

**PURPOSE OF DOCUMENT**

This document is intended as a quick reference guide for Eire 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.

		Irish Visa DR Card	Irish Visa Electron	Visa	MasterCard DR Card	MasterCard	Maestro Irish Issued	Maestro Internationally Issued	Failure Response
<b>Standards</b>	ISO	7810-3	7810-3	7810-3		7810-3		7810-3	
<b>Scheme Identification</b>	IIN ranges: Note 1	411636000  <b>431930-79</b>  456705010 456705014 456706000 456706020 456706120 456733000 456733130 456733180 475743000 477104000	400121000 401773000 428384000	All remaining IIN's beginning with 4.	512499 512746 516001  <b>516730-516979</b>  <b>517000-517049</b>  524342 527591  <b>535110-535309</b>  <b>535420-535819</b>  <b>537210-537609</b>  <b>557347-557496</b>  <b>557498-557547</b>	<b>510000-559999</b>	630490 630499 670302 670695  <b>6304950-6304959</b>  6705116  <b>6777248-6777249</b>	<b>500000-509999</b> <b>560000-589999</b> <b>600000-699999</b>	Reject
<b>Track 2 Integrity</b>	Start sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	End sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Parity: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	LRC: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
<b>Validation</b>	Service codes:	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Note 5

		Irish Visa DR Card	Irish Visa Electron	Visa	MasterCard DR Card	MasterCard	Maestro Irish Issued	Maestro Internationally Issued	Failure Response
	Notes 2, 3 & 5								
	PAN length: Note 2	16 - 19 Note 15	16 - 19 Note 15	16 - 19 Note 15	16	16	12-19 Note 16	12-19 Note 16	Reject
	Luhn check: Notes 2 & 4	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Reject
	Expiry date: Notes 2 & 6	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Optional
	Card security code: Note 11	Yes	Yes	Yes	Yes	Yes	Optional	Optional	Optional
<b>Visual Checks</b>	Expiry & start dates: Note 8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Signature strip condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Signature on card matches with receipt	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Match printed & embossed card numbers: Note 10	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Compare presenter with title embossed where applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10

Key: Yes = Mandated      No = Not applicable

Notes

- 1 The 1st table on the right identifies Irish Visa IIN exceptions.
- 2 Track 2 layouts vary
- 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 N/A
- 8 The start date referred to is from the embossed card, not from the magnetic stripe - an expiration end date is acceptable
- 9 N/A
- 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 N/A
- 13 N/A
- 14 N/A
- 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

**TRANSACTION TYPES*****Purpose of Table***

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

		<b>Irish Visa DR Card</b>	<b>Irish Visa Electron</b>	<b>Visa</b>	<b>MasterCard DR</b>	<b>MasterCard</b>	<b>Maestro Irish Issued</b>	<b>Maestro Internationally Issued</b>
Financial	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Refund	Supported Note 1	Supported Note 1	Supported Note 1	Supported Note 1	Supported Note 1	Supported Note 1	Supported Note 1
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2
	Purchase with cash	Supported Note 3,4 &13	Supported Note 3,4 &13	Barred	Supported Note 3,4 &13	Not Supported	Supported Note 3,4 &13	Supported Note 3,4 &13
	Account Verification	Supported	Supported	Supported	N/A	Supported	N/A	N/A
Trade type	Recurring transactions	Note 3	Note 3	Note 3	Note 3	Note 3	Barred	Barred
	Cardholder activated terminals	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3,16 & 17	Note 3,16 & 17
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Barred	Barred
	Purchasing Data	N/A	N/A	Not Supported	N/A	Not Supported	N/A	N/A
	Airline data	Note 8	Note 8	Note 8	Note 8	Note 8	N/A	N/A
	Gaming and betting	Note 10	Note 10	Note 10	Note 10	Note 10	Note 10 & 15	Note 10 & 15
	Bureaux de change	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5
Method of entry	Magnetic stripe read	Supported Note 6	Supported	Supported Note 6	Supported Note 6	Supported Note 6	Supported Note 16	Supported Note 16
	Keyed card not present	Supported	Supported	Supported	Supported	Supported	Supported	Barred for Sales Supported for Refunds
	Keyed swipe failure	Supported	Barred	Supported	Supported	Supported	Barred	Barred
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported Note 17	Supported Note 17
Internet Cardholder Verification	Verified By Visa or Secure Code	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Mandatory	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 €100.
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. N/A
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. N/A
12. Optional however non secure transaction fees may apply where not supported.
13. Purchase with Cash back is only supported in Standard 70
14. N/A.
15. Must utilise 3D Secure
16. Magnetic stripe Maestro is not supported in unattended devices
17. Maestro EMV transactions at unattended devices must be PIN verified

## Amendments

Aug 2011	First issue
Nov 2011	Visa PWCB limit increased to €100