

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued	Failure Response
		459362 459364 459389 459499 459500-01 459511 459512 459566 459567 459568 459600 – 459799 460024 465830-79 465901-50 474503 474551 475110-59 475183 475710-59 476220-69 476340-89 480240 484412 484415 484417 484427 489342 490960-79 492181-82 495065 495067 495090-94 498824 499806 499844 -46 499902									
Track 2 Integrity	Start sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	End sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Parity: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	LRC: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
Validation	Service codes: Notes 2, 3 & 5	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Note 16	Note 5
	PAN length: Note 2	16 - 19 See Note 15	16 - 19 See Note 15	16 - 19 See Note 15	16 - 19 See Note 15	16	16	16	12-19 Note 16	12-19 Note 16	Reject

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued	Failure Response
	Luhn check: Notes 2 & 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Reject
	Expiry date: Notes 2 & 6	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Optional
	Card security code: Note 11	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Optional	Optional
	Address verification: Note 11	Optional	Optional	Optional	Optional	Optional	Optional	No	Optional	No	Optional
Visual Checks	Expiry & start dates: Note 8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Signature strip condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Signature on card matches with receipt	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Match printed & embossed card numbers: Note 10	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Compare presenter with title embossed where applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10

Key: Yes = Mandated No = Not applicable

Notes

- 1 The 1st table on the right identifies UK Visa IIN exceptions.
- 2 Track 2 layouts vary. Further details are available on request.
- 3 Available for magnetic stripe read transactions.
- 4 The Luhn Check algorithm is available on request.
- 5 Details of service code checking and failure responses are available on request.
- 6 A suggested expiry date algorithm is available on request.
- 8 The start date referred to is from the embossed card, not from the magnetic stripe - an expiration end date is acceptable
- 10 Customers may have additional requirements to use display messages to prompt staff to perform these checks. Visa Simply One cards will have the secondary card details printed on the back of the card above the signature stripe, so retailers will need to check the back of the card if the secondary application is chosen, MasterCard is modifying the merchant acceptance procedures for chip/PIN transactions and no longer requiring merchants to perform visual checks on the card.
- 11 Specifications are available on request. CV2 is mandatory for Mail Order/Telephone Order Transactions.
- 12 UK Maestro ranges take precedence over International Maestro ranges i.e. use UK Maestro rules
- 13 These BINs are also included in the Visa EU Enhanced Data Bin List which appears on page 7 of this document
- 14 Details of how to support electronic VAT information for Visa Purchasing cards can be provided on request.
- 15 Visa are now utilising longer Pan lengths. We recommend this attribute is configurable
- 16 Transactions initiated with a card may not be declined by the terminal or Merchant processors as a result of edits or validations performed
- 17 See 2nd table entitled RBS/HSBC Decommissioned Maestro BINS please remove specific BINS from lookup tables

UK VISA EXCEPTIONS (ATM only Cards)	
490300-1	492800-99
490310-34	498700-99
490340-99	
490400-09	
490419	
490451	
490459	
490467	
490475-78	
490500-99	
491001	
491100-02	
491103-73	
491183-99	
492183	

RBS/HSBC Decommissioned Maestro BINs	
675924	
675938	
675940	
675963	
675964	
675965	
675966	
675967	
675968	
675969	
675970	
675976	

TRANSACTION TYPES

Purpose of Table

This table shows the transaction types where additional checks are required and when they are not permitted.

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued
Financial	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Refund	Note 1	Note 1	Note 1	Note 1					
	Reversal	Note 2	Note 2	Note 2	Note 2					
	Purchase with cash	Notes 3 & 4	Notes 3 & 4	Barred	Barred	Notes 3 & 4	Barred	Barred	Notes 3 & 4	Note 3 & 4
	Account Verification	Supported	Supported	Supported	Supported	N/A	N/A	N/A	N/A	N/A
Trade type	Recurring transactions	Note 3	Note 3	Barred	Barred					
	Cardholder activated terminals	Note 3	Note 3 & Note 11	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred
	Purchasing data	N/A	N/A	Note 7	N/A	N/A	N/A	N/A	N/A	N/A
	Airline data	Note 8	N/A	N/A	N/A					
	Gaming and betting	Note 10	Note 10	Barred	Note 10	Note 10	Note 10	Barred	Note 10	Note 10 Note 15
	Bureaux de change	Note 5	Note 5	Note 5	Note 5					
Method of entry	Magnetic stripe read	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Keyed card not present	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred for Sales Supported for Refunds
	Keyed swipe failure	Supported	Barred	Supported	Supported	Supported	Supported	Supported	Barred	Barred
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
Internet Cardholder Verification	Verified By Visa Secure Code	Supported Note 12	N/A	Mandatory	Mandatory					

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued
Non Sterling Capability	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported
	Refund	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	N/A	Note 2	Note 2
	Purchase with cash	Not Supported	Not Supported	Barred	Barred	Note 3,13 &14	Not Supported	Barred	Note 3,13 &14	Note 3,13 &14

Notes

1. The Customer must have the ability to process refunds to the original card electronically or manually.
2. The Customer must have the ability to cancel or reverse a transaction prior to submission to Barclaycard Payment Acceptance.
3. The customer must have prior agreement from Barclaycard Payment Acceptance.
4. The purchase element must be greater than zero and the cash element is restricted to £50.
5. Bureau de change and guests at casinos / bingo halls must record a passport or driving licence number. Members must produce a membership card carrying a likeness of the cardholder. Prior agreement required
6. It is recommended that key entry is prompted after 3 failed swipes.
7. Details of how to support Summary VAT or VGIS transactions can be provided on request; please see also page 7.
8. Details of additional data for airline itinerary data can be provided on request.
9. Except Automated Fuel Dispensers.
10. Card Schemes vary – customer must have Prior agreement from Barclaycard Payment Acceptance.
11. Not in Automated Fuel Dispensers in the UK but can be accepted in Europe
12. Optional however non secure transaction fees may apply where not supported.
13. Purchase with Cash back is only supported in APACS
14. Purchase with Cash back limit is €100 for International Maestro and Debit MasterCard.
15. Must utilise 3D Secure

Visa EU Enhanced Data Bin List

These BIN ranges support the capture and transfer of electronic invoice information using the Visa Global Invoice Specification (VGIS). Further details on how to support VGIS, and the distinction between Enhanced Data Tax BINs and Enhanced Data Management Information BINs, may be provided on request.

Purchasing Bins Enhanced Data – Tax	Corporate/Business Bins Enhanced Data – Management Information	
448400 – 01	415255	486432 – 33
448405 – 07	425708	486447
448409	425719	494014 – 15
448412 – 18	425727 – 28	497014
448425 – 26	425746 – 49	497019
448429	425757	497205 – 06
448432 – 34	427353 – 58	497214
448436 – 39	427364 – 69	497405
448444 – 45	429596 – 97	497412
448448 – 49	430503 – 04	497532
448455	445958	497540
448457	447574	497543
448463	453987	497545
448470 – 71	455598	497548
448474	455661	497703 – 04
448477	455665 – 67	497953
448495 – 97	455686	497962
448510	455801	497966
448522	455805	497969 – 70
448527 – 28	456108	498823
448531	456126	
448536	456129	
448538 – 39	456145 – 46	
448541	456229	
448544	456837	
448547	464440	
448554	467495	
448561	467972	
448570	480225	
470608	480467	
471505	485627	
471507	485670	
471530	485738	
471532	485750 – 53	
471549	485779	
471558 – 60	485804	
471565 - 67	485806	
471570	485808 – 09	
471577	486430	

Amendments

<p>Feb 2011</p>	<p>Added BIN 471530 to Visa EU Enhanced Data Bin List</p> <p>Removed BIN 477106 from Visa Debit listing as this has now been classified as a Visa Credit</p> <p>Added ranges 676770 & 676774 to UK Maestro</p> <p>Added a note 18 on page 4 regarding the decommissioning of the Solo Card.</p> <p>Deleted BIN 419776 from Visa Electron Listing as this has now been reclassified as a Visa Credit</p>
<p>March 2011</p>	<p>Removed BINS 676770 & 676774 from UK Maestro as these are now classified as International Maestro Please check Note 18 on Page 4 – The Solo Debit Card product is being withdrawn from issue and the Solo Scheme is being decommissioned permanently. No transactions should be accepted after 31st March 2011</p>
<p>May 2011</p>	<p>Removed Solo Card Type Column from entire document Deleted IIN's 676770 & 676774 from Uk Maestro as these now fall into International Maestro Page 2 under UK Maestro column - changed Service code validation to Ref Note 16 Page 2 under UK Maestro column - changed Pan Length validation to Ref 12-19 Note 16 Page 2 under UK Maestro column - changed Luhn Check validation to Ref Note 16 Page 2 Removed Issue Number, Validity Period and Domestic Maestro Hot card File validation Page 4 Removed Notes 7 & 9 (Numbering has omitted these numbers) Page 5 Gaming & Betting International Maestro now Ref Note 10 Page 5 Keyed Swipe Failure UK Maestro now is Barred Removed UK Maestro IIN Table formally page 8 Page 2 Added Card security code on International Maestro is optional Page 6 Note 5 now states prior agreement required. Page 6 Non Sterling Capability now supported for Maestro UK Issued Sales & Refunds Added 419776 UK Visa Debit & 459472 UK Visa Electron Added a Table to page 4 of a list of Maestro BINS that have been decommissioned and require removing with immediate effect</p> <p>Please remove the following BINS- these have been Decommissioned by RBS & HSBC</p> <p>675924 675938 675940 675963 675964 675965 675966 675967 675968</p>

	<p>675969 675970 675976</p>
<p>June 2011</p>	<p>Visa UK has issued a new Bin range of 459600 – 459799 for debit card issuance in the UK.</p>
<p>Aug 2011</p>	<p>Added the following ranges to Visa UK Debit</p> <p>459338 459339 459340 459362 459364 459389 459499 459500 459501 459511 459512 459566 459567 459568 489342</p> <p>Visa Electron 437860</p>
<p>Sep 2011</p>	<p>Removed the following Visa Debit Bins</p> <p>445190- 445192</p> <p>Removed Visa debit Bin 484416</p>