

Yes = Mandated No = Not Applicable	UK Visa Debit	UK Visa Electron	Visa Purchasing	Visa	MasterCard Debit	MasterCard	JCB	Maestro UK	Maestro International	Diners/Discover	Failure Response	
Standards	ISO	7812-1	7812-1	7812-1	7812-1	7812-1	2894 & 3554	7812-1	7812-1	7810-3		
Global Range	Start/End	All IIN ranges beginning with 4				510000 to 559999 222100 to 272099	352800 to 358999	675900 to 675999 676770, 676774	500000 to 509999 560000 to 699999	300000 - 305999 309500 - 309599 360000 - 369999 380000 - 399999 601100 - 601109 601120 - 601149 601174 601177 - 601179 601186 - 601199 644000 - 659999		
Scheme Identification	IIN Ranges	See attached Debit Range Spread Sheet. Please use the paperclip icon in the navigation panel to view attachments.	400837-8 424519 4378600 445304089 459472 481887-90 484406,07,11,22,26,31,32 491731,34,35,36,40,46,54,55	448400-448699 471500-99 VGIS VAT Only (Notes 5 & 6) 448405 448407 448411 448445 44844814 44844819 44844825 448463 448527 448570 470608 471505 471507 471521-22 471530 471532 471558-59 471565-67	All other ranges not defined by Debit, Electron or Purchasing	See attached Debit Range Spread Sheet. Please use the paperclip icon in the navigation panel to view attachments.	All other ranges not defined by Debit	As above	Maestro UK ranges take precedence over International Maestro ranges i.e. use Maestro UK rules	Maestro UK ranges take precedence over International Maestro ranges i.e. use Maestro UK rules. Diners/Discover will take precedence.	Diners/Discover ranges take precedence over International Maestro ranges i.e. use Diners/Discover rules.	Reject
	Excluded IINs							Decommissioned 675924 675938 675940 675963-70 675976				
Track 2 Integrity Available for magnetic stripe read transactions.	Start sentinel, End Sentinel, Parity, LRC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject	
Validation Service Code validation available for magnetic stripe read transactions.	Service codes (Notes 1 & 3)	Yes	Yes	Yes	Yes	Yes	(Note 7)	Yes	Yes	Yes	(Note 3)	
	PAN length (Note 1) Recommend this attribute is configurable	16 - 19 (Note 8)	16 - 19 (Note 8)	16 - 19 (Note 8)	16 - 19 (Note 8)	16	16	16-19	12-19	12-19	14-19	Reject
	Luhn check (Notes 1 & 2)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject	
	Expiry date (Note 1)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Optional	
	Card security code (Note 4)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Optional	Optional	
	Address verification (Note 4)	Optional	Optional	Optional	Optional	Optional	Optional	No	Optional	No	Optional	
Visual Checks Customers may have additional requirements to use display messages to prompt staff to perform these checks.	Embossed Expiry & start dates - an expiration end date is acceptable	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 embossed and/or printed card numbers.	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	

Note	Comments
1	Track 2 layouts vary. Further details are available in ISO 7813.
2	The Luhn Check algorithm is available within the UK Finance Specifications.
3	Details of service code checking and failure responses are available within the UK Finance Specifications.
4	CV2 is mandatory for MOTO (Mail Order / Telephone Order) Transactions and Visa/Diners/Discover ECOM. Specifications and further details is available on request. Exceptions: - Recurring and instalment transactions (CV2 must be used to authorise the first transaction), no-show transactions, delayed or amended charge transactions, account on file transactions, - Visa Only; merchants that currently capture CV2 data in a written format from the cardholder i.e. form submitted to merchant, should cease doing so.
5	These BINs can support the capture and transfer of electronic invoice information using the Visa Global Invoice Specification (VGIS). Transactions with VGIS data processed on cards outside of these ranges will be rejected. Details of how to support electronic VAT information for Visa Purchasing, specifications and further details is available on request.
6	Previously we published a list of BINs classified as EDM1 (Enhanced Data Management Information), this is no longer supported in the UK.
7	Transactions initiated with a card may not be declined by the terminal or Merchant processors as a result of edits or validations performed
8	Visa operating regulations state that all POS must be able to accept 11-19 digit account numbers that contain a valid six-digit BIN

Table shows transaction types where additional checks are required and when they are not permitted.		UK Visa Debit	UK Visa Electron	Visa Purchasing	Visa	MasterCard Debit	MasterCard	JCB	Maestro UK	Maestro International	Diners/Discover
Financial	Sale	Supported	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)	(Note 1)
	Reversal	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)
	Purchase with cash	(Notes 3, 4 & 16)	(Notes 3, 4 & 16)	Barred	Barred	(Notes 3, 4 & 16)	Barred	Barred	(Notes 3, 4 & 16)	(Notes 3, 4 & 16)	(Notes 3, 4 & 16)
	Account Verification	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported	Supported
	Pre-Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported (Note 15)	Supported (Note 15)	Supported
	Completion	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported (Note 16)	Supported
	Final Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported	Supported	N/A
Trade Type	Recurring transactions	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	Barred	Barred	(Note 3)
	Cardholder activated terminals	(Note 3)	(Notes 3 & 17)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Supported
	Purchasing data	N/A	N/A	(Note 7)	N/A	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	(Note 8)
	Gaming and betting	(Note 10)	(Note 10)	(Note 10)	(Note 10)	(Note 10)	(Note 10)	Barred	(Note 10)	(Notes 10 & 14)	(Note 10)
	Bureaux de change	(Note 5)	(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	Supported
	Keyed card not present	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred for Sales, supported for Refunds & Account Verification	Supported
	Keyed swipe failure (Note 6)	Supported	Barred for Sales, supported for Refunds	Supported	Supported	Supported	Supported	Supported	Barred for Sales, Supported for Account Verification	Barred for Sales, supported for Account Verification	Supported
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported (Note 14)	Supported (Note 14)	Supported
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	Contactless ICC	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported	Supported
	Contactless Mag	N/A	N/A	N/A	N/A	Supported	Supported	N/A	N/A	N/A	Supported
Internet Cardholder Verification	Verified By Visa / Secure Code ProtectBuy	Supported (Note 11)	Supported (Note 11)	Supported (Note 11)	Supported (Note 11)	Supported (Note 11)	Supported (Note 11)	N/A	Mandatory	Mandatory	Supported
Non Sterling Capability	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported	Supported
	Refund	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Supported	Supported	Supported
	Reversal	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	(Note 2)	N/A	(Note 2)	(Note 2)	(Note 2)
	Purchase with cash	Not Supported	Not Supported	Barred	Barred	(Notes 3,12 & 13)	Not Supported	Barred	(Notes 3,12 & 13)	(Notes 3,12 & 13)	(Notes 3,12 & 13)
	Account Verification	Supported	Supported	Supported	Supported	Supported	Supported	N/A	Supported	Supported	Supported
	Pre-Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported (Note 15)	Supported (Note 15)	Supported
	Final Authorisation	N/A	N/A	N/A	N/A	Supported	Supported	N/A	Supported	Supported	N/A
	Recurring transactions	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	Barred	Barred	Barred	(Note 3)
	Cardholder activated terminals	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	(Note 3)	Barred	(Note 3)	(Note 3)	(Note 3)
Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Barred	Supported	

Note	Comments
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	See Notes 5 & 6 on Identification and Validation page.
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	Optional however non secure transaction fees may apply where not supported.
12	Purchase with Cash back is only supported with Standard 70 messaging.
13	Purchase with Cash back limit is €100 for International Maestro, Debit MasterCard & Diners/Discover.
14	Must utilise 3D Secure
15	Permitted for cardholder not present only transactions. Exceptions are AFDs and Transit
16	Key Entry is not allowed
17	Electron is barred in Automated Fuel Dispensers within the UK but can be accepted in Europe

Version Number	Date	User	Amendments
1.0	06/07/2016	Jo Lewis	Version 1 for general release.
1.1	25/07/2016	Stuart Smith	Added MasterCard '2' series, clarified Global Ranges and added I&V note 8.
1.2	05/10/2016	Jo Lewis	Added UK Electron Range 481887-90. Updated BIN Ranges in attachment. Removed UK Electron Range 417935.
1.3	19/10/2016	Jo Lewis	Updated BIN Ranges in attachment.
1.4	24/01/2017	Jo Lewis	1. Amendment to Page 1 Identification and Validation, Note 4; (CV2 exceptions). 2. Amendment to Page 2 Transaction Types; Non Sterling Capability JCB - Barred inserted for Recurring Transactions, Cardholder Activated Terminals & Hotels Nominal Authorisation. 3. Amendment to Page 1 Identification and Validation, MasterCard Debit IIN Ranges. 4. Updated BIN Ranges in attachment.
1.5	28/02/2017	Jo Lewis	1. Removal of Note 7 for Maestro UK and Maestro International for the following validation; Service Codes, PAN Length, Luhn Check & Expiry Date. 2. Amendment to Page 1 Identification and Validation, MasterCard Debit IIN Ranges. Reverting back to attachment for debit ranges. 3. Updated BIN Ranges in attachment.
1.6	15/05/2017	Jo Lewis	1. Updated BIN Ranges in attachment.
1.7	13/09/2017	Jo Lewis	1. Updated BIN Ranges in attachment. 2. Update to UK Maestro and Intl Maestro for Keyed Swipe Failure under Transaction Types. 3. Removal of Note 18 on Transaction Types.
1.8	28/09/2017	Jo Lewis	1. Addition of BINs 448411 and 44844814 to Visa Purchasing VGIS VAT Only BINs
1.9	16/11/2017	Jo Lewis	1. Updated BIN Ranges in attachment.

2.0	26/04/2018	Jo Lewis	<ol style="list-style-type: none"> 1. Updated BIN Ranges in attachment. 2. Amended the Identification and Validation, Visa Purchasing, VGIS VAT Only list: Added 448407 and 471530 Amended 471565-471567 to 471565-471566 (removing 471567) 3. Amended the Identification and Validation, Visa Electron BIN Ranges - multiple updates.
2.1	16/07/2018	Jo Lewis	<ol style="list-style-type: none"> 1. Updated BIN Ranges in attachment. 2. Amended the Identification and Validation, Electron Ranges: Removed 400839. 412921-3. 419740-1. 419773-75
2.2	01/11/2018	Dominic Tucker Jo Lewis	<ol style="list-style-type: none"> 1. Updated to include Diners/Discover BIN Ranges 2. Updated Transaction types to include Diners/Discover support through BPS. 3. Added new VGIS/VAT Only Bin Range 448463. 4. Added new Electron BIN Range 445304089
2.3	14/11/2018	Jo Lewis	<ol style="list-style-type: none"> 1. Added new UK Debit BIN Range 535674 to the attachment.