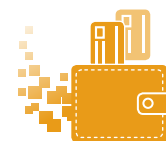


# Mastercard 2-Series BIN Implementation for Issuers

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.

Issuers 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 issuers should evaluate, but is not intended to be exhaustive.



## Issuer Systems & Processes – 2-series BIN Impact Evaluation Checklist



Platform/Function	Additional Notes
ATM software	For your own institution's ATM network and those that you partner with, perhaps via bilateral agreements, verification that Mastercard 2-series BINs can be added to "On-U's" transaction identification rules. Equally, a Mastercard 2-series BIN card from another issuer, used at your ATMs, should be correctly identified, accepted and route for authorization.
Authorizations	The management and routing of authorizations from Mastercard, or potentially other local/domestic or regional networks, to your account management systems, must be Mastercard 2-series BIN aware.
Balance transfers/Mastercard Send/ remittances	Even if, as an issuer, you don't immediately anticipate needing a Mastercard 2-series BIN for your own issuing, other customers will be using them. Validate that your systems can send funds/transactions to accounts that have been issued by other institutions on Mastercard 2-series BINs.
Card personalization & production	Validate that generating data or files for use in the production of physical cards, the personalization processes for EMV cards and things like card carriers and PIN mailers, all can recognize Mastercard 2-series BINs.
Dispute resolution systems	Validate that systems will correctly identify and manage a Mastercard 2-series BIN transaction through the dispute lifecycle.
Customer service/help desk applications	Your customer service and support systems may be using the BIN and additional digits to segment or manage customers and provide superior customer service. Additionally, Interactive Voice Response (IVR) systems may similarly use BIN as part of the process to route and manage calls.

# Mastercard 2-Series BIN Implementation for Issuers

Platform/Function	Additional Notes
Fraud systems	Fraud systems and associated risk management platforms all use transaction data to perform their functions. Transactions on 2-series BINs will need to be supported within these systems to ensure there are no gaps or loss of operations management will occur.
Online & mobile account management	As an extension of your main card management system, both web and mobile-based account access tools/channels should be reviewed for any impact from the additional 2-series BINs that will support Mastercard products.
Loyalty/rewards programs & partners	Whether you operate these programs directly, or with support from third parties, all the systems and data exchanges involved should be validated to correctly identify cards issued on Mastercard 2-series BINs as Mastercard products so that the programs operate correctly.
Mobile/digital wallets	If you have developed or partnered for a Mobile/Digital wallet solution, this should be able to support the inclusion of a Mastercard 2-series BIN card/account. Where your Mobile/Digital wallet supports cards not issued by your institution, it must correctly accommodate Mastercard 2-series BIN accounts from other issuers.
New account creation & set-up	For Credit but also particularly in a Debit environment, validate the interfaces between the core banking systems/platforms and debit card management platforms to ensure that 2-series BINs can be supported. Specifically include systems around bank account number to debit card PAN association and or mapping and for Credit the Account Number generation routines.
Prepaid program managers	If you are supporting Program Managers, all systems and interfaces between the Issuer and the Program Manager should be checked for compatibility with 2-Series BINs when assigned for a prepaid program.
Data warehouse & analytics	Correctly recognize Mastercard 2-series BIN transactions are Mastercard branded products to ensure that your reporting and analytics functions do not omit or misclassify these transactions.
Transaction posting & cardholder statements	The Acquirer Reference Number (ARN) is part of all clearing transactions received from Mastercard and contains the BIN of the Acquirer. As acquirers are assigned 2-series BINs, issuers will start to see a 2-series BIN within the ARN. Validate systems posting transactions to accounts and statement production are reviewed for this use of 2-series BIN.

# Mastercard 2-Series BIN Implementation for Issuers

Platform/Function	Additional Notes
Tokenization	The Mastercard 2-series BINs work exactly the same as the existing 51-55 series of BINs and are essentially interchangeable or a single pool of BINs for Mastercard branded transactions. Systems supporting tokenization should be aware of the new 2-series BINs and accommodate all scenarios of tokens or accounts being from either the 2 or 51-55 series BINs. The potential for a token from the 2-series to be provided for an account on a 51-55 series BIN, and vice versa, is a valid scenario.
Staff training & documentation	You may need to review your staff onboarding and training programs to ensure awareness of the Mastercard 2-series BINs does not cause any confusion in consumer facing roles and that documentation or online reference materials have been updated

## 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.



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Additional Information and Updates: <https://www.mastercard.us/2-series/>  
Contact Information: [BIN\\_Inquiries@mastercard.com](mailto:BIN_Inquiries@mastercard.com)