

```
public function calculateNmiChecksum(string $nmi): int
{
    $checksum = 0;
    $runningTotal = 0;

    for ($i = 0; $i < mb_strlen($nmi, 'utf-8'); $i++) {
        $sumOfChars = 0;

        $asciiVal = $this->charCodeAt(mb_substr($nmi, $i, 1, 'utf-8'));
        if ($i % 2 > 0) {
            $asciiVal *= 2;
        }

        $asciiVal = (string)$asciiVal;
        for ($j = 0; $j < strlen($asciiVal); $j++) {
            $sumOfChars += (int)$asciiVal[$j];
        }

        $runningTotal += $sumOfChars;
    }

    if ($runningTotal % 10 != 0) {
        $checksum = 10 - $runningTotal % 10;
    }

    return $checksum;
}
```