

# Visa BIN Attribute Sharing Service: Direct API Access

## Overview

Visa’s BIN Attribute Sharing Service (VBASS) is an optional service that enables sharing of Visa BIN data with merchants and other entities to help improve authorization rates, reduce fraud and improve the general checkout experience. As a part of this service, Visa has created two new APIs to source BIN attributes direct from Visa: (1) a full BIN data file with three access levels based on the attributes requested and (2) a single BIN lookup on an account by account basis with full access. The APIs are available globally to eligible issuers, acquirers, merchants and third parties.

## Advantages of connecting to the Visa BIN API

- The new VBASS APIs allow program participants to get direct-from-source Visa BIN data.
- Participating clients can get frequent updates as often as needed.
- The API combines attributes from other Visa files with the goal to provide a single solution that addresses most acceptance needs and avoids clients having to subscribe to multiple files.

## VBASS API Options



Single BIN Lookup API



Full BIN List API

### Note for Acquirers/Processors:

Entities who currently receive BIN data through Account Range Definition (ARDEF) and BIN Tables can continue using their existing connection points or opt in for the new Visa BIN API solution.

## Service Access Levels

Levels	Attributes by Level
Level 1 – Basic	Authorization Only Flag <sup>1</sup> , BIN Length, Domestic-Use Only Flag <sup>1</sup> , Issuer BIN, Online Gambling Block Flag <sup>1</sup> , PAN Length <sup>1</sup> , Shared BIN Indicators <sup>1</sup>
Level 2 – Advanced	Level 1 and Token Indicator, Issuer Biller Currency, Issuer Country Code, Product Platform, Product ID, Account Funding Source
Level 3 - Complete	Level 2 and Account Funding Source Subtype, Issuer Name

## Program Participation

- **Merchants and other entities** with a valid business use case can participate in the program only through registration from their acquirer and Visa approval.
- **Acquirers** can visit [Visa Online](#) for details about the program, registration forms and instructions on how to apply or register their merchants.
- **All Participating Entities:** Service fees apply.

## For More Information

- **Merchants and other entities:** Please contact your acquirer to discuss options and visit [Visa Developer Center](#) for more information on direct access via the Visa API.
- **Acquirers:** Please visit [Visa Online](#) and contact your Visa account executive for questions specific to your case.

<sup>1</sup> These attributes will be added in subsequent release of the API, targeted for October 2020

