

Visa BIN Attribute Sharing Service

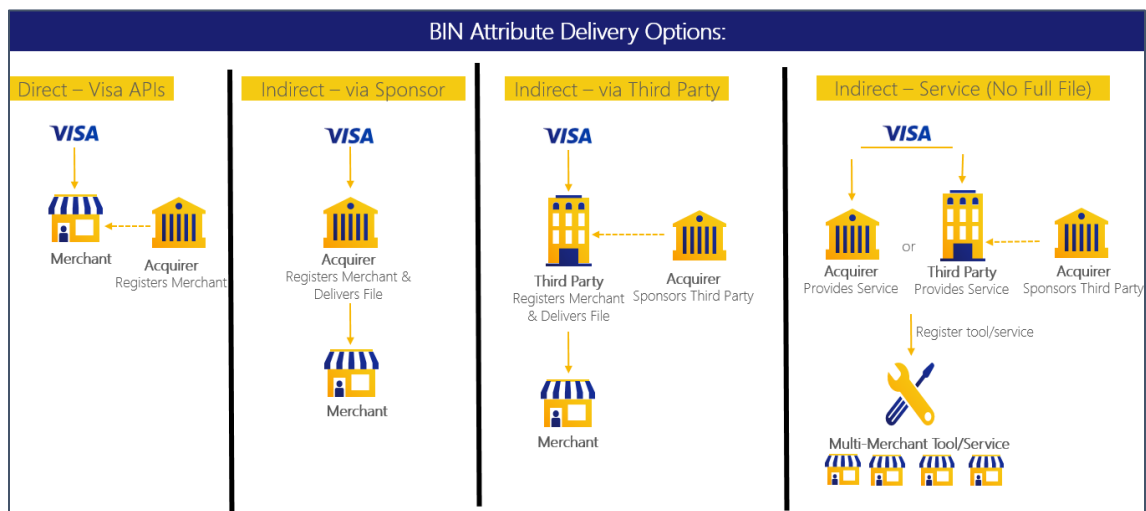
Overview

Visa's BIN Attribute Sharing Service (VBASS) is an optional service that enables sharing of Visa BIN data with merchants and other entities to help improve authorization rates, reduce fraud and improve the general checkout experience. Eligible merchants and third parties can receive this data in two ways:

- Direct access: connecting directly to the new VBASS API on the Visa Developer platform, or
- Indirect access: receiving the BIN attributes from an acquirer or an acquirer sponsored processor or third party

For both types of access, there are various types of solutions available, such as single BIN lookups, full BIN lists or other BIN attribute based services. Depending on the type and number of attributes requested, there are three levels of access. Examples of available BIN attributes include: Issuer Name, Product ID and Account Funding Source.

The service is available globally to eligible issuers, acquirers, merchants and third parties (processors, payment facilitators and other types of third parties).



Program Participation

- Merchants and other entities with a valid business use case can participate in the program only through registration by their acquirer or a sponsored third party. Service fees apply except for limited cases, such as when a BIN attribute is essential to the processing of a transaction or a potential merchant segment.
- Acquirers can visit [Visa Online](#) for details about the program, registration forms and instructions on how to apply or register their merchants.

For More Information

- **Merchants/Third Parties:** Please contact your acquirer to discuss options and visit [Visa Developer Center](#) for more information on direct BIN data access via the Visa API
- **Acquirers:** Please visit [Visa Online](#) and contact your Visa account executive for questions on your specific case