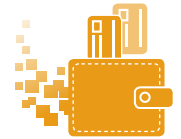


Mastercard 2-Series BIN Implementation for Merchants

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 merchants to prepare their businesses throughout this dynamic and critical time. Merchants 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 merchants should evaluate, but is not intended to be exhaustive.

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



| Platform/Function | Additional Notes |
|---|--|
| Point of sale (POS) terminals | Card Present/Point of Sale Terminals will need to be updated. If you have purchased your own terminal or if you are a merchant with multi-lane checkout solutions, you may need to contract your supplier/provider for an update. Merchants with terminals provided and supported by your acquirer or ISO should contact them for information but they will likely be rolling out updates automatically. |
| Card not present / ecommerce | Ensure that your web applications and online store's payment processing/gateway is updated to correctly identify cards on Mastercard 2-series BINs. This may be self-coded so you can validate this, or, if achieved with plugins or other third party modules or scripts/routines, from the developers or providers of these. |
| Fraud & risk management | If you are using third party solutions or obtaining BIN data for your own internal systems, check with the providers/suppliers to ensure that they will be ready for 2-series BINs in addition to any BIN driven logic within the systems and configuration tools. |
| Data management / PCI data security standards | While PCI DSS is not impacted by the launch of Mastercard's 2-series BINs, check to ensure that systems or routines being used to remain compliant with PCI DSS will successfully manage transaction data that will involve a Mastercard card from a 2-series BIN. |



Mastercard 2-Series BIN Implementation for Merchants

| Platform/Function | Additional Notes |
|-------------------------------------|---|
| Dispute resolution systems | When there's a dispute over a transaction (a chargeback) the systems in which you manage these, obtain copies of transaction documentation etc. may need to be updated to ensure that transactions involving a Mastercard 2-series BIN can be handled the same as the existing 51-55 series BINs. |
| Loyalty programs internal/ external | If you have a loyalty program that tracks consumers via the payment they use, this may need to be updated to ensure the new numbering scheme of 2-series BINs is supported. |
| Data warehouse & analytics | Some merchants may be using the BIN or other elements of the account numbers involved in transactions to do analytics and data mining. Feeds to you data warehouse and/or analytics systems should be checked to ensure transactions on 2-series BINs can be received and categorized correctly. |
| Staff training / awareness | Include information about Mastercard 2-series BINs in your ongoing training materials for all your team members that interact with consumers and/or the payments process. |

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