# **Discover BIN Range File**

# **Technical Specification**

Discover BIN Range File Version 2 April 15, 2011



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# Technical Specifications

Discover BIN Range File Version 2



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Page No(s)	Action	Description of Change		
Throughout	Updated	Version number to Version 2.		
1	Removed	Note from Introduction about Discover and JCB Ranges. Also		
		updated the version number in the default file name.		
Header Recor	d			
2	Updated	Sample and Version number in the Version field.		
Detail Record	Detail Record			
3	Added	New Country Code field.		
3	Updated	Positions to reflect addition of Country Code field.		
3	Updated	Sample to reflect new Country Code.		
Trailer Record	Trailer Record			
4	Updated	Sample to make it current.		
APPENDIX A: CARD INDICATORS, DEFAULT CARD TYPES				
6	Updated	Default Card Type table with two new types: 10 (Commercial		
		Credit – Executive Business) and 11 (Consumer Credit –		
		Premium Plus).		

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#### Introduction This technical specification document has been created to assist merchants in identifying specific types of Discover cards using a Discover BIN Range File. It contains all active Discover BIN ranges and can be imported directly into the merchant's processing system.

Chase Paymentech Solutions, LLC has an automated process that updates these files on a weekly basis. The Discover BIN ranges provided are only those, which are active at the time the file is created.

The Discover BIN Range file consists of all active BIN ranges defined by Discover Network and provided to Chase Paymentech at the time the file is created. Chase Paymentech is not responsible for errors or omissions.

The default file name is DISCBINP.V002.mmddyyyy.\*, where the \* could be F (fixed), T (tab delimited), P (pipe delimited), C (comma delimited).

Each record should have a line feed [,..] (hex 0A) in position 81.

If you have any questions regarding the Discover BIN Range file or transaction processing in general, please contact your Chase Paymentech Representative.

# **DISCOVER BIN RANGE FILE RECORD LAYOUTS**

#### **Header Record**

7 2 4 5 6 8 1 3 0000000DISCBINP V00204112011

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "00000000"
9,18	10	A	File Name	Constant "DISCBIN <b>P</b> " Left justified/blank filled <b>Note:</b> "DISCBIN <b>T</b> " will be used for test files.
19,22	4	A	Version	Constant "V002"
23,30	8	N	Creation Date	MMDDYYYY format
31,80	50	A	Reserved	Blanks

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## DISCOVER BIN RANGE RECORD LAYOUTS (Continued)

#### **Detail Record**

Position	Length	Data Type	Field Name	Comments
1	1	A	Туре	Constant "D"
2,20	19	N	BIN Low	Low end of BIN Range – Minimum account number in BIN Range
21,39	19	N	BIN High	High end of BIN Range – Maximum account number in BIN Range
40,41	2	N	Maximum Primary	Maximum PAN Length
			Account Number (PAN) Length	(01 through 19)
				Right justified/zero filled
42,44	3	А	Country Code	ISO Country Code of BIN
45	1	A	Card Product	Valid value: D = Discover
46,47	2	А	Card Indicator	Left justified/blank filled
				<b>Note:</b> See Appendix A: Card Indicators, Default Card Types
48,49	2	N	Default Card Type	Left justified/blank filled
				<b>Note:</b> See Appendix A: Card Indicators, Default Card Types
50,51	2	N	BIN Update Year	YY Format
52,53	2	N	BIN Update Month	MM Format
54,55	2	N	BIN Update Day	DD Format
56,80	25	А	Reserved	Blanks

## DISCOVER BIN RANGE RECORD LAYOUTS (Continued)

#### **Trailer Record**

Position	Length	Data Type	Field Name	Comments
1,8	8	N	Record Sequence Number	Constant "99999999"
9,16	8	N	Creation Date	MMDDYYYY format
17,24	8	N	Number of BIN Records	Total number of BIN records within this file. Right justified/zero filled
25,80	56	А	Reserved	Blanks

#### **Card Indicators**

The Card Indicator table specifies if the card is a credit, a debit, or pin capable.

Indicators	Card Issue Type	Description
Р	Debit	Pin Debit Only Without EBT
E	Debit	Pin Debit Only With EBT
Н	Debit	Debit Card (PIN Capable)
C	Credit	Credit Card (PIN Capable)
S	Debit	Debit Card (No PIN)
Х	Credit	Credit Card (No PIN)

#### **Default Card Type**

The Default Card Type table specifies if the card is a credit, a debit, or prepaid card.

Code	Description	
1	Consumer	
2	Commercial Credit	
3	Consumer Debit	
4	Commercial Debit	
5	Prepaid Gift	
6	Prepaid ID Known	
7	Consumer Credit - Premium	
10	Commercial Credit – Executive Business	
11	Consumer Credit – Premium Plus	

# END OF THE TECHNICAL SPECIFICATIONS **Discover BIN Range File** Version 2 © Chase Paymentech Solutions, LLC – 2011 – All rights reserved

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