



AN 4423 Introduction of 8-digit BIN Fees and Revisions to Existing 6-digit BIN Fees in the U.S. and Canada Regions

Type:

Bulletin Announcement

Category:

Pricing/Fees

Audience:

Acquirer

Issuer

Processor

Region:

Canada

United States

Brand:

Mastercard®

Debit Mastercard®

Maestro®

Action Indicator:

Attention warranted (Program/service-related)

System:

Mastercard Consolidated Billing System

Published:

16 October 2020

Effective:

1 April 2022

1 January 2023

Executive Overview

Beginning 1 April 2022, Mastercard will offer issuers both 6 and 8-digit bank identification numbers (BINs). Mastercard will also allow issuers to convert existing 6-digit BINs to 8-digit BINs.

Effective Date Details

Date	Details
1 April 2022	Mastercard will revise its fees for various 6-digit BIN fees and is introducing fees for 8-digit BINs.
1 January 2023	Mastercard will revise its Monthly BIN Management fee for 6-digit BINs.

What Mastercard is Doing

Mastercard is introducing fees for 8-digit BINs and is revising various 6-digit BIN fees. Existing 6-digit BINs will continue to be billed Monthly BIN Management and Quarterly Low Usage BIN fees at 6-digit BIN rates unless the issuer converts the 6-digit BIN(s) to 8-digit BIN(s).

Background

The International Organization for Standardization (ISO) announced a move to the 8-digit Institution Identification Number (IIN) standard (IIN is the ISO term for BIN) in 2016 (ISO/IEC 7812-1, ISO/IEC 7812-2) and published the new standard in 2017. As announced in "[AN 1018—Support of 8-Digit BIN Standard and Account Range Specifications](#)", dated 2 May 2017, Mastercard will conform to the new standard on 1 April 2022 to better support ecosystem-wide consistency for acquirers. Mastercard has mandated acquiring customers and their processors to support the 8-digit BIN standard and transaction processing using the first 11 digits of the primary account number (PAN) effective 1 April 2022. Mastercard issuing customers and their processors are not required to make changes associated with this enhancement, but they are encouraged to follow the new Mastercard acquirer standards.

Version History

Date	Description of Change
16 October 2020	Initial Publication Date

Issuer Preparations for Pricing Changes

- Pricing changes will affect legacy portfolios of all issuers on 1 January 2023
- New 6 and 8-digit BIN requests after 1 April 2022 will be priced according to new schedule
- Issuers are encouraged at this time to perform analysis and build a deeper understanding of the impacts to their unique portfolio leveraging the tools we have provided
- Mastercard will be releasing further details Q2 2021 demonstrating how to implement account ranges in preparation of the coming 8-digit BIN migration
- 8-Digit BINs and Migrations will be supported starting 1 April 2022 and detailed instructions will follow in a subsequent announcement

Tools Available

- [BIN Expansion Information Center](#)
- [Portfolio Optimization Best Practices](#)
- [BIN Expansion FAQs](#)
- BIN Utilization Report by request via Mastercard Customer Support
- Financial Model Tool by request via Mastercard Representative

For additional support or questions with above tools please reach out to BIN_Inquiries@mastercard.com or your Mastercard representative.

Revisions to Additional BIN Assignment Fee

Effective 1 April 2022, Mastercard will:

- Revise the Additional BIN Assignment fee that is charged one-time upon assignment of new 6-digit BINs from USD 2,000 to USD 12,500.
- Introduce a new Additional BIN Assignment fee for 8-digit BINs that is charged one-time upon assignment of a new 8-digit BIN(s) of USD 500. Issuers that convert existing 6-digit BIN(s) to an 8-digit BIN(s) will not pay this fee. Issuers that request a new ICA number will be given an 8-digit BIN with the new ICA number assignment.
- Introduce a New Private Label BIN Assignment fee for both 6 and 8-digit BINs. Assignments of New Private Label 8-digit BINs will be charged a one-time fee of USD 10,000. Assignments of New Private Label 6-digit BINs will be charged a one-time fee of USD 25,000.
- Introduce a Special Request BIN Assignment fee for both 6 and 8-digit BINs. This fee will apply when customers request a specific BIN series. Assignments of New Special Request 8-digit BINs will be charged a one-time fee of USD 10,000. Assignments of New Special Request 6-digit BINs will be charged a one-time fee of USD 25,000.

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
Additional BIN Fee	6-digit	This event bills the customer for additional BINs. The Additional BIN Fee is a one-time fee charged upon assignment of a 6-digit BIN.	One-time	2,000	12,500

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
Additional BIN Fee	8-digit	This event bills the customer for additional BINs. The Additional BIN Fee is a one-time fee charged upon assignment of an 8-digit BIN.	One-time	N/A	500
New Private Label or Special Request BIN Assignment	6-digit	This event bills the customer for the assignment of a new Private Label or Special Request BIN. The fee is a one-time fee charged upon assignment of the new Private Label or Special Request 6-digit BIN.	One-time	2,000 ¹	25,000
New Private Label or Special Request BIN Assignment	8-digit	This event bills the customer for the assignment of a new Private Label or Special Request BIN. The fee is a one-time fee charged upon assignment of the new Private Label or Special Request 8-digit BIN.	One-time	N/A	10,000

NOTE: Billing events to be provided in a later communication.

Acquirer BINs Will Be Renamed Acquirer Reference ID's

Effective 1 April 2022, Mastercard Acquirer BINs will be renamed to Acquirer Reference ID (ARID) and will remain 6-digits. Acquirer Reference IDs will no longer be considered a BIN and will no longer be an ISO defined field. Existing Acquiring BINs will be converted to Acquirer Reference IDs on 1 April 2022. Newly converted Acquirer BINs to Acquirer Reference IDs will not be a fee charged a new ARID assignment fee. BINs used for both issuing and acquiring activity will be split into an issuing BIN and an Acquirer Reference ID.

As Acquirer Reference IDs will replace Acquirer Only BINs, the existing pricing of USD 2,000 will remain unchanged and applied to the assignment of a new Acquirer Reference ID. Acquirer Reference IDs will not be charged a Monthly Management fee or Inactive fee.

¹ The current rate applies to new Private Label BINs.

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
New Acquirer Reference ID Assignment (previously Acquiring BIN)	N/A	This event bills the customer for the assignment of a new Acquirer Reference ID. The fee is a one-time fee charged upon assignment.	One-time	2,000	2,000

NOTE: Billing events to be provided in a later communication.

Revisions to Monthly BIN Management Fee

Effective 1 April 2022, Mastercard will introduce a Monthly 8-digit BIN Management fee of USD 1.50 per month per 8-digit BIN. This fee will be charged to 8-digit BINs assigned after April 2022 or newly converted 8-digit BINs (from legacy 6-digit BINs). Issuers must convert existing 6-digit BINs to 8-digit BINs to pay BIN management fees at the 8-digit BIN level.

Effective 1 January 2023, Mastercard will revise its Monthly 6-digit BIN Management fee from USD 25 per month to USD 150 per month per 6-digit BIN. Issuers can convert existing 6-digit BINs to 8-digit BINs and surrender unused 8-digit BINs to Mastercard to opt in for 8-digit BIN Management fees and save on their Monthly BIN Management fees. Mastercard recommends that issuers delete/return unused BINs at both the 6-digit or 8-digit level.

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
Monthly BIN Management Fee	8-digit	This event bills a monthly BIN Management fee for each 8-digit BIN assigned to a Mastercard customer within the Mastercard BIN pool. This fee applies to all issuing 8-digit BINs in assigned, reserved, or live status on the 15th of the billing month.	Monthly	N/A	1.50

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 January 2023 (USD)
Monthly BIN Management Fee	6-digit	This event bills a monthly BIN Management fee for each 6-digit BIN assigned to a Mastercard customer within the Mastercard BIN pool. This fee applies to all issuing 6-digit BINs in assigned, reserved, or live status on the 15th of the billing month.	Monthly	25	150

NOTE: Billing events to be provided in a later communication.

Revisions to Quarterly Low Volume BIN North America Region Fee

Effective 1 April 2022, Mastercard will revise the Quarterly BIN Low Volume fee for all Mastercard 6-digit BINs from USD 2,500 to USD 3,750.

The threshold of 1,000 approved Mastercard processed transactions per quarter in a billing quarter will remain the same. Clearing transactions will be used to define this threshold.

Existing 6-digit BINs will continue to be subject to the 1,000 approved transactions threshold at the 6-digit BIN level. Customers have a grace period of one year for newly assigned BINs before they are subject to the 1,000 minimum approved transactions quarterly threshold.

Effective 1 April 2022, Mastercard will introduce a Quarterly BIN Low Volume fee for all Mastercard 8-digit BINs of USD 37.50. The threshold for 8-digit BINs will be 1,000 approved Mastercard processed transactions. The fee will apply to newly assigned 8-digit BINs or 8-digit BINs that were converted from existing 6-digit BINs. Existing 6-digit BINs will not be charged this fee for their 8-digit BINs. An issuer must go through a BIN conversion process and project to convert their existing 6-digit BINs to 8-digit BINs. Newly assigned BINs and newly converted 8-digit BINs (from legacy 6-digit BINs) will have a grace period of 1 year before they are subject to the 1,000 minimum transactions quarterly threshold.

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
Quarterly BIN Low Volume North America Region	6-digit	This event bills the issuer each quarter for low usage 6-digit bank identification numbers (BINs) which are Live BINs that have less than 1,000 approved Mastercard processed transactions per quarter. Customers will be granted a grace period of one year for newly-assigned 6-digit BINs to achieve transaction levels of more than 1,000 transactions per quarter.	Quarterly	2,500	3,750
Quarterly BIN Low Volume North America Region	8-digit	This event bills the issuer each quarter for low usage 8-digit bank identification numbers (BINs) which are Live BINs that have less than 1,000 approved Mastercard processed transactions per quarter. Customers will be granted a grace period of one year for newly-assigned 8-digit BINs to achieve transaction levels of more than 1,000 transactions per quarter.	Quarterly	N/A	37.50

NOTE: Billing events to be provided in a later communication.

Revisions to Quarterly No Volume (Reserved/Assigned) BIN North America Region Fee

Effective 1 April 2022, Mastercard will revise the Quarterly No Volume (Reserved/Assigned) BIN fee for all Mastercard 6-digit BINs from USD 2,500 to USD 3,750. Customers will continue to have a grace period of one year for newly reserved or assigned BINs. The criteria for the assessment of this fee will remain a BIN that has zero Mastercard processed transactions in the billing quarter.

Effective 1 April 2022, Mastercard will introduce a Quarterly No Volume (Reserved/Assigned) BIN fee for all Mastercard 8-digit BINs of USD 37.50. Customers will have a grace period of one year for newly reserved or assigned BINs. Newly assigned BINs and newly converted 8-digit BINs (from legacy 6-digit BINs) will have a grace period of 1 year before they are subject to the 1,000 minimum transactions quarterly threshold.

Billing Event Name	BIN Type	Billing Event Description	Frequency	Current Rate (USD)	Effective 1 April 2022 (USD)
Quarterly No Volume (Reserved/Assigned) BIN North America Region	6-digit	This event bills the issuer each quarter for an inactive 6-digit bank identification numbers (BINs) which have zero Mastercard processed transactions per quarter. Customers will be granted a grace period of one year for newly-assigned 6-digit BINs.	Quarterly	2,500	3,750
Quarterly No Volume (Reserved/Assigned) BIN North America Region	8-digit	This event bills the issuer each quarter for inactive 8-digit bank identification numbers (BINs) which have zero Mastercard processed transactions per quarter. Customers will be granted a grace period of one year for newly-assigned or converted 8-digit BINs.	Quarterly	N/A	37.50

NOTE: Billing events to be provided in a later communication.

Related Documentaton

- ["AN 2635—Support of 8-Digit BIN Standard and Account Range Specifications—Reminder and Testing Update"](#)
- [BIN Expansion FAQs](#)

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center, or send an email message to:

Email: BIN_inquiries@mastercard.com