

PURPOSE OF DOCUMENT

This document is intended as a quick reference guide for UK based file submitters. Where applicable the items with further explanations have been identified as notes.

CARD IDENTIFICATION AND VALIDATION

This table shows the specific checks required that identify the card scheme and / or product, and the validation checks required.

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	UK Maestro	Solo	JCB	International Maestro	Failure Response
Standards	ISO	7810-3	7810-3	7810-3	7810-3		7810-3	7810-3	7810-3	2894 & 3554	7810-3	
Scheme Identification	IIN ranges: Note 1	400626 408547-49 409400-02 412285-86 413733-37 413787-88 418760 419176-79 419772 420672 421592-94 422793 423769 431072 444001 444005-08 446200-11 446213-54 446257-72 446274-83 446286 446294 450875 453978-79 454313 454432-35 454742 456725-45 465830-79 465901-50 475110-59 475710-59 476220-69 476340-89 484409-10 484427 490960-79 492181-82	400115 400837-39 412921-23 417935 419740 419741 419773-76 424519 424962-3 444000 484406-08 484411-26 484428-55 491730-59 491880	448400- 448699 471500-99 See notes 13 & 14	All remaining IIN's beginning with 4. Note 1	516730- 516979* 517000- 517049* 535110- 535309* 535420- 535819* 537210- 537609* 557347- 557496* 557498- 557547*	510000- 559999	675900-99 See note 12 Please refer to table on page 7.	676700-99 Please refer to table on page 7.	352800- 358999	500000-9999 560000- 589999 600000- 699999 See note 12	Reject

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	UK Maestro	Solo	JCB	International Maestro	Failure Response
		498824 499902										
Track 2 Integrity	Start sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	End sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Parity: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	LRC: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
Validation	Service codes: Notes 2, 3 & 5	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 17	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, 18 or 19	16, 18 or 19	16	12-19 Note 16	Reject
	Luhn check: Notes 2 & 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Reject
	Expiry date: Notes 2 & 6	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Reject
	Issue number: Note 2	No	No	No	No	No	No	Yes if applicable Optional	Yes if applicable Optional	No	No	Reject
	Validity period: Notes 2, 3 & 7	No	No	No	No	No	No	Yes	Yes	No	No	Reject
	Domestic Maestro hot card file: Note 9	No	No	No	No	No	No	Yes	Yes	No	No	Reject
	Card security code: Note 11	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Optional
	Address verification: Note 11	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	No	No	Optional
Visual Checks	Expiry & start dates: Note 8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Signature strip condition	Yes	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	Yes	Code 10
	Match printed & embossed card numbers: Note 10	Yes	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	Yes	Code 10

Key: Yes = Mandated No = Not applicable

Notes

- 1 The 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.
- 7 Details of how to check the validity period are available on request
- 8 The start date referred to is from the embossed card, not from the magnetic stripe
- 9 Customers operating with a floor limit greater than zero must have the ability to check Maestro transactions against this file.
- 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/Solo 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 6 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 JCB service codes must only be validated if the device is capable of processing JCB chip cards
- * Please note this range cannot do Purchase with Cashback until April 2010

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	

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	UK Maestro	Solo	JCB	International Maestro
Financial	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Refund	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2
	Purchase with cash	Notes 3 & 4	Notes 3 & 4	Barred	Barred	Notes 3 & 4	Barred	Notes 3 & 4	Notes 3 & 4	Barred	Barred
Trade type	Recurring transactions	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Barred	Barred	Note 3	Barred
	Cardholder activated terminals	Note 3	Note 3 & Note 11	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Supported	Barred
	Purchasing data	N/A	N/A	Note 7	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Airline data	Note 8	Note 8	Note 8	Note 8	Note 8	Note 8	N/A	N/A	N/A	N/A
	Gaming and betting	Note 10	Note 10	Barred	Note 10	Note 10	Note 10	Note 10	Note 10	Barred	Barred
	Bureaux de change	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5
Method of entry	Magnetic stripe read	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Keyed card not present	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred
	Keyed swipe failure	Supported	Barred	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
None Sterling Capability	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Barred	Supported
	Refund	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Barred	Supported
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	N/A	N/A	N/A	Note 2
Internet Cardholder Verification	Verified By Visa Secure Code	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Mandatory	N/A	N/A	Mandatory

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.
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 6.
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.

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

UK Maestro (Switch) IIN Table of Amendments

Summary

In light of the migration from Switch to Maestro a staged process has been agreed to consolidate the use of IIN's.

Ultimately all Solo IIN's will be in the 6767 range and all UK Maestro will be in the 6759 range.

Some will continue to use issue numbers, 19 or 18 digit PAN's (referred to as "homog" in the table below). There are currently 4 variations on the homogenous format.

The norm is to have no issue number and a 16 digit PAN (referred to as SCS in the table below).

Changes required

There are two types of change required

1) Remove –The card must not be identified or processed as a Solo or UK Maestro card. (If the IIN falls within the Maestro International range it should be handled as Maestro International i.e. refused if not supported or sent on-line for authorization if supported.)

2) Amend to SCS - PAN length changes to 16 digits and no issue number will be present.

Table of Changes

The table below identifies all IIN's which should currently be identified as UK Maestro or Solo cards (note a number of IIN's were withdrawn May and August 05). The type of change and effective date are included in the table.

IIN	Card Type	Track 2 Type	PAN Length	Issue No Length	Issue No Position	Change	Effective date
490303	Maestro	Homog 1	18	1	33	Remove	01 Feb 07
493698	Maestro	Homog 2	19	1	35	Remove	01 Jul 07
493699	Maestro	Homog 2	19	1	35	Remove	13 Oct 06
633302-04	Maestro	SCS	16	N/A	N/A	Remove	30 Jun 06
633305-10	Maestro	SCS	16	N/A	N/A	Remove	13 Oct 06
633311	Maestro	SCS	16	N/A	N/A	Remove	01 Jul 07
633312	Maestro	SCS	16	N/A	N/A	Remove	30 Jun 06
633313-49	Maestro	SCS	16	N/A	N/A	Remove	13 Oct 06
633450-53	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633454-57	SOLO	SCS	16	N/A	N/A	Remove	30 Jun 06
633458-60	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633462-72	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633474-75	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633477	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633479-80	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633482-89	SOLO	SCS	16	N/A	N/A	Remove	13 Oct 06
633498	SOLO	Homog 2	19	1	35	Remove	13 Oct 06
675900	Maestro	SCS	16	N/A	N/A	None	N/A
675901	Maestro	Homog 2 (SCS)	19 (16)	1 (N/A)	35 (N/A)	Amend to SCS	13 Oct 06
675902-04	Maestro	SCS	16	N/A	N/A	None	N/A
675905	Maestro	Homog 3	19	1	38	None	N/A
675906-17	Maestro	SCS	16	N/A	N/A	None	N/A
675918	Maestro	Homog 2 (SCS)	19 (16)	1 (N/A)	35 (N/A)	Amend to SCS	13 Oct 06
675919-37	Maestro	SCS	16	N/A	N/A	None	N/A

IIN	Card Type	Track 2 Type	PAN Length	Issue No Length	Issue No Position	Change	Effective date
675938-40	Maestro	Homog 1	18	1	33	None	N/A
675941-49	Maestro	SCS	16	N/A	N/A	None	N/A
675950-62	Maestro	Homog 2 (SCS)	19 (16)	1 (N/A)	35 (N/A)	Amend to SCS	13 Oct 06
675963-97	Maestro	SCS	16	N/A	N/A	None	N/A
675998	Maestro	Homog 2 (SCS)	19 (16)	1 (N/A)	35 (N/A)	Amend to SCS	13 Oct 06
675999	Maestro	SCS	16	N/A	N/A	None	N/A
676700	SOLO	SCS	16	N/A	N/A	None	N/A
676701	SOLO	Homog 2 (SCS)	19 (16)	1 (N/A)	35 (N/A)	Amend to SCS	13 Oct 06
676702	SOLO	SCS	16	N/A	N/A	None	N/A
676703	SOLO	Homog 1	18	1	33	None	N/A
676704	SOLO	SCS	16	N/A	N/A	None	N/A
676705	SOLO	Homog 3	19	1	38	None	N/A
676706-07	SOLO	Homog 4 (SCS)	16	2 (N/A)	26-27 (N/A)	Amend to SCS	13 Oct 06
676708-17	SOLO	SCS	16	N/A	N/A	None	N/A
676718	SOLO	Homog 2	19	1	35	None	N/A
676719-39	SOLO	SCS	16	N/A	N/A	None	N/A
676740	SOLO	Homog 1	18	1	33	None	N/A
676741-49	SOLO	SCS	16	N/A	N/A	None	N/A
676750-62	SOLO	Homog 2	19	1	35	None	N/A
676763-69	SOLO	SCS	16	N/A	N/A	None	N/A
676770	SOLO	Homog 3	19	1	38	None	N/A
676771-73	SOLO	SCS	16	N/A	N/A	None	N/A
676774	SOLO	Homog 1	18	1	33	None	N/A
676775-78	SOLO	SCS	16	N/A	N/A	None	N/A
676779	SOLO	Homog 1	18	1	33	None	N/A
676780-81	SOLO	SCS	16	N/A	N/A	None	N/A
676782	SOLO	Homog 1	18	1	33	None	N/A
676783-94	SOLO	SCS	16	N/A	N/A	None	N/A
676795	SOLO	Homog 1	18	1	33	None	N/A
676796-97	SOLO	SCS	16	N/A	N/A	None	N/A
676798	SOLO	Homog 2	19	1	35	None	N/A
676799	SOLO	SCS	16	N/A	N/A	None	N/A

Amendments

May 2009	Page 1 Amended Bin Range 419176-79 – Request from Visa to amend these to Visa Debit – these were previously Visa Credit
August 2009	<p>Page 1 Added Specific BIN Ranges</p> <p><u>UK VISA ELECTRON</u> 400115 400837 400838 400839 412921 412922 412923 417935 419740 419741 419773 419774 419775 419776 444000</p> <p><u>UK Visa DR Card</u> 400626 409400 409401 409402 412285 412286 413787 413788 418760 419772 420672 421592 421593 421594 422793 423769 431072 444001 444005 444006 444007 444008 499902</p>
September 2009	<p>Removed BIN 450875 from Electron as this has now been re classified as a Visa Classic Debit</p> <p>Notes 10 & 11 amended on page 3 to reflect new rules –Note 10 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.</p> <p>Note 11 Mandatory for Ecommerce and Mail order transactions.</p>
November 2009	<p>Amended the Card Security code Field on page 2 from Optional to Mandatory on UK Visa DR Card, UK Visa Electron, Visa Purchasing, Visa, MasterCard DR, MasterCard, UK Maestro & Solo</p> <p>Amended Note 11</p> <p>Amended Internet Cardholder Verification on page 4 from Optional to Mandatory on UK Visa DR Card, UK Visa Electron, Visa Purchasing, Visa, MasterCard DR, MasterCard</p>
December 2009	<p>Under note 17 on page 3 – # indicates this BIN range doesn't support Purchase with Cashback.- ranges affected see below</p> <p><u>Visa Debit</u> 400626 , 409400-02, 412285-86, 413787-88, 418760, 420672, 422793, 423769, 431072, 444001, 444005-08, 499902</p> <p><u>Visa Electron</u> 400115, 400837-39, 412921-23, 417935, 424519, 424962-63, 444000</p> <p>The following ranges have been added to the MasterCard Debit range – please note these BIN ranges cannot offer Purchase with Cashback until April 2010</p> <p>516730-516979 517000-517049</p>

	535110-535309 535420-535819 537210-537609 557347-557496 557498-557547
February 2010	Removed previous note regarding non support of Purchase with Cashback on certain Debit ranges