

BIN Table Manager

Bin Table Manager allows merchants to reduce payment processing costs by converting off-line debit to on-line PIN debit transactions. Bin Table Manager is used in the United States where credit cards can serve a dual purpose: credit or debit. When used in debit mode, the card holder is prompted to enter a personal identification number (PIN) into a numeric PIN pad. Once the PIN is validated against the card number, the transaction is sent to the merchant's financial institution for authorization. In the traditional credit card mode, the transaction is routed for authorization without PIN validation.

Visa and MasterCard offer lower transaction fees for debit transactions because of the added security provided by PIN validation. Transactions passing a PIN validation process traditionally have a lower risk of fraud. Without Bin Table Manager the merchant has a difficult time identifying a dual purpose card and, as a result, cannot take advantage of lower debit transactions fees.

AJB's Bin Table Manager checks the "Bin Range" of the card against a database of credit card bins. If the card is identified as a credit card the transaction is sent for processing as a standard credit card authorization request. If the card is identified as a debit card the purchaser is prompted for a PIN. FiPay PIN then sends the authorization request to RTS or directly to the bank. Finally, if the card is identified as dual purpose, the purchaser is prompted for a PIN or may press cancel to proceed in credit card mode.

The exclusive benefit of Bin Table Manager is transactional cost savings. Identifying debit-capable cards can save the merchant several thousands of dollars each year because dual purpose cards are widely deployed by both Visa and MasterCard.

Bin Table Manager can be used with either FiPay Route or FiPay PIN. FiPay Route resides on the in-store processor. The Point-Of-Sale (POS) is responsible for sending a unique message to FiPay Route requesting a Bin Table lookup. FiPay Route will use this message as a prompt to verify that the card being used by the customer is present in the resident bin file. Based on the lookup results, FiPay Route will determine whether the card can be used as debit. A unique response will be sent to the POS confirming whether to use the card as debit or credit card, and the POS will continue by formatting the transaction accordingly.

Bin Table Manager can also be used with FiPay PIN. In this scenario, FiPay PIN handles the PIN pad communication and card swipe. At the time of purchase,

the POS sends an authorization request to FiPay PIN. FiPay PIN handles all the communications with FiPay Route and determines whether to prompt the card holder for a PIN. FiPay PIN then generates the appropriate authorization request to the processor Retail Transaction Switch (RTS) or FiPay Route and returns the appropriate response to the POS.

ABOUT AJB

AJB Software Design, Inc. is the payment industry's choice for fast, secure and reliable payment solutions. AJB optimizes your payment systems allowing your business to process larger transaction volumes and reduce operating costs. Over 125 leading international retailers, restaurants, hospitality vendors and hotels use AJB to complete their sales cycle. Although the majority of AJB customers are in the United States, AJB also serves Canada, Asia, the UK and Europe.

