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 a suite of APIs to source BIN attributes directly from Visa: (1) Full BIN List API (full issuer BIN data files), (2) Single BIN Lookup API (BIN, account range, PAN, Token lookup), and (3) Issuer API (full acquirer BIN data files). The APIs are available globally to eligible issuers, acquirers, merchants and third parties.

Advantages of connecting to the Visa BIN API

- Get up to date and accurate Visa Issuer BIN data directly from the source.
- Request updates on demand that can be refreshed as frequently as daily.
- Use a single solution that addresses most acceptance needs without having to subscribe to multiple files.

VBASS API Options

Single BIN Lookup API

Full BIN List API
Issuer 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

Data Type	API	Level	Attributes
Issuer BIN Data	Full BIN List	1 – Basic	Issuer BIN, Account Range Min/Max, BIN Length, Shared BIN Indicator, POS Domestic-Use Only Flag, Online Gambling Block Flag, Auto-substantiation Indicator
	Full BIN List	2 – Advanced	Level 1 and PAN/Token Indicator, Issuer Biller Currency, Issuer Country Code, Product Platform, Product ID/Name, Account Funding Source, Brand Indicator, Commercial Card Level 2/3 Data Indicator, Combo Card Indicator, Exempt BIN Indicator
	Full BIN List Single BIN Lookup	3 – Complete Full BIN List API Single BIN Lookup API	Level 2 and Account Level Mgmt. Indicator, Multi Account Access Indicator, Account Funding Source Subtype, Issuer Name
Acquirer BIN Data	Issuer API	N/A	Acquirer BIN, Acquirer Name, Acquirer Country, Acquirer Region, BIN User Name

Note: API BIN attributes as of April 2024. For Information on the latest available BIN attributes, please visit Visa Developer.

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, Issuers can visit Visa Access for details about the program and registration process.
- Program participation a fee is billed to the sponsor entity.

For More Information

- Merchants and other entities: Please contact your acquirer to discuss options and visit Visa Developer Center for more information.
- Acquirers, Issuers: Please visit Visa Access and contact your Visa account executive for questions specific to your case.