

NPCI/NFS/OC No.415/2022-23

12th April, 2022

To,

All the Members of National Financial Switch (NFS)

Dear Sir / Madam,

Sub: NFS – BIN Addition & Maintenance -6/8 digits BINs

Members may start issuing 8-digit BIN cards from April 2022 onwards. NPCI supports routing of 6 as well as 8 digit BINs in NFS ATM network. There shall be no change in the existing settlement, reconciliation and dispute management process for member banks.

Members should ensure the following:

As Issuer:

- To ensure that all 6/8 digit BINs on which your Bank have issued cards are updated in NFS BIN Master File (available on NFS BCS portal) for routing of ATM transactions.
- In case, any BIN is not updated in NFS, the details of such BIN should be submitted to NPCI using the 'BINs on-boarding Form' (Refer Annexure A) as per the existing process.
- In case, any bank surrenders the existing 6 digit BIN and issues cards on new 8 digit BIN, request for BIN deletion for the surrendered 6 digit BIN (Refer Annexure B) and BIN addition request for new 8 digit BIN should be submitted to NPCI. This shall also apply for cases where Bank start issuing 8 digit BIN cards for the existing 6 digit BIN and are surrendering part of the 6 digit BIN range to Network/Scheme.
- Please note that if the BIN which is surrendered is the settlement BIN at NFS, though it can be deleted for online transactions, however it shall remain enabled in NFS backoffice for settlement purpose till the end of dispute life cycle. (Member may contact NPCI for information on settlement BIN for the Bank, if required)

As Acquirer:

- Acquirer members should ensure that all the 6/8 digit BINs communicated by NPCI for addition/deletion through emails and/or through BIN master made available in BCS,

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should be updated at acquirer within 5 calendar days for routing the transactions to NFS.

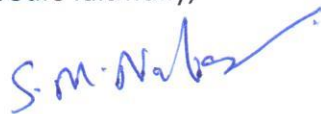
- Members to make necessary changes at their end, if any, to facilitate routing of 6/8 digit BIN card ATM transactions to NFS.

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

For any further clarifications, we request your team to get in touch with:

Name	E-mail	Mobile Number
Pralhad Raut	pralhad.raut@npci.org.in	8369600256
Miller Koli	miller.koli@npci.org.in	8879754947

Yours faithfully,



Saiprasad Nabar

Chief Online Products Operations & Technology

Enclosure:

Annexure A – BIN updation form

Annexure B – BIN Deletion form

BIN UPDATION FORM

(NFS ATM Network)
(On Bank Letter Head)

Reference No.:

Date:

To,

The Head
National Financial Switch
National Payments Corporation of India
Units Nos. 301, 302, 3rd Floor
Raheja Titanium, Western Express Highway
Goregaon (East), Mumbai - 400 063

Subject: Request for BIN(s) updation in NFS ATM Network

Dear Sir,

This is to inform you that the Bank has added new BIN(s) to its card base. Details have been furnished below:

Part 1 – Product & IIN Details											
Request for	Choose an item.										
Product Type	<input type="radio"/> Credit Card <input checked="" type="radio"/> Commercial Credit Card <input type="radio"/> Debit Card <input type="radio"/> Prepaid Card										
BIN Number	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td> </tr> </table>										
Issuer Type (RuPay, VISA, Master Card etc.)											
Card Description (Platinum, Gold etc.)											
Reference BIN (New bin transactions and settlement Reports will be allocate on the basis of existing BIN)	New <input type="checkbox"/> Existing <input type="checkbox"/> Reference BIN number <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td> </tr> </table>										
Card Technology	Full EMV <input type="checkbox"/> Quick EMV <input type="checkbox"/> To be provided only if Card technology is selected as EMV										

Part 2 – Additional Details	
Acceptance Network	Domestic <input type="checkbox"/> International <input type="checkbox"/>
Card Length (16,19....)	
Add IIN to the following product	ATM <input type="checkbox"/> POS <input type="checkbox"/> ECOM <input type="checkbox"/>
Settlement Currency	INR <input type="checkbox"/> Forex <input type="checkbox"/> - If Forex, please select any one option Choose an item. - If others <input type="text"/>

We, hereby, declare that the above mentioned information is true to the best of our knowledge. The Bank assumes the onus of any interchange deviation arising due to wrong card type mentioned above. We have undertaken necessary due diligence for acceptance of these cards on ATMs for all the services authorized by Reserve Bank of India. The Bank has got all the necessary regulatory approvals to allow ATM transactions on the above mentioned BIN(s).

We request NFS to do the needful so as to route transactions with the above mentioned BIN(s) through NFS.

Thanking you
Yours Sincerely

(Name & Designation -- Authorized Signatory)*

*Please note that the form should be affixed with the Bank seal.

BIN DELETION FORM

(NFS ATM Network)
(On Bank Letter Head)

Reference No.:

Date:

To,

The Head
National Financial Switch
National Payments Corporation of India
Units Nos. 301, 302, 3rd Floor
Raheja Titanium, Western Express Highway
Goregaon (East), Mumbai - 400 063

Subject: Request for BIN(s) deletion in NFS ATM Network

Dear Sir,

This is to inform you that the Bank has deleted BIN(s) from its card base. Details have been furnished below:

Part 1 – Product & IIN Details											
Product Type	<input type="radio"/> Credit Card <input type="radio"/> Commercial Credit Card <input checked="" type="radio"/> Debit Card <input type="radio"/> Prepaid Card										
BIN Number	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>										
Issuer Type (RuPay, VISA, Master Card etc.)											
Card Technology	Full EMV <input type="checkbox"/> Quick EMV <input type="checkbox"/> <small>To be provided only if Card technology is selected as EMV</small>										

We, hereby, declare that the above mentioned information is true to the best of our knowledge.

We request NFS to disable/delete the BIN so as no transactions are routed to the Bank with above mentioned BIN(s) through NFS.

Thanking you
Yours Sincerely

(Name & Designation -- Authorized Signatory)*

*Please note that the form should be affixed with the Bank seal.