



ISSUER IDENTIFICATION NUMBER (IIN) GUIDE

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VERSION 1.2

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Amendment History

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1.1	Update	11/09/2017	Additional Mastercard Credit Card IINs	Sue Johnston	Phil Jones and Janet Beeson
1.2	Update	15/12/2017	Additional Mastercard Debit Card IINs	Sue Johnston	Phil Jones and Janet Beeson

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INTRODUCTION

This guide provides the range of Issuer Identification Numbers (IIN) for each card type that may be accepted, subject to the card types agreed under the Card Processing Agreement. An IIN may also be referred to as a Bank Identification Number (BIN), and this term is interchangeable.

An IIN is the first six digits of a card number that uniquely identifies the institution that issued the card.

This guide also provides other details related to each IIN range, for example, card validation and transaction types.

TABLE 1 – AMERICAN EXPRESS IIN RANGES

		American Express	American Express Corporate Purchasing (see Note 1)
Standards	ISO	7810-13	7810-13
	ANSI		
Scheme Identification	IIN Ranges	370000 - 99 340000 - 99	37** 9***** **99* (see Note 2) 370021-29 370032-33 370052-53 370055 372380-88
Validation	Service Codes	Yes	Yes
	PAN Length	15	15
	LUHN Check	Yes	Yes
	Expiry Date	Yes	Yes
	Issue Number	No	No
	Validity Period	No	No
	Card Security Code	Optional	Optional
	Address Verification	Optional	Optional
Transaction Types: Shows where additional checks are required and when they are not permitted			
Financial	Purchase With Cashback	Barred	Barred
Method Of Entry	Magnetic Stripe Read	Supported	Supported
	Keyed Card Not Present	Supported	Supported
	Keyed Swipe Failure	Supported	Supported
	Cardholder Keyed To Internet	Supported	Supported
	EMV Chip (Contact)	Supported	Supported
	EMV Chip (Contactless)	Not Supported	Not Supported
	Magnetic Stripe Contactless	Not Supported	Not Supported
Internet Cardholder Verification	3D Secure	Supported	Supported

Note 1: Not all ranges can be used for VAT reclaim; please check with American Express for further details.

Note 2: American Express Corporate Purchasing Cards (CPC) can be identified as discrete ranges as shown, but are also embedded in 'normal' ranges when the PAN matches the masked value shown here.

TABLE 2 – DINERS CLUB IIN RANGES

		Diners	Discover
Standards	ISO	7810-3	7810-3
Scheme Identification	IIN ranges	300000 – 305999	601100 – 601109
		309500 – 309599	601120 – 601149
		360000 – 369999	601174 – 601174
		380000 – 399999	601177 – 601179
			601186 – 601199
Validation	Service Codes	Yes	Yes
	PAN Length	14 – 19	14 - 19
	LUHN Check	Yes	Yes
	Expiry Date	Yes	Yes
	Issue Number	No	No
	Start Date	Yes	No
	Card Security Code	Yes	Yes
	Address Verification	No	No
Transaction Types:			
Shows where additional checks are required and when they are not permitted			
Financial	Purchase With Cashback	No (Cash Advance permitted)	No (Cash Advance permitted)
Method Of Entry	Magnetic Stripe Read	Supported	Supported
	Keyed Card Not Present	Supported	Supported
	Keyed Swipe Failure	Supported	Supported
	Cardholder Keyed To Internet	Supported	Supported
	EMV Chip (Contact)	Supported	Supported
	EMV Chip (Contactless)	Not Supported	Not supported
	Magnetic Stripe Contactless	Not Supported	Supported
	3D Secure	Supported	Supported

TABLE 3 – JCB IIN RANGES

		JCB
Standards	ISO	7810-3
Scheme Identification	IIN Tanges	352800-358999
Validation	Service Codes	Only check on a chip-enabled device
	PAN Length	16 or 19
	LUHN Check	Yes
	Expiry Date	Yes
	Issue Number	No
	Validity Period	No
	Card Security Code	Optional
	Address Verification	No
Transaction Types:		
Shows where additional checks are required and when they are not permitted		
Financial	Purchase With Cashback	Barred
Method Of Entry	Magnetic Stripe Read	Supported
	Keyed Card Not Present	Supported
	Keyed Swipe Failure	Supported
	Cardholder Keyed to Internet	Supported
	EMV Chip (Contact)	Supported
	EMV Chip (Contactless)	Not Supported
	Magnetic Stripe Contactless	Not Supported
Internet Cardholder Verification	3D Secure	Not Supported

TABLE 4 – MASTERCARD IIN RANGES

		Mastercard	Debit MasterCard	Mastercard Purchasing/ Fleet/MultiCard
Standards	ISO	7810-3	7810-3	7810-3
Scheme Identification	IIN Ranges	51-55 2221-2720	516730–979 517000–049 533299 533625 533859 533815 535110–309 535420–819 535626-631 537210–609 557347–496 557498–547	5405 555-6
Validation	Service Codes	Yes	Yes	Yes
	PAN Length	16	16	16
	LUHN Check	Yes	Yes	Yes
	Expiry Date	Yes	Yes	Yes
	Issue Number	No	No	No
	Validity Period	No	No	No
	Card Security Code	Optional	Optional	Optional
	Address Verification	Optional	Optional	Optional
Transaction Types: Shows where additional checks are required and when they are not permitted				
Financial	Purchase With Cashback	By Agreement	By Agreement	By Agreement
Method Of Entry	Magnetic Stripe Read	Supported	Supported	Supported
	Keyed Card Not Present	Supported	Supported	Supported
	Keyed Swipe Failure	Supported	Supported	Supported
	Cardholder Keyed To Internet	Supported	Supported	Supported
	EMV Chip (Contact)	Supported	Supported	Supported
	EMV Chip (Contactless)	Supported	Supported	Supported
	Magnetic Stripe Contactless	Supported	Supported	Supported
Internet Cardholder Verification	3D Secure	Supported	Supported	Supported

TABLE 5 – MAESTRO IIN RANGES

		Maestro
Standards	ISO	7810-3
Scheme Identification	IIN Ranges: See Notes 1 and 2	50 56-69
Validation	Service Codes	No
	PAN Length	12-19
	LUHN Check	No
	Expiry Date	No
	Issue Number	No
	Validity Period	No
	Card Security Code	No
	Address Verification	No
Transaction Types: Shows where additional checks are required and when they are not permitted		
Financial	Purchase With Cashback	By Agreement
Method Of Entry	Magnetic Stripe Read	Supported
	Keyed Card Not Present	Refunds Only
	Keyed Swipe Failure	Not Supported
	Cardholder Keyed To Internet	Supported
	EMV Chip (Contact)	Supported
	EMV Chip (Contactless)	Supported
	Magnetic Stripe Contactless	Not Supported
Internet Cardholder Verification	3D Secure	Yes

Note 1: The UK Maestro IIN Ranges (6759, 676770 and 676774) are permitted for Mail Order and Telephone Order (MOTO) environments, where other Maestro ranges are not.

Note 2: All Maestro non-chip purchase transactions must be sent to the acquirer for authorisation; card-acceptor stand-in is not permitted.

The following IIN Ranges must be removed from all card acceptance methods:

Maestro	Solo
493660	676703
493668	676708
493698	676709
630485	676710
630498	676711
671884	676718
671886	676740
675901	676750
675918	676751
675924	676752
675938	676753
675939	676754
675940	676755
675950	676756
675960	676757
675962	676758
675963	676759
675964	676703
675965	676760
675966	676761
675967	676762
675968	
675969	
675970	
675976	
675998	
676819	
677117	
677118	
677119	
677120	
677121	
982612	
560398	
633311	

Table 6 – Visa Debit IIN Ranges

		UK Visa Debit Card			
Standards	ISO	7810-3			
Scheme Identification	IIN Ranges	400626	431930	454432-5	475710-59
		407704-5	431944	454742	476220-69
		408367	431939	456705-6	476340-
		408456-7	431941	456725-	89480240
		409400-02	431945	45458046	484412
		412285-6	432534-5	459338-40	484415
		413733-7	441078	459362	484417
		413787-8	444001	459364	484427
		418760	444005-8	459389	489342
		419176-9	446200-11	459499-501	490960-79
		419772	446213-54	459511-2	492181-2
		419776	446257-72	459545	492912
		420672	446274-83	459566-8	495065
		421592-4	446286	459600-799	495067
		421682	446291-2	456901-50	495090-4
		422793	446294	474503	498824
		423769	450875	474551	499806
		431072	453978-9	475110-59	499844-6
		431938	454313	475183	499902
Validation		Service Codes		Yes	
		PAN Length		16-19	
		LUHN Check		Yes	
		Expiry Date		Yes	
		Issue Number		No	
		Validity Period		No	
		Card Security Code		Optional	
		Address Verification		Optional	
Transaction Types:					
Shows where additional checks are required and when they are not permitted					
Financial		Purchase With Cashback		By Agreement	
Method of Entry		Magnetic Stripe Read		Supported	
		Keyed Card Not Present		Supported	
		Keyed Swipe Failure		Supported	
		Cardholder Keyed To Internet		Supported	
		EMV Chip (Contact)		Supported	
		EMV Chip (Contactless)		Supported	
		Magnetic Stripe Contactless		Not Supported	
Internet Cardholder Verification		3D Secure		Supported	

TABLE 7 – VISA ELECTRON AND OTHER IIN RANGES

		UK Visa Electron	Visa
Standards	ISO	7810-3	7810-3
Scheme Identification	IIN Ranges:	400115 400837-9 412921-3 417935 419740-1 419773-75 424519 424962-3 437860 444000 459472 484406-11 484413-14 484418-26 484428-55 491730-59	All remaining IIN's beginning with 4, except those in Table 6 VISA Exceptions IIN Ranges
Validation	Service Codes	Yes	Yes
	PAN Length	16-19	16-19
	LUHN Check	Yes	Yes
	Expiry Date	Yes	Yes
	Issue Number	No	No
	Validity Period	No	No
	Card Security Code	Optional	Optional
	Address Verification	Optional	Optional
Transaction Types:			
Shows where additional checks are required and when they are not permitted			
Financial	Purchase With Cashback	By Agreement	Barred
Method Of Entry	Magnetic Stripe Read	Supported	Supported
	Keyed Card Not Present	Supported	Supported
	Keyed Swipe Failure	Supported	Supported
	Cardholder Keyed To Internet	Supported	Supported
	EMV Chip (Contact)	Supported	Supported
	EMV Chip (Contactless)	Supported	Supported
	Magnetic Stripe Contactless	Not supported	Not Supported
Internet Cardholder Verification	3D Secure	Supported	Supported

Note: In the UK, V PAY cards are accepted using the Electron AID (V PAY is a chip-only product), and terminals do not require extra configuration to accept them. Issuer hosts will implement any special processing required for these cards, for example, a V PAY transaction cannot be referred.

TABLE 8 – VISA ENHANCED DATA IIN RANGES

		UK Visa Purchasing Cards (VAT)	UK Corporate & Business Cards (MI Only)
Standards	ISO	7810-3	7810-3
Scheme Identification	IIN ranges	448400-01	415255
		448405-07	425708
		448409	425719
		448412-18	425727-28
		448425-26	425746-49
		448429	425757
		448432-34	427353-58
		448436-39	427364-69
		448444-45	429596-97
		448448-49	430503-04
		448455	445958
		448457 471505	447574
		448463 471507	453987
		448470-71 471530	455598
		448474 471532	455661
		448477 471549	455665-67
		448495-97 471558-60	455686
		448510 471565-67	455801
		448522 471570	455805
		448527-28 471577	456108
		448531	456126
		448536	456129
		448538-39	456145-46
		448541	456229
		448544	456837
		448547	464440
		448554	467495
		448561	467972
		448570	480225
		470608	480467
Validation	Service Codes	Yes	Yes
	PAN Length	16-19	16-19
	LUHN Check	Yes	Yes
	Expiry Date	Yes	Yes
	Issue Number	No	No
	Validity Period	No	No
	Card Security Code	Optional	Optional
	Address Verification	Optional	Optional
Transaction Types:			
Shows where additional checks are required and when they are not permitted			
Financial	Purchase With Cashback	By Agreement	By Agreement
Method Of Entry	Magnetic Stripe Read	Supported	Supported
	Keyed Card Not Present	Supported	Supported
	Keyed Swipe Failure	Supported	Supported

		UK Visa Purchasing Cards (VAT)	UK Corporate & Business Cards (MI Only)
	Cardholder Keyed To Internet	Supported	Supported
	EMV Chip (Contact)	Supported	Supported
	EMV Chip (Contactless)	Supported	Supported
	Magnetic Stripe Contactless	Not Supported	Not Supported
Internet Cardholder Verification	3D Secure	Supported	Supported

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