Guidelines for Proper Use of Visa Tables for Routing and Processing

Global | *Acquirers, Issuers, Processors, Agents*
Visa, Interlink, Plus Networks; V PAY; Europe Processing

Overview: Given the continued growth of players within the payments ecosystem and changes in the use of numeric assets such as Bank Identification Numbers (BINs) and account ranges, it is more important than ever to ensure our partners are using Visa-supplied data to route and process transactions correctly.

Reinforcing Proper Visa Table Usage

Visa is re-emphasizing the importance of acquirers routing and processing Visa transactions using the most current versions of the appropriate Visa tables. This is particularly important if an acquirer is not routing all transactions through Visa today. For proper **clearing** of Visa transactions, acquirers should use the Visa-supplied account range definition (ARDEF) table via Edit Package. For proper **routing** of Visa transactions, acquirers should use the Visa-supplied network-specific routing tables. Use of incorrect or outdated tables may result in unnecessary declines and misrouting of transactions, in addition to higher reconciliation costs.

> **Related Training From
> Visa Business School:**
>
> - Numerics Initiative Overview

Change to the New Issuing BIN Standard

As announced previously, effective with the April 2022 VisaNet Business Enhancements release, all acquirers and processors must be ready to support the new eight-digit BIN standard adopted by the International Organization for Standardization. Visa will only assign eight-digit issuing BINs for new requests; six-digit BINs will no longer be assigned. To facilitate a smooth transition to the new standard and to promote efficient use of numerics, Visa announced specific utilization policies as part of its Smart BIN Management strategy for issuers in 2017. The upcoming industry change also underscores the importance for merchants, acquirers and all other third parties, including payment technology providers, to use the most accurate and current data for routing and processing Visa transactions.

Available Visa Tables for Routing and Processing

If the acquirer does not already route all transactions through Visa, it is essential that it uses Visa-distributed routing and account range (ARDEF via Edit Package) tables for routing and processing, respectively. To ensure data accuracy and appropriate action, users of ARDEF and routing tables must update them regularly, according to the Visa-published schedules.

Issuers may set up their routing preferences using as few as the first four digits of the primary account number (PAN), all the way up to the first 12 digits of the PAN. The most common length for routing is nine digits. Nearly 30% of Visa issuing BINs have routing set up at either the 10th, 11th or 12th digits. Given that only 15% of Visa

BINs have routing defined by the first six digits or less of the PAN, it is essential that acquirers not base their actions solely on a six-digit approach. Acquirers using the six-digit BIN for either authorization routing or transaction clearing may not capture the correct account-funding source (i.e., debit, credit or prepaid), country or product ID.

Use of incorrect tables or failure to keep tables updated may result in unnecessary declines, rejections or misrouting as well as increased reconciliation costs. This is particularly true as issuers utilize their assigned six-digit issuing BINs by using one or more nine-digit account ranges to differentiate specific products and/or processing parameters.

For proper **routing** of Visa transactions, Visa provides acquirers with Visa routing tables (for example, Visa Plus, Interlink, etc. routing tables). Since it is possible for issuers to use different processing endpoints for authorization versus clearing or for issuers to establish routing preferences beyond the nine digits, the ARDEF table should never be used for routing, as it may not route authorization requests as expected.

For proper **clearing** of Visa transactions, acquirers not automatically routing all transactions through Visa should use the ARDEF table to populate transaction data such as the product attributes. If acquirers do not use the Visa ARDEF table, the transaction may not clear as expected.

Renaming "BIN Validation" Table

Effective with the July 2020 Business Enhancements release, the BIN Validation Table (EP-301 Report) delivered through the Visa Edit Package will be renamed to the Visa Identifier Table to reflect that going forward, the term "BIN" will solely refer to the prefix (i.e., the first six or eight digits) of the PAN and will no longer be used to describe other processing identifiers assigned by Visa. The Visa Identifier Table contains issuing identifiers and acquiring identifiers used for Visa processing but does not contain issuing BINs. The Visa Identifier Table also contains some issuing attributes not found on the ARDEF table, such as a Visa Direct flag and several fields pertaining to original credit transactions (OCTs).

Correct Tables for Routing and Processing

Table	Data	Uses	Important Notes
Account Range Table (ARDEF) via Edit Package	Processing attributes such as funding source, type of product, geography, eligibility for cash back, etc.	Defines valid clearing account ranges and their attributes, including funding source.	Should not be used for routing.
Routing Tables	Batch files that are updated and distributed daily, weekly, etc., are based on subscription and contain account ranges (i.e., PAN prefixes) applicable to each program.	Used by Visa, PLUS and Interlink acquirers to make authorization routing decisions.	Multiple types of routing tables are defined for specific card programs (e.g., PLUS Routing File).
"BIN Validation" Table (Renamed Effective July 2020: Visa Identifier Table)	Issuing and Acquiring Identifiers and associated attributes like country, region, type of identifier, eligibility for Visa Direct and various OCT attributes.	Used to identify the source and destination for Visa clearing transactions.	Does not contain funding source or product type.

For More Information

Merchants and third party agents should contact their acquirer.