



Preparing for the eight-digit issuing bin

Acquirer Quick Start Guide

Where is the best place to start your planning to be sure your acquiring operations are ready to support the industry change to the eight-digit issuing BIN? This guide includes a list of critical areas to put at the top of your planning. This guide is intended only as a starting point; all acquirers must develop their own comprehensive plan across their internal systems, reports and processes.

Where to begin

- Identify in-house processing functions managed by your company. Please refer to the Operating & Servicing section below.
- If you use third party processors and/or merchant servicers, it is critical that you are in communications with them.
- It is also critical to communicate this initiative to your merchants, so they can analyze any impacts on their systems and processes.
- Review your in-house processing to look for applications, systems, tools and reports that include a six-digit issuing BIN and determine any changes that are required.

Review operations and servicing

Key questions to ask:

- Do you understand how Acquiring IDs will work in the future?
- Within your operations, where are issuing BINs relied on today? Review the following:
 - Front/backend processing
 - Loyalty programs and applications
 - Fraud/risk management systems and rules
 - Reporting
 - Call center systems
 - Billing
 - Settlement and reporting
 - Disputes and Exception Processes

Resources to help you plan

Visa will continue to communicate regularly with payment industry stakeholders regarding the migration to the eight-digit issuing BIN. Check the following channels for updates.



Numerics Initiative Page on Visa Online

Visa has developed a set of tools leveraging our deep subject matter knowledge to drive your analysis, planning and transition to the new eight-digit issuing BIN standard. Please go to the [Numerics Initiative page](#) to review the *Numerics Initiative: Discovery Interview Findings*, the Numerics Initiative Impact Questionnaires, Frequently Asked Questions, take the most recent trainings on issuing BIN impacts, and much more. Check back often for regular updates.



Questions?

If you have questions on how the eight-digit issuing BIN changes may affect your business or have questions specific to Visa's approach to the new 8-digit issuing BIN standard, reach out to your Visa Representative or e-mail us at NumericsSupport@Visa.com.