

Numerics Impact Questionnaire | Issuer/Issuer Processor



The International Organization for Standardization has revised ISO/IEC 7812-1, Identification cards – Identification of issuers – Part 1: Numbering system, to expand the Issuer Identification Number (IIN), also referred to as the issuing BIN, to an eight-digit numeric value from the current six digits.

Since 2015, Visa has communicated with its clients on this industry change which is effective as of April 2022. Given the fundamental importance of the BIN to the payments ecosystem, changes extend well beyond VisaNet to impact the proprietary processing and downstream systems used by its processors, acquirers and issuers. Visa strongly advises its clients to conduct an impact assessment across their internal systems and processes, as well as with their vendors and clients.

Based on input from payments industry experts as well as globally representative clients, the following is a set of questions that can be used to support impact assessments and the identification of potential impact areas. After the assessment is conducted, clients can leverage the findings to develop their plan, estimate the effort required, and implement and test the required changes.

Note: These questions are not a comprehensive view of all potential numerics impacts in any single organization. It is meant to serve as an informed starting point. Each client should perform a comprehensive internal impact assessment customized to their unique needs.

Directions

1. [Save this PDF to your PC.](#)
2. [Open the PDF from your PC and type your answers into text boxes under the questions.](#)
3. [Save the PDF before closing to save changes.](#)
4. [Use the menu on the left side of the screen to access different Capability sections.](#)
5. [Use page arrows in the bottom right of the screen to move forward and back through a Capability.](#)

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| Capabilities Menu | Questionnaire |
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| <ul style="list-style-type: none">Numerics Program ManagementIssuer Product ManagementCardholder ServicingTransaction ProcessingFraud ManagementData WarehousingPCIDSS & Risk | <h3 data-bbox="491 465 970 501">Numerics Program Management</h3> <h4 data-bbox="491 521 762 553">Program Management</h4> <ol style="list-style-type: none"><li data-bbox="491 568 1155 600">1. Has a formal Numerics program structure been established? <li data-bbox="491 797 1219 828">2. Does the program have executive sponsorship? Budget approval? <li data-bbox="491 1025 1331 1088">3. Has broad internal outreach been conducted to identify stakeholders across technology, lines of business and functional areas (e.g., finance, risk, etc.)? <li data-bbox="491 1375 1356 1406">4. What is the approach for end-to-end testing (including third parties)? Training? <li data-bbox="491 1617 1453 1680">5. For clients operating in multiple geographies, does the program structure and approach reflect regional differences? |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | <h3>Numerics Program Management</h3> <h4>Numerics Awareness</h4> <ol style="list-style-type: none">1. Are all internal stakeholders aware of the new Numerics standard and the readiness timeline?2. Is the issuing BIN referred to by any other terms across the organization, such as systems, process documentation, or other business usage?3. What is the approach to engaging with third parties (processors, vendors, clients) to understand Numerics impacts to their systems, processes, and data? |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | <p>Issuer Product Management</p> <p>1. How is issuing BIN used across the transaction processing lifecycle (authorization, clearing, settlement, transaction accounting, reconciliation)?</p> <p>2. What is the go forward BIN management strategy for existing and future products? Are there any related impacts to systems and processes?</p> |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | <h3>Issuer Product Management</h3> <p>3. What is the current PAN assignment logic? Will it be impacted by the Numerics change?</p> <p>4. Is card reissuance planned as part of the go forward BIN strategy? If so, what is the reissuance strategy (e.g., on conversion, lost / stolen cases, switch to contactless)?</p> <p>5. Is the issuing BIN used in product performance reports?</p> <p>6. Is ATM product enablement based on issuing BIN?</p> |

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| <p>Numerics Program Management</p> <p>Issuer Product Management</p> <p>Cardholder Servicing</p> <p>Transaction Processing</p> <p>Fraud Management</p> <p>Data Warehousing</p> <p>PCIDSS & Risk</p> | <h3>Card Holder Servicing</h3> <p>1. For individual account servicing, is the issuing BIN used to identify cardholders or transactions for case routing?</p> <ul style="list-style-type: none">• Call Center / IVR• Disputes / chargeback <p>2. Is the issuing BIN used in collections processes?</p> <p>3. Are there any impacts to cardholder statements or statement reconciliation?</p> <p>4. Are there any impacts to card fulfillment processes (e.g., embossing, chip personalization)?</p> |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | <h3>Transaction Processing</h3> <ol style="list-style-type: none">1. Is issuing BIN used across the transaction processing lifecycle (authorization, clearing,2. Do the authorization and transaction risk processing business rules include issuing BIN?3. What tables are used in transaction processing today? Are there any impacts to the tables used due to issuing BIN expansion to eight-digits?4. Is the issuing BIN used in the digital wallet solution?management system?management |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | Fraud Management <p>1. Is terminal or processing level logic for merchant offer, loyalty or reward programs or other promotions based on issuing BIN?</p> <ul style="list-style-type: none">• Fraud detection tools (e.g., BIN and account range-based logic)?• Fraud monitoring and alerts?• Fraud resolution processes?• Fraud reporting? |

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| Numerics Program Management Issuer Product Management Cardholder Servicing Transaction Processing Fraud Management Data Warehousing PCIDSS & Risk | <h3>Data Warehousing</h3> <ol style="list-style-type: none">1. Is the first six-digits of the PAN stored as a separate data element?2. Where is the issuing BIN stored? Application data tables? Data warehouses (financial, operational, etc.)?3. Are data searches performed by issuing BIN?4. Is issuing BIN combined with any other numerics to create a separate data element that may be impacted by expansion to eight-digit BIN? |

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