PURPOSE OF DOCUMENT

This document is intended as a quick reference guide for UK based file submitters. Where applicable the items with further explanations have been identified as notes.

CARD IDENTIFICATION AND VALIDATION

This table shows the specific checks required that identify the card scheme and / or product, and the validation checks required.

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued	Failure Response
Standards	ISO	7812-1	7812-1	7812-1	7812-1	7812-1	7812-1	2894 & 3554	7812-1	7812-1	
Scheme Identification	IIN ranges:	400626 407704 -05 408367 408456-57 409400-02 412285-86 413787-88 418760 419176-79 419772 419776 420672 421592-94 421682 423769 431072 432534-35 441078 444001 444005-06 444008 446200-11 446213-54 446257-72 446274-83 446286 446291-92 446294 450875 453978-79 454313 454432-35 454742 456705 -06 456725-45 458046 459305	400115 400837-39 412921-23 417935 419740-1 419773-75 424519 424962-3 437860 444000 459472 484406-11 484413-14 484418-26 484428-55 491730-59	448400-448699 471500-99 See notes 13 & 14	All remaining IIN's beginning with 4.	512499 512746 516001 516730-516979 517000-517049 524342 527591 535110-535309 535420-535819 537210-537609 557347-557496 557498-557547 ',	510000-559999	352800-358999 357266 (Note 18)	675900-99 See note 12 676770 676774 **Please remove the following BINS- these have been Decommissioned by RBS & HSBC see Note 17 on Page 4** **675924 675938 675940 675963-70 675976**	500000-509999 560000-699999 See note 12 Please exclude the following ranges have been Issued by Discover and will appear as Diners Cards **601100 - 601109 601120 - 601149 601174 - 601174 601177 - 601179 601186 - 601199 644000 - 649999 650000 - 659999**	Reject

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued	Failure Response
		459338-40 459362 459364 459389 459470 459499 – 501 459511-12 459545 459566-68 459600 – 459799 459847 460024 465830-79 465901-50 472628 472684 474503 474551 475110-59 475183 475710-59 476220-69 476340-89 480240 484412 484415 484417 484427 489342 490960-79 492181-82 495065 495067 495090-94 498824 499806 499844 -46 499902									
Track 2 Integrity	Start sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	End sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Parity: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	LRC: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
Validation	Service codes:	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Note 16	Note 5

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		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued	Failure Response
	Notes 2, 3 & 5										
	PAN length: Note 2	16 - 19 See Note 15	16 - 19 See Note 15	16 - 19 See Note 15	16 - 19 See Note 15	16	16	16-19	12-19 Note 16	12-19 Note 16	Reject
	Luhn check: Notes 2 & 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Reject
	Expiry date: Notes 2 & 6	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Note 16	Optional
	Card security code: Note 11	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Optional	Optional
	Address verification: Note 11	Optional	Optional	Optional	Optional	Optional	Optional	No	Optional	No	Optional
Visual Checks	Expiry & start dates: Note 8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Signature strip condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Signature on card matches with receipt	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Match printed & embossed card numbers: Note 10	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10
	Compare presenter with title embossed where applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Code 10

Key: Yes = Mandated   No = Not applicable

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Notes

2	Track 2 layouts vary. Further details are available on request.
3	Available for magnetic stripe read transactions.
4	The Luhn Check algorithm is available on request.
5	Details of service code checking and failure responses are available on request.
6	A suggested expiry date algorithm is available on request.
8	The start date referred to is from the embossed card, not from the magnetic stripe - an expiration end date is acceptable
10	Customers may have additional requirements to use display messages to prompt staff to perform these checks. Visa Simply One cards will have the secondary card details printed on the back of the card above the signature stripe, so retailers will need to check the back of the card if the secondary application is chosen, MasterCard is modifying the merchant acceptance procedures for chip/PIN transactions and no longer requiring merchants to perform visual checks on the card.
11	Specifications are available on request. CV2 is mandatory for Mail Order/Telephone Order Transactions.
12	UK Maestro ranges take precedence over International Maestro ranges i.e. use UK Maestro rules
13	These BINs are also included in the Visa EU Enhanced Data Bin List which appears on page 7 of this document
14	Details of how to support electronic VAT information for Visa Purchasing cards can be provided on request.
15	Visa are now utilising longer Pan lengths. We recommend this attribute is configurable
16	Transactions initiated with a card may not be declined by the terminal or Merchant processors as a result of edits or validations performed
17	See 2nd table entitled RBS/HSBC Decommissioned Maestro BINS please remove specific BINS from lookup tables
18	Please note this range is 19 Digits long

RBS/HSBC Decommissioned Maestro BINs	
675924	
675938	
675940	
675963	
675964	
675965	
675966	
675967	
675968	
675969	
675970	
675976	

TRANSACTION TYPES

Purpose of Table

This table shows the transaction types where additional checks are required and when they are not permitted.

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued
Financial	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Refund	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2
	Purchase with cash	Notes 3 & 4 &17	Notes 3 & 4 &17	Barred	Barred	Notes 3 & 4 &17	Barred	Barred	Notes 3 & 4 &17	Notes 3 & 4 &17
	Account Verification	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported
	Pre-Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported Note 16	Supported Note 16
	Final Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported	Supported
Trade type	Recurring transactions	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Barred	Barred
	Cardholder activated terminals	Note 3	Note 3 & Note 11	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3 Note 11
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred
	Purchasing data	N/A	N/A	Note 7	N/A	N/A	N/A	N/A	N/A	N/A
	Airline data	Note 8	Note 8	Note 8	Note 8	Note 8	Note 8	N/A	N/A	N/A
	Gaming and betting	Note 10	Note 10	Barred	Note 10	Note 10	Note 10	Barred	Note 10	Note 10 Note 15
	Bureaux de change	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5
Method of entry	Magnetic stripe read	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Keyed card not present	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred for Sales Supported for Refunds
	Keyed swipe failure	Supported	Barred for Sales Supported for Refunds	Supported	Supported	Supported	Supported	Supported	Barred	Barred
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Contactless ICC	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported
	Contactless Mag	N/A	N/A	N/A	N/A	Supported	Supported	N/A	N/A	N/A
Internet Cardholder Verification	Verified By Visa Secure Code	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	Supported Note 12	N/A	Mandatory	Mandatory

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR	MasterCard	JCB	Maestro UK Issued	Maestro Internationally Issued
Non Sterling Capability	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported
	Refund	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	N/A	Note 2	Note 2
	Purchase with cash	Not Supported	Not Supported	Barred	Barred	Note 3,13 &14	Not Supported	Barred	Note 3,13 &14	Note 3,13 &14
	Account Verification	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported
	Pre-Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported Note 16	Supported Note 16
	Final Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported	Supported
	Recurring transactions	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Barred	Barred
	Cardholder activated terminals	Note 3	Note 3 & Note 11	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3 Note 11
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred

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Notes

1. The Customer must have the ability to process refunds to the original card electronically or manually.
2. The Customer must have the ability to cancel or reverse a transaction prior to submission to Barclaycard Payment Acceptance.
3. The customer must have prior agreement from Barclaycard Payment Acceptance.
4. The purchase element must be greater than zero and the cash element is restricted to £100.
5. Bureau de change and guests at casinos / bingo halls must record a passport or driving licence number. Members must produce a membership card carrying a likeness of the cardholder. Prior agreement required
6. It is recommended that key entry is prompted after 3 failed swipes.
7. Details of how to support Summary VAT or VGIS transactions can be provided on request; please see also page 7.
8. Details of additional data for airline itinerary data can be provided on request.
10 Card Schemes vary – customer must have Prior agreement from Barclaycard Payment Acceptance.
11. Not in Automated Fuel Dispensers in the UK but can be accepted in Europe
12. Optional however non secure transaction fees may apply where not supported.
13. Purchase with Cash back is only supported in APACS
14. Purchase with Cash back limit is €100 for International Maestro and Debit MasterCard.
15. Must utilise 3D Secure
16. Permitted for cardholder not present only transactions. Exceptions are AFDs and Transit
17. Key Entry is not allowed

Visa EU Enhanced Data Bin List

These BIN ranges support the capture and transfer of electronic invoice information using the Visa Global Invoice Specification (VGIS). Further details on how to support VGIS, and the distinction between Enhanced Data Tax BINs and Enhanced Data Management Information BINs, may be provided on request.

Purchasing Bins Enhanced Data – Tax	Corporate/Business Bins Enhanced Data – Management Information	
448400 – 01	415255	486432 – 33
448405 – 07	425708	486447
448409	425719	494014 – 15
448412 – 18	425727 – 28	497014
448425 – 26	425746 – 49	497019
448429	425757	497205 – 06
448432 – 34	427353 – 58	497214
448436 – 39	427364 – 69	497405
448444 – 45	429596 – 97	497412
448448 – 49	430503 – 04	497532
448455	445958	497540
448457	447574	497543
448463	453987	497545
448470 – 71	455598	497548
448474	455661	497703 – 04
448477	455665 – 67	497953
448495 – 97	455686	497962
448510	455801	497966
448522	455805	497969 – 70
448527 – 28	456108	498823
448531	456126	
448536	456129	
448538 – 39	456145 – 46	
448541	456229	
448544	456837	
448547	464440	
448554	467495	
448561	467972	
448570	480225	
470608	480467	
471505	485627	
471507	485670	
471530	485738	
471532	485750 – 53	
471549	485779	
471558 – 60	485804	
471565 - 67	485806	
471570	485808 – 09	
471577	486430	

Amendments

March 2013	Added Contactless ICC and Contactless Mag to Method of Entry Information
June 2013	Removed the UK VISA EXCEPTIONS(ATM only Cards) table Visa has recently notified us of the following statement in the Visa Europe Operating Regulations which appears to rule out the use of such tables at the point of sale. **4.9.B.9.a** A Point of Sale must not selectively reject or decline Authorization Requests based on an internally developed table of BINs or Account Numbers.
Feb 2014	Added new JCB Bin range 357266 please note this range is 19 Digits long Added AFD rule to following update in June 2013 see below. Visa has recently notified us of the following statement in the Visa Europe Operating Regulations which appears to rule out the use of such tables at the point of sale. **4.9.B.9.a** A Point of Sale must not selectively reject or decline Authorization Requests based on an internally developed table of BINs or Account Numbers.(**AFDS ARE EXEMPT FROM THIS RULE**)
Jul 2014	Added Pre and Final Authorisation on the Transaction Types Table Removed UK Visa DR BIN 492912 as this BIN has been reissued as a Visa Credit
Sep 2014	Added a note for Purchase with Cashback stating Key entry is not allowed Removed note 9 under Visa Electron on Page 7 Page 6 added account verification, pre-auth, final authorisation, recurring transactions, CATs and hotels nominal authorisation rows under the non-sterling capability.