:
- Fraud detection tools (e.g., BIN and account range-based logic)?
- Fraud monitoring and alerts?
- Fraud resolution processes?
- Fraud reporting?

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1. Is the first six-digits of the PAN stored as a separate data element?

2. Where is the issuing BIN stored? Application data tables? Data warehouses (financial, operational, etc.)?

3. Are data searches performed by issuing BIN?

4. Is issuing BIN combined with any other numerics to create a separate data element that may be impacted by expansion to eight-digit BIN?

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5. Is the issuing BIN stored as a data element in a master data management (MDM) solution?

6. Is the issuing BIN stored or used in any other product processors (e.g., core banking system)?

7. Are issuing BINs used in any finance reports or as general ledger components?

8. Is the issuing BIN included in any data or reporting provided to third parties?

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PCI DSS & Risk Management

1. Are there any impacts to methods used to protect data to maintain PCI DSS compliance (e.g., truncation, encryption, tokenization)?

2. Is the issuing BIN used in compliance management system and processes?

3. Is the issuing BIN used in regulatory reporting?

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