

Luhn's algorithm:

Credit card

Steps:

No.:

3 7 1 4 4 9 6 3 5 3 9 8 4 3 1

→ 1 4 8 1 8 6 6 1 6 6

$$\hookrightarrow \text{Sum}_1 = 1 + 4 + 8 + 1 + 8 + 6 + 1 + 6 + 6 = 47$$

$$\hookrightarrow \text{Sum}_2 = 47 + 3 + 1 + 4 + 6 + 5 + 9 + 4 + 1 = 80$$

3

$$80 \% 10$$

↑
modulus

$$= 0$$

1, 2

This credit card
no. is valid!!