1. Description

1.1 The Bank Identification Number (BIN) is the first four to eight digits of a payment card number.

1.2 BIN tables are databases created by Card Schemes that store information about these numbers.

2. How does the solution work?

2.1 When an authorization request is triggered, this solution identifies the payment card's details (for instance, Card Scheme, card type, issuing country, issuer, and card product) to route the authorization through the relevant acquirer or gateway defined in the Business Rules.

3. Key features

3.1 <u>Identification</u>. This solution helps identify the issuer and the type of card (for example, credit, debit, prepaid) based on the BIN.

3.2 <u>Fraud prevention</u>. By cross-referencing the BIN with the information on the table, Third-Party Providers can detect and prevent fraudulent transactions.

3.3 <u>Routing transactions</u>. This solution provides information necessary for us to correctly route transactions through the relevant acquirers or gateways.

3.4 <u>Geographic information</u>. BIN tables include data about the country or region associated with the BIN, which can help Customers in determining the card's origin and any applicable restrictions.

3.5 <u>Card Schemes and acceptance rules</u>. BIN tables specify the Card Scheme (for example, JCB, MasterCard, Visa) and card level (for example, classic, gold, etc.). This may be useful for Customer to accept or reject certain payment cards.

4. Disclaimers and limitations

4.1 Card Schemes create and regularly update BIN tables, sharing them with acquirers, issuers and other certified providers.

4.2 We do not act as an acquirer, issuer or Card Scheme, so our access to BIN tables is limited and we procure them from Third-Party Providers.

4.3 Since we do not obtain the BIN tables directly from Card Schemes, we are not responsible for the accuracy of the BIN tables we use to provide this solution.

4.4 We only handle BIN tables for certain Card Schemes.

4.5 Customer is responsible for setting up the relevant Business Rules and relying on BIN tables.

5. Dependencies

5.1 This solution is an add-on to our solution Premium Authorization.