

## Numerics Initiative: Simplified Requirements for Eight-Digit Issuing BIN Adoption

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



**Overview:** Effective with the April 2022 VisaNet Business Enhancements release, Visa will implement eight-digit issuing Bank Identification Numbers (BINs) in accordance with the transition announced by the International Organization for Standardization to an eight-digit format from the current six-digit standard. Visa is now simplifying requirements for stakeholders in recognition of the current business environment.

The International Organization for Standardization (ISO) has amended the issuing BIN standard (ISO/IEC 7812-1), Identification cards – Identification of issuers – Part 1: Numbering system, to an eight-digit format from the current six-digit format to ensure an adequate global supply of issuing BINs for the industry. Visa announced its plan to adopt this new standard in 2017, with an effective date of April 2022.

Given the extreme circumstances facing the industry due to COVID-19 and the critical need to consider the business impacts to our clients during this challenging time, Visa has reassessed its requirements for the April 2022 mandate effective date and is simplifying the implementation for clients.

After careful review, Visa has removed from the April 2022 mandate the requirement for clients to adopt the expanded length of the processing ID numerics. Specifically, Visa no longer plans to extend the length of the Visa Resolve Online (VROL) ID, the Alternate Routing ID and the Encryption ID from six digits to 11 digits as part of the April 2022 Numerics Initiative. We will announce at a future date a revised plan for format changes related to processing IDs. **The April 2022 effective date for changes related to adoption of the new industry eight-digit BIN standard remains unchanged.** Streamlining our program provides clients the opportunity to focus solely on making changes necessary to adopt the industry change.

The following requirements for adopting the new issuing BIN standard will remain in place:

- Acquirers and processors (issuing and acquiring) must be able to support eight-digit issuing BINs by April 2022.
- After April 2022, Visa will only assign eight-digit issuing BINs and will no longer assign six-digit issuing BINs.
- Issuers have the option to expand any or all of their current six-digit issuing BINs to eight digits.
- Visa will no longer use ISO-assigned BINs to support acquiring. Visa will reclassify their six-digit numerics as Acquiring IDs, and assign them from Visa managed stock.
- The terminology assigned to all processing IDs has been updated to more accurately describe their function.

- Visa has also advised clients that going forward, the processing IDs assigned to eight-digit BINs will be unique values that do not mirror the first six digits of the issuing BIN or have to begin with a certain value (e.g., 4-, 7- or 8) despite prior practice. **Note:** This will only apply to new BIN requests, and will not impact issuing BINs already configured in the Visa processing systems.

## Impact Assessment

Given the fundamental importance of the issuing BIN to the payments ecosystem, changes needed to comply with the eight-digit standard extend well beyond VisaNet to impact the processing and downstream systems utilized by its processors, acquirers and issuers. Visa urges clients to conduct an impact assessment effort across their internal systems and processes, as well as their vendors and clients. To ensure readiness, every Visa client must conduct their own impact analysis across their entire organization, their customers and their vendors.

Visa will continue to provide new resources, tools and programs to support clients as they complete their plans for implementing the new issuing BIN industry standard by April 2022. Please continue to visit the Numerics Initiative page at Visa Online for the most updated resources to assist you in your analysis and planning.

The removal of the processing ID expansion from the April 2022 mandate will be reflected in the April 2021 Global Technical Letter, which will be published in mid-October 2020.

### For More Information

Merchants and third party agents should contact their acquirer.

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