

## Preparing for the eight-digit issuing bin

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# Acquirer Quick Start Guide

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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](mailto:NumericsSupport@Visa.com).