

Take action to accept MasterCard's expanded BIN range

Dear Client:

MasterCard® is expanding their bank identification number (BIN) range to meet the growing needs of the payment processing market. You may need to make changes to your processing system in order to process these new cards.

Here's what you need to know about this change**What is a BIN?**

BINs are the first six digits of the card number. They identify the issuing institution for each customer account and enable transactions to be routed.

What's changing?

MasterCard currently uses the BIN range of 510000–559999. Beginning June 30, 2017, anyone accepting MasterCard payments will also need to accept the new "2 series BIN" of 222100–272099. The new BIN range will be used in the same way as the existing range.

We'll be able to test, accept, route and process the new BINs by November 14, 2016. We're here to help you prepare for this change.

Here's what you need to do

- If you purchased software from a third-party software provider, contact your vendor to determine whether a patch or version upgrade is required to process the new account numbers.
- If you have coded to one of our formats, your developers must determine whether the code has any dependency on identifying cards as MasterCard by looking at the BIN range or the first digit of the card for a "5". If there is such a dependency, adjust your code to also identify cards in the 222100–272099 BIN range as MasterCard. You can run unattended testing with us to test these transactions.
- See the FAQ for instructions on generating test cards numbers and ordering test cards.
- If you process EMV transactions, you'll need cards with chip data. To obtain EMV test cards, contact your EMV test tool vendor, likely either ICC Solutions or UL Brand Test Tools (Collis).

Please see the FAQ for additional details.

We're here to help

If you have questions, have issues during unattended testing or need further assistance, please contact your Relationship Manager.

We appreciate your business. Thank you for choosing Commerce Solutions.

Sincerely,



Kimberly Fitzsimmons
President, Commerce Solutions

Chase provides the compilations, summaries and other information contained herein to serve as general guidelines. While we strive to make sure this information is accurate, Chase does not warrant the completeness, timeliness or suitability of this information for your specific needs. In addition, the compilations, summaries and information contained within this document do not substitute for the Payment Brand Rules, which are part of your contract with Chase.

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Frequently Asked Questions (FAQ)**1. Why didn't MasterCard add additional 5-series BINs instead of adding 2-series BINs?**

There was not a large enough, continuous block of 5-series BINs available.

2. Will MasterCard add more BINs in the future?

MasterCard doesn't have plans to add more BINs in the future, but they may if additional BINs are needed.

3. Are there any differences between 2-series BINs and 5-series BINs other than their number?

No, there are no differences between 2-series BINs and 5-series BINs.

4. Will 2-series BINs be used as tokens?

2-series BINs will be used as traditional BINs as well as token BINs.

5. Are 2-series BINs available for all product categories including consumer and commercial?

Yes, 2-series BINs will be used the same way as 5-series BINs.

Fleet cards will continue to use pre-defined BINs. If a need arises in future for additional Fleet BINs, 2-series BINs or 5-series BINs will be added and announced.

6. Will 2-series BINs be available globally?

Yes, 2-series BINs will be available globally.

7. When will Commerce Solutions be ready to accept 2-series BINs?

We'll be ready to accept 2-series BINs on November 14, 2016.

8. Will I need to test 2-series BIN with Commerce Solutions?

Not all clients need to test 2-series BINs with us. If you have coded to one of our formats, your developers must determine whether the code has any dependency on identifying a card as MasterCard by looking at the BIN range or the first digit of the card for a "5". If there is such a dependency, adjust your code to also identify cards in the 222100–272099 BIN range as MasterCard. You can run unattended testing with us to test these transactions.

If you purchased software from a third-party software provider, contact your vendor to determine whether a software patch or software version upgrade is required to process the new 2-series BINs.

9. Do I need to certify this with Commerce Solutions?

No, although we strongly recommend that you test the changes in our unattended testing environment.

10. When can I begin testing?

You can begin testing November 14, 2016. There may be case-by-case approvals to start testing in late October. Please contact your Relationship Manager for additional information.

11. How can I start testing?

Please see the technical specification documents available in our Developer Center for details regarding account number edit checks to help you generate valid test account numbers. These documents will be updated to reflect the 2-series BIN changes by November 14, 2016.

12. How do I obtain 2-series BIN test cards?

To request test plastics, please scroll down to the section titled Information on Ordering Test Cards.

If you process EMV transactions, you'll need cards with chip data. To obtain EMV test cards, contact your EMV test tool vendor, likely either ICC Solutions or UL Brand Test Tools (Collis).

13. When will you have 2-series BIN test cards available?

Test cards are available now. See the section titled Information on Ordering Test Cards for more details.

14. What if there are issues during testing?

If there are issues during unattended testing and you need to troubleshoot, please contact your Relationship Manager.

15. When will MasterCard assign 2-series BINs to issuers?

MasterCard will determine when they will issue 2 series BINs to issuers for card issuance based on eco system readiness.

16. Today I get BIN files from you. When will these new BINs start appearing in the BIN files?

We expect to receive the new BIN files throughout 2017.

17. When should I be ready to accept 2-series BINs?

You should be ready to accept 2-series BIN cards by June 30, 2017.

18. What happens if I'm not ready to accept 2-series BINs?

If you're not ready to accept 2-series BIN cards by June 30, 2017, this may result in Category A noncompliance assessments, where Category A are defined as non-compliance affecting payment system integrity.

Information on Ordering Test Cards

The following information was provided by MasterCard.

Live non-reloadable prepaid cards are available from MasterCard to help test and validate readiness for the new 2-series MasterCard BIN range and to support end-to-end testing.

Live Card Details:

- MasterCard-branded non-reloadable prepaid cards
- EMV compliant
- Dual interface (contact and contactless) with magnetic stripe
- Load Limits
 - Min Value 5 USD
 - Max Value 500 USD per card
 - Customers will be responsible for the funds that are loaded.
- Ordering Limits
 - Min quantity 5
 - Max quantity 100 per order
 - Customers are permitted to order a total of 100 cards.
- For ecommerce transactions, use "63368" as a valid ZIP code.
- Cards cannot be reloaded once the funds are depleted.
- For balance inquiries, call 1-612-843-6244 (8 a.m. to 5 p.m. Central Time).
- Handling Fee
 - 9.99 USD per order, this does not include a shipping fee.
 - Shipping fees will be paid by MasterCard.
- 2% Load Fee
 - Transaction fees for the card will be deducted from the card balance.
 - Additional transaction fees may also be applicable, as per the following table:

Name of Fee	Description of Fee	Amount	Frequency
Dormancy	\$1.95 beginning the fourth month after inactivity	\$1.95	Monthly
ATM Withdrawal Fee (U.S.)		\$0.95	Per Transaction
ATM Withdrawal Fee (International)		1.5% of the ATM Withdrawal Amount	Per Transaction
ATM Decline, Balance Inquiry, Balance Inquiry Decline		\$0.95	Per Transaction
Foreign Transaction Fee		1.5% of the Transaction Amount	Per Transaction
Foreign Transaction Decline Fee		\$0.25	Per Transaction

To request a link and login information to place an order for live cards, please email 2Series_Test_Cards@mastercard.com with the following information:

- Contact name
- Contact email addressContact phone number (including country code)
- Company name
- Company URL
- Address
- City
- State

- Country
- ZIP/Postal code
- Number of cards requested

An email confirmation with an order number for each request along with Federal Express® (FedEx®) tracking information will be provided to allow customers to monitor delivery of their order. The live/production cards will be shipped to the customer's designated address in a ready-to-use state.

Live 2-series BIN cards are not for retail use and should only be used for testing purposes as intended.