

Numerics Impact Questionnaire | Acquirer/Acquirer Processor



The International Organization for Standardization has revised ISO/IEC 7812-1, Identification cards – Identification of issuers – Part 1: Numbering system, to expand the Issuer Identification Number (IIN), also referred to as the issuing BIN, to an eight-digit numeric value from the current six digits.

Since 2015, Visa has communicated with its clients on this industry change which is effective as of April 2022. Given the fundamental importance of the BIN to the payments ecosystem, changes extend well beyond VisaNet to impact the proprietary processing and downstream systems used by its processors, acquirers and issuers. Visa strongly advises its clients to conduct an impact assessment across their internal systems and processes, as well as with their vendors and clients.

Based on input from payments industry experts as well as globally representative clients, the following is a set of questions that can be used to support impact assessments and the identification of potential impact areas. After the assessment is conducted, clients can leverage the findings to develop their plan, estimate the effort required, and implement and test the required changes.

Note: These questions are not a comprehensive view of all potential numerics impacts in any single organization. It is meant to serve as an informed starting point. Each client should perform a comprehensive internal impact assessment customized to their unique needs.

Directions

1. [Save this PDF to your PC.](#)
2. [Open the PDF from your PC and type your answers into text boxes under the questions.](#)
3. [Save the PDF before closing to save changes.](#)
4. [Use the menu on the left side of the screen to access different Capability sections.](#)
5. [Use page arrows in the bottom right of the screen to move forward and back through a Capability.](#)



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Numerics Program Management Transaction Processing ATM Merchant Point of Sale (POS) Merchant Servicing & Disputes Fraud Management Data Warehousing PCI DSS & Risk Management	<h3>Numerics Program Management</h3> <p>Program Management</p> <ol style="list-style-type: none">1. Has a formal Numerics program structure been established? Does the program have executive sponsorship? Budget approval?2. Has broad internal outreach been conducted to identify stakeholders across technology, lines of business and functional areas (e.g., finance, risk, etc.)?3. What is the approach for end-to-end testing (including third parties)? Training?4. For clients operating in multiple geographies, does the program structure and approach reflect regional differences?

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Numerics Program Management Transaction Processing ATM Merchant Point of Sale (POS) Merchant Servicing & Disputes Fraud Management Data Warehousing PCI DSS & Risk Management	<h3>Transaction Processing</h3> <p>1. How is issuing BIN used across the transaction processing lifecycle (authorization, clearing, settlement, transaction accounting, reconciliation)?</p> <p>2. Do the authorization and transaction risk processing business rules include issuing BIN?</p> <p>4. What tables are used in transaction processing today? Are there any impacts to the tables used due to issuing BIN expansion to eight-digits? For example:</p> <ul style="list-style-type: none">• Routing: Are Visa-supplied network-specific routing tables (e.g., Visa Plus, Interlink) used?• Clearing: Is Visa-supplied account range definition (ARDEF) table via Edit Package used?• Are any proprietary or third-party supplied BIN tables used?

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