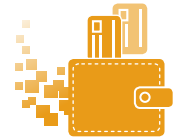


# Mastercard 2-Series BIN Implementation for Merchants

Mastercard is rolling out an additional range of six-digit BINs (222100-272099). These 2-series BINs adhere to today's ISO industry standard and will work exactly the same way as the 5-series BINs do today.



Mastercard is working with merchants to prepare their businesses throughout this dynamic and critical time. Merchants are encouraged to conduct a thorough assessment to determine which internal systems and processes may be impacted by the Mastercard 2-series. The list below offers some potential areas of impact that merchants should evaluate, but is not intended to be exhaustive.

## Merchant Systems & Processes – 2-series BIN Impact Evaluation Checklist



Platform/Function	Additional Notes
Point of sale (POS) terminals	Card Present/Point of Sale Terminals will need to be updated. If you have purchased your own terminal or if you are a merchant with multi-lane checkout solutions, you may need to contract your supplier/provider for an update. Merchants with terminals provided and supported by your acquirer or ISO should contact them for information but they will likely be rolling out updates automatically.
Card not present / ecommerce	Ensure that your web applications and online store's payment processing/gateway is updated to correctly identify cards on Mastercard 2-series BINs. This may be self-coded so you can validate this, or, if achieved with plugins or other third party modules or scripts/routines, from the developers or providers of these.
Fraud & risk management	If you are using third party solutions or obtaining BIN data for your own internal systems, check with the providers/suppliers to ensure that they will be ready for 2-series BINs in addition to any BIN driven logic within the systems and configuration tools.
Data management / PCI data security standards	While PCI DSS is not impacted by the launch of Mastercard's 2-series BINs, check to ensure that systems or routines being used to remain compliant with PCI DSS will successfully manage transaction data that will involve a Mastercard card from a 2-series BIN.



# Mastercard 2-Series BIN Implementation for Merchants

Platform/Function	Additional Notes
Dispute resolution systems	When there's a dispute over a transaction (a chargeback) the systems in which you manage these, obtain copies of transaction documentation etc. may need to be updated to ensure that transactions involving a Mastercard 2-series BIN can be handled the same as the existing 51-55 series BINs.
Loyalty programs internal/ external	If you have a loyalty program that tracks consumers via the payment they use, this may need to be updated to ensure the new numbering scheme of 2-series BINs is supported.
Data warehouse & analytics	Some merchants may be using the BIN or other elements of the account numbers involved in transactions to do analytics and data mining. Feeds to you data warehouse and/or analytics systems should be checked to ensure transactions on 2-series BINs can be received and categorized correctly.
Staff training / awareness	Include information about Mastercard 2-series BINs in your ongoing training materials for all your team members that interact with consumers and/or the payments process.

## Timeline

In November 2014, Mastercard announced the required technical updates to add the 2-series BINs to its supply. The changes to support the Mastercard 2-series BINs need to be integrated into issuers, acquirers, merchants and processors' systems by October 2016.



---

Contact Information: [sales@esspos.com](mailto:sales@esspos.com)