National Council for Prescription Drug Programs
NCPDP

Use of the BIN

The Bank Identification Number (BIN) is a term from the credit card industry. It refers to a six-digit number that is assigned to banks for electronic routing of transactions. Credit/debit cards that are involved in banking transactions contain a BIN on magnetic stripe.

Issuer Identification Number

To obtain a BIN, the American National Standards Institute (ANSI) must be contacted www.ansi.org. This number is now called the Issuer Identification Number (IIN). Applicants must fill out forms from ANSI; there is a fee. Each issuer can only have one number. This IIN must be used only to identify the card issuer. Additional IINs will not be issued to identify products, services or geographical location. On the ANSI web page, enter "IIN" in the Search box. Links will appear for the registration process.

Processor Identification Number (Processor BIN)

In approximately 1989 the pharmacy services sector began using electronic processing for pharmacy claims. This electronic processing of pharmacy claims meant that the health plan (or their Pharmacy Benefit Manager/processor/payer on their behalf) needed a number for the electronic routing of transactions. Some health plans decided to use magnetic stripe cards, some did not. Those that use magnetic stripe cards apply to ANSI for an IIN. These numbers commonly begin with "6" as in "610014". Those health plans that did not have a business reason for creating pharmacy benefit cards with a magnetic stripe were in need of a number, because they still needed to process electronic pharmacy claims.

NCPDP provides a service to those health plans that do not use magnetic stripe cards. The NCPDP Processor BIN is a six-digit sequential number we assign that begins with "0" as in "000010". We do not reuse numbers. There is a fee. Contact NCPDP Provider Services Department at (480) 477-1000 press option 3 or PharmacyHelp@ncpdp.org. Your number will be assigned and notification will be delivered via fax or email.

If a health plan (or their agent) requests an NCPDP Processor BIN, ask if they are creating a card with a magnetic stripe. If they are creating a card with a magnetic stripe, it is recommended that they apply to ANSI for an IIN. The ANSI IIN is then "their" number throughout electronic routing. The NCPDP Processor BIN, while NCPDP maintains it, is only a number inside the pharmacy industry.

How is the BIN Used?

When a patient requests a prescription to be filled at the pharmacy, the pharmacy collects pertinent information on their prescription benefit program. One piece of information is the name of the health plan/PBM. If the health plan uses the NCPDP *Pharmacy ID and Combination Card Implementation Guide* that NCPDP members have created, the BIN is clearly shown on the card. The pharmacy system then includes this BIN in the electronic transaction that the pharmacy sends to the payer for the prescription. The BIN is a field in the Telecommunication Standard that is used for the routing and identification in pharmacy claims. The BIN field will either be filled with the ANSI IIN or the NCPDP Processor BIN, depending on which the health plan has obtained.

It is important to note that the BIN (whether from ANSI or NCPDP) is a 6-digit field where all 6 digits are significant. While the field is numeric, it must be treated as 6 significant digits during any processing. Therefore, any leading zeroes in the NCPDP Processor BIN are significant.

National Council for Prescription Drug Programs
NCPDP

Processor Control Number

The Processor Control Number (PCN) is secondary identifier that may be used in routing of pharmacy transactions. A PBM/processor/plan may choose to differentiate different plans/benefit packages with the use of unique PCNs. The PCN is defined by the PBM/processor as this identifier is unique to their business needs. There is no registry of PCNs. The PCN is alphanumeric as defined by the PBM/processor. The PCN, like the BIN appears on the pharmacy ID card, in accordance with the rules defined in the NCPDP ***Pharmacy ID and Combination Card Implementation Guide***. This document is available with NCPDP membership. General information is available at http://www.ncpdp.org/public_documents.aspx#pharmidcard Not all entities use the PCN to differentiate plans. Some entities may use the Group ID; still others may not need this level of differentiation.

How are BINs and PCNs exchanged?

The BIN and PCNs are listed on the PBM/processor/plan's Payer Sheets for trading partners to know the proper identifiers for routing transactions. PBM/processor/plan's Payer Sheets are shared with their customers – to the pharmacies, dispensing providers, clearinghouses, vendors. Information on the **NCPDP *Payer Sheet Template Implementation Guide for Version D.Ø*** is available at http://www.ncpdp.org/news_hipaa_trans_current.aspx#PayerST

BIN Check Digit Routine

The check digit is calculated as follows:
If starting digits are "12345"

1. Multiply the fifth digit by 2	>	(5) X 2 = 10
2. Add the first & third digits to this sum	>	1 + 3 + (10) = 14
3. Mask this sum to 4 digits	>	0014
4. Place the second & fourth digits from the original number to the right of the number	>	0014 (2)(4)
5. Add all the digits together	>	0 + 0 + 1 + 4 + 2 + 4 = 11
6. Subtract the second digit of this sum from 10	>	10 - (1) = 9

The BIN with check digit is 123459