

# Numerics Initiative: Service Provider Readiness Checklist

This document is intended to provide a high-level checklist of the potential impact areas service providers will need to review to determine and complete readiness for the eight-digit BIN and processing numerics changes in advance of April 2022. This document is not intended to be an exhaustive list, but rather a guide for service providers when determining areas of impact.

Service Provider

Visa Client

Date

Task  
Owner

Date  
Projected

Date  
Completed

Comments

## Not yet started

### Key initiative Resources Related

Discovery Interview, Action Steps, etc.

[Numerics Initiative Page on Visa.com](#)

### Training

Service Provider Webinar  
(Recorded Version - available on [Numerics Initiative Page](#))

## Actively Engaged

### Planning and Resources

Executive management aware

### Assessment

Assess service model readiness for eight-digit BINs

Assess downstream and proprietary system readiness

Review hardcoding or any system logic based on six-digit BINs

Identify project milestones

Create a project plan including risk mitigation

	Task Owner	Date Projected	Date Completed	Comments
<b>Analysis Underway</b>				
Establish a cross-functional project team				
<b>Impacted Functional Areas</b> (Internal and Third Parties)				
Review <a href="#">Impacted Functional Areas</a> chart to assess and identify potential impacts				
Identify and inventory all impact areas:				
– Transaction processing				
– Issuing product management				
– Cardholder servicing				
– ATM				
– Merchant Servicing and Disputes				
– Fraud Management				
– Data warehousing and reporting				
Communicate the changes to acquirers				
Communicate the changes to issuers				
Communicate the changes to processors				
Communicate the changes to partners				
<b>Progressing Implementation</b>				
Executive management endorsed				
Project resourcing approved				
Target readiness date				

**Task  
Owner**

**Date  
Projected**

**Date  
Completed**

**Comments**

## Progressing Implementation (cont'd)

### Project Progress (input projected dates)

Make modifications if you are using six-digit BINs to (examples below):

- Transaction processing
- Issuing product management
- Cardholder servicing
- ATM
- Merchant Servicing and Disputes
- Fraud Management
- Data warehousing and reporting

### Testing (Highly recommended)

- Work with Visa clients to understand testing requirements
- Internal test plans established
- Testing plans with Visa clients and partners established
- Conduct testing with Visa clients

## Confirmed Ready

### Readiness Confirmed (Service provider project complete)

- Internal test plans completed
- Testing plans with Visa clients completed
- Testing plan with partners completed
- Project is completed and readiness has been communicated to Visa clients and partners
- Ready to handle eight-digit BINs

# Impacted functional areas

The following are functional areas that may be impacted. Internal processes should be reviewed to determine if these apply, or to identify additional areas specific to your organisation.

## General considerations

- Reporting - including client generated internal reporting
- Invoicing - including invoice formats
- Call centre systems
- Value-added networks (VANs)
- Fraud/risk management systems and encryption services
- Dispute resolution systems

## Issuer-specific considerations

- Statementing processes
- PAN assignment logic
- Product-specific reporting/processes
- Affiliated entities, including:
  - Processors
  - Software vendors
  - Card manufacturers
  - Card personalisation bureaus
  - Fraud/risk management providers
  - Dispute resolution providers
  - Loyalty/rewards providers
  - Programme managers (e.g. Prepaid)
  - Co-brand partners
  - Cardholder benefits
- Visa Quarterly Operating Certificate Reporting Loyalty Programmes

## Acquirer/Merchant-specific considerations

- Any terminal-level logic that may be based on six-digit issuer BIN
- Interchange reconciliation logic
- Merchant loyalty programmes
- Transaction routing logic
- Affiliated entities, including:
  - Processors
  - Software vendors
  - Payment gateways
  - POS application providers
  - e-Commerce shopping bag and wallet developers
  - Terminal providers
  - Fraud/risk management providers
  - Aggregators
  - Value-added resellers (VARs)

# Service Provider Readiness by Stage

Key milestones to meet mandate by April 2022

## Readiness stage

## How to determine?

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Not Yet Started

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- Did you answer 'no' to any questions for Actively Engaged phase?
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Actively Engaged

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- Is your executive management aware?
  - Did you start assessing impacts for eight-digit BINs?
  - Did you start assessing downstream and proprietary system readiness?
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Analysis Underway

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- Did you start identifying and inventorying impacts?
  - Has a cross-functional team been established?
  - Have project milestones been identified?
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Progressing Implementation

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- Did your executive management endorse the effort?
  - Have project budget and other resourcing requirements been approved?
  - Has a project plan been created and is it progressing?
  - Has a targeted launch date been set?
  - Have you actively engaged with your Visa clients and partners?
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Confirmed Ready

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- Have you completed plan, including any downstream changes and testing?
  - Are your partners ready to support?
  - Have you communicated readiness to your Visa clients and partners?
  - Is a risk mitigation plan in place?
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