

Technical Specification: Extended BIN Database

Document Date: March 31, 2026

Data Version: Daily Global Update

Total Record Count: 3,294,051

1. File Structure Overview

The database is delivered in a high-performance **CSV** (Semicolon-separated ;) format. This structure is optimized for enterprise-level integration into SQL (MySQL, PostgreSQL, SQL Server) and NoSQL environments.

2. Data Schema & Field Mapping

This table provides the recommended data types for Database Administrators (DBAs) and developers to ensure optimal indexing and storage.

#	Field Name	Recommended Type (SQL)	Max Length	Description / Validation
1	BIN	VARCHAR(12)	11	Primary Key. Supports 6 to 11 digits.
2	Brand	VARCHAR(50)	41	Card Scheme (e.g., VISA, MASTERCARD).
3	Issuer / Bank	VARCHAR(255)	120	Full name of the issuing institution.
4	Type	ENUM / VARCHAR(12)	11	CREDIT, DEBIT, or CHARGE CARD.
5	Category	VARCHAR(64)	41	Product level (e.g., PREPAID, PLATINUM).
6	Country Name	VARCHAR(100)	42	Full ISO country name.
7	ISO A2	CHAR(2)	2	ISO 3166-1 alpha-2 code.
8	ISO A3	CHAR(3)	3	ISO 3166-1 alpha-3 code.
9	ISO Numeric	CHAR(3)	3	ISO 3166-1 numeric code.
10	Website	VARCHAR(255)	98	Official URL of the issuing bank.
11	Phone	VARCHAR(100)	66	Bank contact/customer service number.
12	PAN Length	TINYINT	2	Primary Account Number length (12–19).

#	Field Name	Recommended Type (SQL)	Max Length	Description / Validation
13	Usage	ENUM / VARCHAR(12)	10	PERSONAL or COMMERCIAL.
14	Regulated	CHAR(1)	1	Durbin Amendment status (Y / N).

3. Global Data Insights & Statistics

Market Share (Top 5 Card Brands)

The dataset contains **80 unique brands**, dominated by major global networks:

- **VISA:** 1,585,127 records
- **MASTERCARD:** 1,485,469 records
- **DINERS CLUB:** 43,626 records
- **MAESTRO:** 20,725 records
- **CHINA UNION PAY:** 20,210 records

Geographic Distribution (Top 5 Countries)

Covering **231 unique countries and territories**:

1. **United States (US):** 1,106,009 BINs
2. **Japan (JP):** 154,153 BINs
3. **United Kingdom (GB):** 103,416 BINs
4. **Ireland (IE):** 72,913 BINs
5. **Norway (NO):** 69,625 BINs

Product Metrics

- **Card Types:** The database is highly granular, with **2,132,370 Credit** cards vs. **1,095,375 Debit** cards.
- **PAN Standards:** 95.5% of records adhere to the **16-digit** standard, though the database fully supports lengths of 12, 14, 15, 17, 18, and 19.
- **Market Segment:** **77.5% Personal** use vs. **22.4% Commercial/Business** use.
- **Regulation:** **260,082** BINs are flagged as **Regulated (Y)**, primarily within the US market.

4. Integration Guidelines

1. **Encoding:** Files are encoded in **UTF-8** to support international characters in bank names and locations.

2. **Indexing:** For sub-millisecond lookups, a **B-Tree index** must be applied to Field #1 (BIN).
 3. **Null Handling:** Minimal null values exist in the Type and Usage fields (approx. 1-2%), reflecting the real-world availability of data from specific regional issuers.
 4. **Scalability:** With a maximum BIN length of **11 digits**, this database is future-proofed against the industry shift beyond the traditional 6-digit BIN standard.
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Generated by BinBase Technical Support Department