



CARD INDUSTRY NEWS

Card Acceptance Concerns

Mastercard and Visa both recently published notices to card acquirers about the importance of having up to date, accurate BIN tables. Some cardholders are being disadvantaged when their cards are being rejected or not correctly recognized at terminals. (E.g. Debit cards being incorrectly recognized as credit cards by some terminals may not be offered cashback.) Please note the recent updates in the table below.

Card Type	BIN
Mastercard Consumer Debit	535674
Visa Consumer Debit	423062
Visa Consumer Debit	423063
Visa Consumer Debit	423064

“You must contact your supplier to get them to upgrade your equipment with the new and updated BINS so you can correctly accept these cards.”

If you rent a terminal from us, or use our e-Commerce service to accept payments online, the good news is that we'll automatically update them so you're able to accept these new cards properly.

Action Required

If you own your terminals, rent them from a third party or use a Payment Service Provider to accept payments online, you **must** contact your supplier to get them to upgrade your equipment so you can accept these cards immediately.

If you don't act, you will be unable to accept transactions from cardholders who have had cards issued in the new or amended BIN ranges. Taking this action will also help prevent you from receiving any operational fines for not being able to accept the new cards.

If you have any queries regarding this change, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service, and in the interests of security, we may monitor and/or record your telephone calls with us. Any recording remains our sole property. We also provide a Textphone service on 0345 602 4818.

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