

DOTS BIN Validation

AUTHENTICATE CARD TYPE, IDENTIFY FRAUDULENT ORDERS & REDUCE CHARGEBACKS

The Bank Identification Number (BIN) is a credit card industry term that refers to the first six digits of a credit card, debit card or charge card. Companies use this information to identify the issuing institution, country of origin, card type and other details.



OUTPUT

BIN	407441
Bank Name	Citibank, N.A.
Payment Method	Debit
Card Type	Classic
Country Abbreviation	U.S.
Country Name	United States
Phone Number	1-800-522-748

Green Outputs = Appended Information

[View our Website to View All Inputs/Outputs](#)

PRODUCT BENEFITS

COUNTRY OF ISSUANCE: DOTS BIN ValidationSM can reduce costly chargebacks from your credit card processor. Companies can identify fraudulent orders by cross-checking BIN information with customer information before an order is processed. For example, an order placed with a credit card issued from Uganda with a shipping address in California should be flagged for review before shipment is authorized.

GIFT CARD FRAUD: Prepaid or Gift cards are more likely to be associated with online fraud because these cards are not tied directly to an individual. DOTS BIN Validation can determine if a card is a Prepaid or Gift card from the bank identification number, helping companies stop fraud at the point-of-entry.

ISSUING BANK: DOTS BIN Validation identifies the issuing bank and the phone number on the back of a card. This valuable information can be used to validate the issuing bank and identify potentially bogus cards.

SAMPLE REQUEST URL

Here is an example of a URL passing data as parameters:

```
https://trial.serviceobjects.com/bv/BinValidation.aspx/ValidateBIN?BINNumber=407441&LicenseKey=[YourKey]
```

FEATURES

- Returns payment method information about the BIN to help identify if it is a credit, debit, or prepaid card.
- Identifies the bank name and country of issue.
- Proprietary database includes 95% of all Discover®, Visa®, MasterCard® and American Express® cards in existence
- Over 150,000 BIN records updated quarterly
- Response time approximately 400 milliseconds

WHY SERVICE OBJECTS

- Most accurate data available
- 24/7 customer support
- 99.999% server uptime guarantee
- Simple pay-as-you-go pricing
- No long-term contracts
- Bank-grade security
- Open industry-standard programming interface
- Free API trial key or sample batch

COMPATIBLE LANGUAGES

Service Objects offers sample code in many industry-leading programming languages to assist with integration. Developer Guides are also available online for each product.



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www.serviceobjects.com

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