BIN Range or Separate BIN in Card Issuing

Our customers usually ask if it makes sense to issue cards on **a separate BIN** fully dedicated for a particular project or just use **BIN range** and share it with other partners. Let me focus on this topic in this short article.

BIN range

There are not so many disadvantages of dedicating a BIN range for your project. In many cases this decision will be much better. Key reasons:

- The project is cheaper as we do not need to implement a new BIN with Mastercard or VISA for you. It is a saving of around 20.000 EUR and monthly maintenance costs are cheaper as well (500-1000 EUR monthly).
- The project is faster for the same reason. It is a saving of around 3-4 months.
- The setup of the BIN range is easier from an operational perspective, so you and we do not consume more mandays for the project.

The only slight disadvantage in such an approach is that there may be a situation when this BIN gets compromised because of some user behavior. It is a very rare situation but it could happen. If you share the BIN with other customers, there is a risk that you will have to change the BIN and cards for customers because of the actions of other customers. We believe that this risk is very small - it has never happened in our history.

Separate BIN

Some people believe that if they have "own" or "dedicated" BIN, the project will be much better. In reality it is not so. It is only more expensive and slower (see above). There is more work and some additional risks connected with the new BIN setup. However, the **advantage of a separate BIN** is the same as mentioned above - you do not share the BIN with other partners, so in case of BIN compromise, you will know that it happens because of your actions.

I do not see any additional big differences, disadvantages or benefits of using a separate BIN.

Thanks for reading.

Revision #5
Created 20 June 2024 13:50:44 by Krzysztof Drzyzga
Updated 24 June 2024 12:34:12