

BIN Lookup API

BIN lookup queries are initiated via an HTTPS POST query to a Paystation Lookup URL, with the response sent directly back as either an XML formatted response (default) or a JSON formatted response which includes the BIN / IIN details.

The BIN lookup is requires a setting to be enabled on your account by Paystation.

The following is an example URL and POST variables, which will begin a BIN lookup and return an XML result:

```
https://payments.paystation.co.nz/bin/?  
pstn_pi=600000  
&pstn_bi=519163
```

After a request is sent Paystation will respond with an XML formatted string. An example of the XML returned is given below:

```
<PaystationBinLookup>  
<LookupStatus>  
<LookupCode>00</LookupCode>  
<LookupMessage>Successful</LookupMessage>  
<RemoteHostAddress>210.4.210.2</RemoteHostAddress>  
</LookupStatus>  
<BinResult>  
<bin>519163</bin>  
<issuer>KIWIBANK LIMITED</issuer>  
<country>NEW ZEALAND</country>  
<cardType>MASTERCARD</cardType>  
<cardSubType>Credit</cardSubType>  
<classification>Classic / Gold</classification>  
</BinResult>  
</PaystationBinLookup>
```

POST variables

```
https://payments.paystation.co.nz/bin/?
```

Variable	Value	Description
pstn_pi	String value	Merchants Paystation ID.
pstn_bi	String value	BIN. The first 6 digits of a credit card number.
pstn_rf (optional)	String value	Return format. Choose from XML (default) or JSON

Response Fields

The response is sent in the form of an XML packet. It starts with a `LookupStatus` indicating whether your request was successfully received/processed, and then includes the `BinResult`. You will be able to extract the response values using the standard tools available within your development environment.

Variable	Description
bin	a six-digit Issuer/Bank Identification Number (the first 6 digits of a card number)
issuer	The card issuing institution if known.
country	The country that the card was issued in if known.
cardType	MASTERCARD,VISA,AMERICAN EXPRESS,DINERS,DISCOVER, AASMARTFUEL, QCARD. These will be populated if the BIN matches our internal algorithms.
cardSubType	Credit/Debit if known
classification	Classification of card, ie Classic, Gold, Platinum etc if known

Lookup Failures

The XML response for a failed look-up could be as follows.

```
<?xml version='1.0'?>
<PaystationBinLookup>
  <LookupStatus>
    <LookupCode>03</LookupCode>
    <LookupMessage>Access denied for account [600000]</LookupMessage>
    <RemoteHostAddress>210.4.210.2</RemoteHostAddress>
  </LookupStatus>
</PaystationBinLookup>
```

response_error values

Lookup Code	Lookup Message	Description
00	Successful	No error – look-up successful.
01	Matching bin not found	The BIN passed in was unable to be matched to any stored in our system. Please note, our lookup tables are not comprehensive, but we do our best to keep them up to date.
02	Invalid input parameters	The input parameters you have passed are invalid/not expected.
03	Access denied for account [paystation_id]	The Paystation ID used in the request is not set up in the Paystation system to make remote bin lookup requests.
04	Internal lookup error	An error occurred while processing the request.