Chase Merchant Services BIN Range File Specifications

Technical Specifications

BIN File Specifications November 7, 2016



Technical Specifications

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Description of Changes

Date	Page No(s)	Action	Description of Change
11/7/2016	All	New	Created master BIN file Specification Library from all previously published BIN file specifications

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INTRODUCTION

This document is a consolidation of the BIN file specifications that were previously provided as individual documents.

Chase Paymentech Solutions, LLC has an automated process that updates these BIN range files on a daily, weekly or monthly basis as noted. The BIN ranges are provided to Chase Paymentech by the various card associations, and the files include only those BIN ranges which are active at the time the file is created.

Chase Paymentech is not responsible for errors or omissions. If you have any questions regarding these BIN Range File specifications or transaction processing in general, please contact your Chase Paymentech Representative.

CHASENET - Updated 07/28/2015

Process Overview

This information is provided to assist merchants in identifying specific types of Chase Merchant Services cards. The Chase Merchant Services BIN Range File contains all Chase Merchant Services BIN Ranges and can be imported directly into the merchant's processing system. Automatic updates are made monthly.

The default file name is CHNBINP.V002.mmddyyyy.*, where the * could be T (tab delimited), P (pipe delimited), C (comma delimited).

Chase Merchant Services Delimited File Format Header Record

File Header The file header is used by the recipient system to identify the contents of the

file to follow.

File Header **Field Descriptions** The following table defines the fields included in the File Header preceded by

an example data row.

Sample Data Row

00000000,CHNBINP,V002,01092015,

Field	Maximum	Data	Field Name	Comments
Number	Length	Type		
1	8	N	Record Sequence Number	Constant "00000000"
2	10	Α	File Name	Constant "CHNBIN P "
				Left justified / blank filled
				Notes: "CHNBIN T " will be used for test files.
				Maximum field length includes preceding characters
3	4	Α	Version	Constant "V002"
4	8	N	Creation Date	MMDDYYYY format
				Note: Maximum field length
				includes preceding characters
5	66	А	Reserved	Blanks
				Note: Maximum field length
				includes preceding characters

Chase Merchant Services Delimited File Format Detail Record

File Detail D,4024720000000000000,402472999999999,16,CZ,C,P,010915,N,

Record

Field Number	Maximum Length	Data Type	Field Name	Comments
1	1	Α	Туре	"D" Constant
2	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range
3	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range
4	2	N	Maximum Primary Account Number	The maximum length of an account number within the BIN Range.
			(PAN) Length	Right justified/zero filled
				Note: Account number lengths can be less than that value and are still considered valid account numbers.
5	2	Α	Method of Payment	Valid values:
				CR = Signature Debit/Prepaid CZ = Credit
6	1	Α	Card Product Indicator	Valid Values: C = Consumer Credit S = Small Business D = Consumer Debit P = Pre-Paid B = Business Debit
7	1	A	PIN Capability	Valid Values: P = PIN required N = PIN not allowed O = PIN is optional
8	6	N	BIN Update Date	YYMMDD format
9	1	Α	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
10	44	А	Reserved	Blanks

Chase Merchant Services Delimited File Format Trailer Record

File Trailer 999999999,01092015,00000080,

Trailer Record

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	N	Record Sequence Number	Constant "9999999"
2	8	N	Creation Date	MMDDYYYY format
3	8	N	Number of BIN Records	Total number of BIN records within this file
				Right justified/zero filled
				Note: Maximum field length includes preceding characters
4	72	Α	Reserved	Blanks
				Note: Maximum field length includes preceding characters

COMMERCIAL CARD – Updated 1/15/2015

Process Overview

This information is provided to assist merchants in identifying commercial card transactions. The BIN range file contains all Visa and MasterCard commercial card BIN ranges and can be imported directly into the merchant's processing system. Automatic updates are made weekly.

Notes: Visa states that non-GSA and GSA Purchasing, Large Ticket Purchasing, and Corporate Cards may all potentially benefit by including Level III data. This may make transactions resulting from these cards eligible from lower interchange rates if all the required Level III data is submitted. All other Visa Commercial cards may benefit by including Level II Data only.

MasterCard states that all identified Purchasing, Fleet, Business, and Corporate, Corporate World, Corporate World Elite, Business Enhanced, Business World, and Business World Elite cards may potentially benefit by including Level III data. This may make transactions resulting from these cards eligible for lower interchange rates if all of the required level III data is submitted. Business, Corporate, Corporate World, Corporate World Elite, Business Enhanced, Business World and Business World Elite cards may benefit by including Level II data only.

Please refer to the applicable host processing message specifications to determine appropriate L2 and L3 transaction processing requirements.

COMMERCIAL CARD BIN FILE RECORD LAYOUTS

Commercial Card BIN Range File Header Record

BIN File Header

Record

	1	2	3	4	5	6	7	8
1234567	8901234567	8901234567	89012345	678901234	56789012345	6789012345	678901234567	890
NNNNNNN	INAAAAAAAN	NNNNNNAAA	AAAAAAA	AAAAAAAA	AAAAAAAAAA	AAAAAAAAAA	AAAAAAAAAAA	AAA
0000000	0COMMLBIN1	1032009002						

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,16	8	Α	File Name	Constant "COMMLBIN"
17,24	8	N	Creation Date	MMDDYYYY format
25,27	3	N	Version Number	Constant "002"
28,80	53	Α	Reserved	Space filled

Commercial Card BIN Range File Detail Record

BIN File Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Sequential number assigned to each BIN file record.
9,27	19	N	Low Range	Beginning BIN range for Visa and MasterCard
28,46	19	N	High Range	Ending BIN range for Visa and MasterCard
47	1	А	Business Card Indicator	Business Card Indicator for MasterCard and Visa
				Valid value:
				B = Business Card
48	1	А	PC Indicator	Purchasing Card Indicator for MasterCard and Visa
				Valid values:
				P = Purchasing G = Visa GSA L = Visa Large Ticket
49	1	Α	Corporate Card Indicator	Corporate Card Indicator for MasterCard and Visa
				Valid value:
				C = Corporate
50	1	А	Fleet Card Indicator	Fleet Card Indicator for MasterCard and Visa
				Valid Value:
				F = Fleet

Continued on next page

COMMERCIAL CARD BIN FILE RECORD LAYOUTS (Continued)

Commercial Card BIN Range File Detail Record, (Continued)

BIN
File
Detail
Record

Position	Length	Data Type	Field Name	Comments
51	1	А	E-Payment Indicator	E-Payment Indicator MasterCard (Only)
				Valid Value:
				E = E-Payment
52,54	3	А	Country Code	Issuing Country Code
				Note: This is a three character ISO alphanumeric code.
55	1	A	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
56,80	25	А	Reserved	Space filled

COMMERCIAL CARD BIN FILE RECORD LAYOUTS (Continued)

Commercial Card BIN Range File Trailer Record

BIN File Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	А	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN records	Total number of BIN records within this file. Right justified/zero filled
25,80	56	А	Reserved	Space filled

DISCOVER - Updated 12/04/2013

Introduction

This information is provided to assist merchants in identifying specific types of Discover cards using a Discover BIN Range File that can be imported directly into the merchant's processing system. Automatic updates are made weekly.

The default file name is DISCBINP.V002.mmddyyyy.*, where the * could be F (fixed), T (tab delimited), P (pipe delimited), C (comma delimited).

Each record should have a line feed [¬] (hex 0A) in position 81.

DISCOVER BIN RANGE FILE RECORD LAYOUTS

Header Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,18	10	А	File Name	Constant "DISCBINP" Left justified/blank filled Note: "DISCBINT" will be
19,22	4	A	Version	used for test files. Constant "V002"
23,30	8	N	Creation Date	MMDDYYYY format
31,80	50	Α	Reserved	Blanks

Detail Record

Position	Length	Data Type	Field Name	Comments
1	1	А	Туре	Constant "D"
2,20	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range
21,39	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range
40,41	2	N	Maximum Primary	Maximum PAN Length
			Account Number (PAN) Length	(01 through 19)
			(i / ii v) Longin	Right justified/zero filled
42,44	3	Α	Country Code	ISO Country Code of BIN
45	1	А	Card Product	Valid value: D = Discover
46,47	2	А	Card Indicator	Left justified/blank filled
				Note: See Appendix A: Card Indicators, Default Card Types
48,49	2	N	Default Card Type	Left justified/blank filled
				Note: See Appendix A: Card Indicators, Default Card Types
50,51	2	N	BIN Update Year	YY Format
52,53	2	N	BIN Update Month	MM Format
54,55	2	N	BIN Update Day	DD Format
56,80	25	А	Reserved	Blanks

DISCOVER BIN RANGE RECORD LAYOUTS (Continued)

Trailer Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	N	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN Records	Total number of BIN records within this file. Right justified/zero filled
25,80	56	А	Reserved	Blanks

APPENDIX A: DISCOVER CARD INDICATORS, DEFAULT CARD TYPES

Card Indicators

The Card Indicator table specifies if the card is a credit, a debit, or pin capable.

	Card Issue	
Indicators	Type	Description
Р	Debit	Pin Debit Only Without EBT
E	Debit	Pin Debit Only With EBT
Н	Debit	Debit Card (PIN Capable)
С	Credit	Credit Card (PIN Capable)
S	Debit	Debit Card (No PIN)
X	Credit	Credit Card (No PIN)

Default Card Type

The Default Card Type table specifies if the card is a credit, a debit, or prepaid card.

<u>Discover/JCB/Diners</u>
1 = Consumer Credit – Rewards
2 = Commercial Credit
3 = Consumer Debit
4 = Commercial Debit
5 = Prepaid Gift
6 = Prepaid ID Known
7 = Consumer Credit - Premium
8 = Consumer Credit - Core
9 = Private Label Credit Card
A = Commercial Credit – Executive Business
B = Consumer Credit – Premium Plus
C = Consumer Prepaid – Non

Note: For PIN Debit only (network) BINs, this field contains spaces.

DISCOVER DELIMITED - Updated 12/04/2013

Introduction

This information is provided to assist merchants in identifying specific types of Discover cards using a delimited Discover BIN Range File that contains all active Discover BIN ranges and can be imported directly into the merchant's processing system. Automatic updates are made weekly.

The default file name is DISCBINP.V002.mmddyyyy.*, where the * could be F (fixed), T (tab delimited), P (pipe delimited), C (comma delimited).

DISCOVER BIN RANGE DELIMITED FILE RECORD LAYOUTS

File Header Record

File Header The file header is used by the recipient system to identify the contents of the

file to follow.

File Header

The following table defines the fields included in the File Header preceded by

Field an example data row. **Descriptions**

Sample Data Row

00000000, DISCBINP, V002, 01112013

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	N	Record Sequence Number	Constant "00000000"
2	10	А	File Name	Constant "DISCBINP" Note: "DISCBINT" will be used for test files. Left justified/blank filled
3	4	Α	Version	Constant "V002"
4	8	N	Creation Date	MMDDYYYY format
5	50	Α	Reserved	Blanks

DISCOVER BIN RANGE DELIMITED FILE RECORD LAYOUTS (Continued)

Detail Record

D,601120100000000000,601120199999999999,16,USA,D,C,2,110411,,

Field Number	Maximum Length	Data Type	Field Name	Comments
1	1	А	Туре	Constant "D"
2	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range
3	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range
4	2	N	Maximum Primary	Maximum PAN Length
			Account Number (PAN) Length	(00 through 19)
5	3	Α	Country Code	ISO Country Code of BIN
6	1	А	Card Product	Valid value: D = Discover
7	2	Α	Card Indicator	Left justified/blank filled
				Note: See Appendix A: Card Indicators, Default Card Types
8	2	N	Default Card Type	Left justified/blank filled
				Note: See Appendix A: Card Indicators, Default Card Types
9	2	N	BIN Update Year	YY Format
10	2	N	BIN Update Month	MM Format
11	2	N	BIN Update Day	DD Format
12	25	Α	Reserved	Blanks

DISCOVER BIN RANGE DELIMITED FILE RECORD LAYOUTS (Continued)

Trailer Record

99999999,01012013,00000302

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	N	Record Sequence Number	Constant "9999999"
2	8	N	Creation Date	MMDDYYYY format
3	8	N	Number of BIN Records	Total number of BIN records within this file. Right justified/zero filled
4	56	Α	Reserved	Blanks

APPENDIX A: DISCOVER BIN RANGE DELIMITED CARD INDICATORS, DEFAULT CARD TYPES

Card Indicators

The Card Indicator table specifies if the card is a credit, a debit, or pin capable.

	Card Issue	
Indicators	Type	Description
Р	Debit	Pin Debit Only Without EBT
E	Debit	Pin Debit Only With EBT
Н	Debit	Debit Card (PIN Capable)
С	Credit	Credit Card (PIN Capable)
S	Debit	Debit Card (No PIN)
X	Credit	Credit Card (No PIN)

Default Card Type

The Default Card Type table specifies if the card is a credit, a debit, or prepaid card.

<u>Discover/JCB/Diners</u>
1 = Consumer Credit – Rewards
2 = Commercial Credit
3 = Consumer Debit
4 = Commercial Debit
5 = Prepaid Gift
6 = Prepaid ID Known
7 = Consumer Credit - Premium
8 = Consumer Credit - Core
9 = Private Label Credit Card
A = Commercial Credit – Executive Business
B = Consumer Credit – Premium Plus
C = Consumer Prepaid – Non-Reloadable

Note: For PIN Debit only (network) BINs, this field contains spaces.

HEALTH BENEFIT CARD IIAS DELIMITED – Updated 1/15/2015

Process Overview

This information is provided to assist merchants in identifying specific types of cards using a Health Benefit Card IIAS BIN Range File. The Health Benefit Card IIAS BIN Range Fixed File contains all Visa, MasterCard and U.S. PIN Debit Network BIN Ranges and can be imported directly into the merchant's processing system. Automatic updates are made daily.

The default file name is HBINP.V002.mmddyyyy.*, where the * could be T (tab delimited), P (pipe delimited), C (comma delimited).

HEALTH BENEFIT CARD IIAS DELIMITED RECORD LAYOUTS

Health Benefit Card IIAS Delimited File Format Header Record

File Header The file header is used by the recipient system to identify the contents of the

file to follow.

File Header

The following table defines the fields included in the File Header preceded by

Field Descriptions an example data row.

Sample Data Row

00000000,HBCBINP,V002,12032007,

Field	Maximum	Data	Field Name	Comments
Number	Length	Type		
1	8	Ν	Record Sequence	Constant "00000000"
			Number	
2	10	Α	File Name	Constant "HBCBINP"
				Left justified / blank filled
				Notes: "HBCBINT" will be used
				for test files.
				Maximum field length includes
				preceding characters
3	4	Α	Version	Constant "V002"
4	8	N	Creation Date	MMDDYYYY format
				Note: Maximum field length
				includes preceding characters
5	66	Α	Reserved	Blanks
				Note: Maximum field length
				includes preceding characters

HEALTH BENEFITS CARD IIAS DELIMITED RECORD LAYOUTS (Continued)

Health Benefit Card IIAS Delimited File Format Detail Record

File **Detail** D,40247200000000000000,402472999999999999,16,V,S,U,071203,N,

Record

Field Number	Maximum Length	Data Type	Field Name	Comments
1	1	Α	Туре	"D" Constant
2	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range
3	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range
4	2	N	Maximum Primary Account Number	The maximum length of an account number within the BIN Range.
			(PAN) Length	Right justified/zero filled
				Note: Account number lengths can be less than that value and are still considered valid account numbers.
5	1	Α	Card Product	Valid values:
				M = MasterCard V = Visa N = PIN Only
6	2	Α	Card Indicator	Left justified/blank filled
				Note: See Appendix A – Card Indicators table
7	2	Α	Default Card Type	Left justified / blank filled
				Note: See Appendix A – Default Card Type table.
8	6	N	BIN Update Date	YYMMDD format
9	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
10	43	Α	Reserved	Blanks

HEALTH BENEFITS CARD IIAS DELIMITED RECORD LAYOUTS (Continued)

Health Benefit Card IIAS Delimited File Format Trailer Record

File Trailer 99999999,12032011,00000080

Trailer Record

Field Number	Maximum Length	Data Type	Field Name	Comments
1	8	N	Record Sequence Number	Constant "9999999"
2	8	N	Creation Date	MMDDYYYY format
3	8	N	Number of BIN Records	Total number of BIN records within this file
				Right justified/zero filled
				Note: Maximum field length includes preceding characters
4	72	Α	Reserved	Blanks
				Note: Maximum field length includes preceding characters

APPENDIX A: HEALTH BENEFITS CARD IIAS DELIMITED CARD INDICATORS AND DEFAULT CARD TYPES

Appendix A provides the tables of valid values for Card Indicator and Default Card Type fields.

Card Indicators

The Card Indicators table specifies the card issue type.

Indicators	Card Issue Type	Description
Н	Debit	Debit Card (PIN Capable)
S	Debit	Debit Card (No PIN)

Default Card Type

The Card Type table indicates the Visa and MasterCard product types.

<u>Visa</u>	<u>MasterCard</u>
U = Health Benefit Card	U = Health Benefit Card

HEALTH BENEFIT CARD IIAS FIXED FORMAT – Updated 1/15/2015

Process Overview

This information is provided to assist merchants in identifying specific types of cards using a Health Benefit Card IIAS BIN Range File. The Health Benefit Card IIAS BIN Range Fixed File contains all Visa, MasterCard and U.S. PIN Debit Network BIN Ranges and can be imported directly into the merchant's processing system. Automatic updates are made daily.

The default file name is HBINP.V002.mmddyyyy.*, where the * could be F (fixed), T (tab delimited), P (pipe delimited), C (comma delimited).

Each record should have a line feed [→] (hex 0A) in position 97.

_

Health Benefit Card IIAS Fixed File Format Header Record

File Header Record

	1	2	3	4	5	6	0
123456	7890123456	78901234	56789012345	5678901234	567890123456	7890.	. 6
NNNNNNI	NNAAAAAAAA	AAAAAANN	NNNNNNAAAAA	AAAAAAAAA	AAAAAAAAAAA	AAAA.	. A
0000000	00HBCBINP	V00210	122007				

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,18	10	Α	File Name	Constant "HBCBINP"
				Left justified / blank filled
				Note: "HBCBIN T " will be used for test files.
19,22	4	Α	Version	Constant "V002"
23,30	8	N	Creation Date	MMDDYYYY format
31,96	66	Α	Reserved	Blanks

Health Benefit Card IIAS Fixed File Format Detail Record

File Detail Record

Position	Length	Data Type	Field Name	Comments	
1	1	А	Туре	"D" Constant	
2,20	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range	
21,39	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range	
40,41	2	N	Maximum Primary Account Number	The maximum length of an account number within the BIN Range.	
				(PAN) Length	Right justified/zero filled
				Note: Account number lengths can be less than that value and are still considered valid account numbers.	
42	1	Α	Card Product	Valid values:	
				M = MasterCard V = Visa N = PIN Only	
43,44	2	Α	Card Indicator	Left justified/blank filled	
				Note: See Appendix A – Card Indicators table.	
45,46	2	Α	Default Card Type	Left justified/blank filled	
				Note: See Appendix A – Default Card Type table.	

Health Benefit Card IIAS Fixed File Format Detail Record, (Continued)

File Detail Record

Position	Length	Data Type	Field Name	Comments
47,48	2	N	BIN Update Year	YY format
49,50	2	N	BIN Update Month	MM format
51,52	2	N	BIN Update Day	DD format
53	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
54,96	43	Α	Reserved	Blanks

Health Benefit Card IIAS Fixed File Format Trailer Record

File Trailer Record

1	2	3	4	5	6	9
123456789012	3456789012345	678901234	56789012345	67890123456	67890.	.6
NNNNNNNNNNN	NNNNNNNNNNNA	AAAAAAAA	AAAAAAAAA	AAAAAAAAAA	AAAA.	. A
99999991012	200700000049					

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	N	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN Records	Total number of BIN records within this file Right justified/zero filled
25,96	72	А	Reserved	Blanks

APPENDIX A: CARD INDICATORS AND DEFAULT CARD TYPES

Appendix A provides the tables of valid values for Card Indicator and Default Card Type fields.

Card Indicators

The Card Indicators table specifies the card issue type.

Indicators	Card Issue Type	Description
Н	Debit	Debit Card (PIN Capable)
S	Debit	Debit Card (No PIN)

Default Card Type

The Default Card Type table indicates the Visa and MasterCard product types.

<u>Visa</u>	
U = Health Benefit Card	

<u>MasterCard</u>	
U = Health Benefit Card	

MASTERCARD U.S. CONSUMER DEBIT - Updated 1/15/2015

Process Overview

This information is provided to assist merchants in identifying U.S. MasterCard Consumer Debit Card transactions. This file containing the U.S. MasterCard Consumer Debit BIN Ranges can be imported directly into the merchant's processing system. Automatic updates are made weekly.

MASTERCARD U.S. CONSUMER DEBIT RECORD LAYOUTS

MasterCard U.S. Consumer Debit BIN Range File Header Record

BIN File Header

Record

	1	2	3	4	5	6	7	8
12345678	3901234567	89012345678	39012345678	9012345678	9012345678	9012345678	90123456789	90
NNNNNNN	NAAAAAAAA.	AAAANNAAAA	AAAAAAAAA	AAAAAAAAA	AAAAAAAAA.	AAAAAAAAA	AAAAAAAAA	AΑ
00000000	MCUSDBTBI	NV001011520)15					

Position	Length	Data Type	Field Name	Comments
1,8	8	Ν	Record Sequence Number	Constant "00000000"
9,18	10	Α	File Name	Constant "MCUSDBTBIN"
19,22	4	Α	Version Number	"V001"
23,30	8	Ν	Creation Date	MMDDYYYY format
31,80	53	Α	Reserved	Space filled

MASTERCARD U.S. CONSUMER DEBIT RECORD LAYOUTS (Continued)

MasterCard U.S. Consumer Debit BIN Range File Detail Record

BIN File Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Sequential number assigned to each BIN file record.
9,17	9	N	Low Range	Beginning BIN range for MasterCard
18,26	9	N	High Range	Ending BIN range for MasterCard
27	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
28,80	53	Α	Reserved	Space filled

MASTERCARD U.S. CONSUMER DEBIT RECORD LAYOUTS (Continued)

MasterCard U.S. Consumer Debit BIN Range File Trailer Record

BIN File Detail Record

	1	2	3	4	5	6	7	8
12345	67890123456	5789012345	6789012345	6789012345	6789012345	6789012345	67890123456	7890
NNNNN	NNNAAAAAAA	ANNNNNNA	AAAAAAAAA	AAAAAAAAA	AAAAAAAAA	AAAAAAAAA	AAAAAAAAAA	AAAA
99999	99901152015	500013000						

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "9999999"
9,16	8	Α	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN records	Total number of BIN records within this file. Right justified/zero filled
25,80	56	А	Reserved	Space filled

VISA U.S. CONSUMER DEBIT - Updated 1/15/2015



This information is provided to assist merchants in identifying U.S. Visa Consumer Debit Card transactions. This file containing the U.S. Visa Consumer Debit BIN Ranges can be imported directly into the merchant's processing system. Automatic updates are made weekly.

VISA U.S. CONSUMER DEBIT RECORD LAYOUTS

Visa U.S. Consumer Debit BIN Range File Header Record

BIN File Header

Record

1	2	3	4	5	6	7	8
123456789012	3456789012345	678901234	5678901234	56789012345	6789012345	5678901234567	7890
NNNNNNNAAAA	AAAAAAAAAANNA	AAAAAAAA	AAAAAAAAA	AAAAAAAAAA	.AAAAAAAAA	AAAAAAAAAAA	AAAA
00000000VIUS	DBTBINV001011	52015					

Position	Length	Data Type	Field Name	Comments
1,8	8	Ν	Record Sequence Number	Constant "00000000"
9,18	10	Α	File Name	Constant "MCUSDBTBIN"
19,22	4	Α	Version Number	"V001"
23,30	8	Ν	Creation Date	MMDDYYYY format
31,80	53	Α	Reserved	Space filled

Visa U.S. Consumer Debit BIN Range File Detail Record

BIN File Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	Ν	Record Sequence Number	Sequential number assigned to each BIN file record.
9,17	9	N	Low Range	Beginning BIN range for MasterCard
18,26	9	N	High Range	Ending BIN range for MasterCard
27	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
28,80	53	Α	Reserved	Space filled

Visa U.S. Consumer Debit BIN Range File Trailer Record

BIN File Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	Α	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN records	Total number of BIN records within this file. Right justified/zero filled
25,80	56	А	Reserved	Space filled

PIN-BASED DEBIT - Updated 1/15/2105

Introduction

This information is provided to assist merchants in identifying PIN based Debit BINs, using a flat file format.

This file includes US issued consumer and commercial PIN based debit ranges. Automatic updates are made weekly.

The default file name is "BIN FILEmmddyyyy."

Each record should have a line feed [→] (hex 0A) in position 81.

PIN-Based Debit

The flat file contains BINs for the networks that currently support PIN-Based Debit.

PIN BASED DEBIT BIN FILE RECORD LAYOUTS

PIN-Based Debit Header Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,16	8	Α	File Name	Constant "BIN FILE"
17,24	8	N	Creation Date	MMDDYYYY format
25,80	56	Α	Reserved	Blanks

PIN BASED DEBIT BIN FILE RECORD LAYOUTS (Continued)

PIN-Based Debit Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Sequential number assigned to each BIN file record
9,10	2	N	BIN Length	The total length of the BIN
11,29	19	N	BIN	The set of numbers in the Primary Account Number (PAN) that identifies the Issuing Participant.
				Left justified/ zero filled
30,31	2	N	Minimum PAN length	The shortest PAN length issued with this BIN
32,33	2	N	Maximum PAN length	The longest PAN length issued with this BIN
34	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
35,80	46	Α	Reserved	Blanks

PIN BASED DEBIT BIN FILE RECORD LAYOUTS (Continued)

PIN-Based Debit Trailer Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	Α	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN records	Total number of BIN records within this file Right justified/ zero filled
25,80	56	Α	Reserved	Blanks

PINIess DEBIT - Updated 1/15/2105

Introduction

This information is provided to assist merchants in identifying PINless Debit BINs, using a flat file format.

This file includes US issued consumer and commercial PINless debit ranges. Automatic updates are made weekly.

The default file name is "BIN FILEmmddyyyy."

Each record should have a line feed [4] (hex 0A) in position 81.

PINIESS DEBIT BIN FILE RECORD LAYOUTS

PINIess Debit Header Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,16	8	Α	File Name	Constant "BIN FILE"
17,24	8	N	Creation Date	MMDDYYYY format
25,80	56	Α	Reserved	Blanks

PINIESS DEBIT BIN FILE RECORD LAYOUTS (Continued)

PINIess Debit Detail Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Sequential number assigned to each BIN file record
9,10	2	N	BIN Length	The total length of the BIN
11,29	19	N	BIN	The set of numbers in the Primary Account Number (PAN) that identifies the Issuing Participant.
				Left justified/ zero filled
30,31	2	N	Minimum PAN length	The shortest PAN length issued with this BIN
32,33	2	N	Maximum PAN length	The longest PAN length issued with this BIN
34,53	20	A	PINIess Network Indicator	Indicates the network used, if necessary (Optional)
				Position 1 = STAR Position 2 = NYCE
				Position 3 = PULSE
				Position 4 = ACCEL
				Position 5 = AFFN Position 6 = Alaska Option
				Position 7 = Interlink
				Position 8 = Jeanie
				Position 9 = Maestro Position 10 = Shazam
				Position 11 = Temp
				Positions 12-20 = Reserved for future use (default = N)
				Y = Network Supports this PINIess BIN N = Network does not support this PINIess BIN
54	1	А	Consumer Digital Payment Token Indicator	Valid Values: Y = Yes N = No
55,80	26	Α	Reserved	Blanks
55,00	20	_ ^	I COOLIVEU	Diarino

PINIESS DEBIT BIN FILE RECORD LAYOUTS (Continued)

PINIess Debit Trailer Record

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	Α	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN records	Total number of BIN records within this file Right justified/ zero filled
25,80	56	Α	Reserved	Blanks