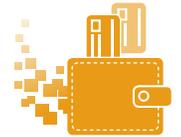


Mastercard 2-Series BIN Implementation for Acquirers

Mastercard is rolling out an additional range of six-digit BINs (222100-272099). These 2-series BINs adhere to today's ISO industry standard and will work exactly the same way as the 5-series BINs do today.



Mastercard is working with acquirers to optimize their businesses throughout this dynamic and critical time. Acquirers are encouraged to conduct a thorough assessment to determine which internal systems and processes may be impacted by the Mastercard 2-series. The list below offers some potential areas of impact that acquirers should evaluate, but is not intended to be exhaustive.

Acquirer Systems & Processes – 2-series BIN Impact Evaluation Checklist



Platform/Function	Additional Notes
Authorization routing	Ensure that Mastercard's 2-series BINs are identified as Mastercard branded transactions and correctly routed in authorization systems.
Clearing systems	Acquirers will be receiving 2-series BINs from October 2016. Ensure that a 2-series BIN is supported in system configuration and that the Acquirer Reference Number (ARN) using a 2-series BIN is supported.
Merchant reporting & statements	Validate the correct identification as Mastercard and associated product codes where the card is a Mastercard 2-series BIN.
Merchant fee calculations	Particularly if so-called "Interchange plus" fee arrangements are offered to merchants for processing. Also linked with correct brand/product identification of Mastercard 2-series BIN transactions.
Card present transaction infrastructure	For single POS devices or multi-lane checkout environments; your control and configuration systems will need review as well as ensuring that the specific terminal types you support/deploy can be updated to correctly recognize all Mastercard transactions to include 2-series BINs.
Card not present/ eCommerce platforms & infrastructure	Ensure that any bundled software applications you provide for payments processing (plugins or store payment/cart tools), or libraries or Application Programming Interfaces (APIs) have been reviewed and updated to recognize 2-series Mastercard cards correctly. Card not present examples include: eCommerce, mail order, telephone order, installment payment, and recurring payment.



Mastercard 2-Series BIN Implementation for Acquirers

Platform/Function	Additional Notes
Dispute resolution systems	Validate that systems will correctly identify and manage a 2-series BIN transaction through the dispute lifecycle.
Fraud & risk management systems	Ensure that fraud and velocity tracking systems recognize the Mastercard 2-series BIN cards to ensure these systems evaluate all transactions you are processing.
Data warehouse & analytics	Mastercard 2-series BIN transactions need to be recognized correctly as Mastercard branded products to ensure that your reporting and analytics functions do not omit or misclassify these transactions.

Timeline

In November 2014, Mastercard announced the required technical updates to add the 2-series BINs to its supply. The changes to support the Mastercard 2-series BINs need to be integrated into issuers, acquirers, merchants and processors' systems by October 2016.



Additional Information and Updates: <https://www.mastercard.us/2-series/>
Contact Information: BIN_Inquiries@mastercard.com