

PURPOSE OF DOCUMENT

This document is intended as a quick reference guide for 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	UK Maestro	Solo	JCB	International Maestro	Failure Response
Standards	ISO	7810-3	7810-3	7810-3	7810-3		7810-3	7810-3	7810-3	2894 & 3554	7810-3	
Scheme Identification	IIN ranges: Note 1	408547-49 413733-37 446200-11 446213-54 446257-72 446274-83 446286 446294 453978-79 454313 454432-35 454742 456725-45 465830-79 465901-50 475110-59 475710-59 476220-69 476340-89 484409-10 490960-79 492181-82 498824	424519 424962-3 450875 484406-08 484411-55 491730-59 491880	448400- 448699 471500-99 See notes 13 & 14	All remaining IIN's beginning with 4. Note 1	557347- 557446	510000- 559999	675900-99 See note 12 Please refer to table on page 7.	676700-99 Please refer to table on page 7.	352800- 358999	500000-9999 560000- 589999 600000- 699999 See note 12	Reject
Track 2 Integrity	Start sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	End sentinel: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Parity: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	LRC: Note 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
Validation	Service codes: Notes 2, 3 & 5	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 17	Note 16	Note 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, 18 or 19	16, 18 or 19	16	12-19 Note 16	Reject
	Luhn check: Notes 2 & 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Reject
	Expiry date: Notes 2 & 6	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Note 16	Reject

		UK Visa DR Card	UK Visa Electron	Visa Purchasing	Visa	MasterCard DR Card	MasterCard	UK Maestro	Solo	JCB	International Maestro	Failure Response
	Issue number: Note 2	No	No	No	No	No	No	Yes if applicable	Yes if applicable	No	No	Reject
	Validity period: Notes 2, 3 & 7	No	No	No	No	No	No	Optional	Optional	No	No	Reject
	Domestic Maestro hot card file: Note 9	No	No	No	No	No	No	Yes	Yes	No	No	Reject
	Card security code: Note 11	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	No	No	Optional
	Address verification: Note 11	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	No	No	Optional
Visual Checks	Expiry & start dates: Note 8	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Reject
	Signature strip condition	Yes	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	Yes	Code 10
	Match printed & embossed card numbers: Note 10	Yes	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	Yes	Code 10

Key: Yes = Mandated No = Not applicable

Notes

- 1 The table on the right identifies UK Visa IIN exceptions.
- 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.
- 7 Details of how to check the validity period are available on request
- 8 The start date referred to is from the embossed card, not from the magnetic stripe
- 9 Customers operating with a floor limit greater than zero must have the ability to check Maestro transactions against this file.
- 10 Customers may have additional requirements to use display messages to prompt staff to perform these checks.
- 11 Specifications are available on request.
- 12 UK Maestro/Solo 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 6 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 JCB service codes must only be validated if the device is capable of processing JCB chip cards

UK VISA EXCEPTIONS (ATM only Cards)	
490300-1	492800-99
490310-34	498700-99
490340-99	
490400-09	
490419	
490451	
490459	
490467	
490475-78	
490500-99	
491001	
491100-02	
491103-73	
491183-99	
492183	

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	UK Maestro	Solo	JCB	International Maestro
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	Notes 3 & 4	Barred	Barred	Notes 3 & 4	Barred	Notes 3 & 4	Notes 3 & 4	Barred	Barred
Trade type	Recurring transactions	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3	Barred	Barred	Note 3	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 3
	Hotels Nominal Authorisation	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Supported	Barred
	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	N/A
	Gaming and betting	Note 10	Note 10	Barred	Note 10	Note 10	Note 10	Note 10	Note 10	Barred	Barred
	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	Supported	Barred
	Keyed swipe failure	Supported	Barred	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Barred
	Cardholder keyed to Internet	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
	EMV Chip	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported	Supported
None Stirling Capability	Sale	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Barred	Barred
	Refund	Supported	Supported	Supported	Supported	Supported	Supported	Barred	Barred	Barred	Barred
	Reversal	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	N/A	N/A	N/A	N/A
Internet Cardholder Verification	Verified By Visa Secure Code	Supported	Supported	Supported	Supported	Supported	Supported	Mandatory	N/A	N/A	Mandatory

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 Business.
3. The customer must have prior agreement from Barclaycard Business.
4. The purchase element must be greater than zero and the cash element is restricted to £50.
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.
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 6.
8. Details of additional data for airline itinerary data can be provided on request.
9. Except Automated Fuel Dispensers.
- 10 Card Schemes vary – customer must have Prior agreement from Barclaycard Business
11. Not in Automated Fuel Dispensers in the UK but can be accepted in Europe

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