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Credit Card Numbers: What Do They Mean?

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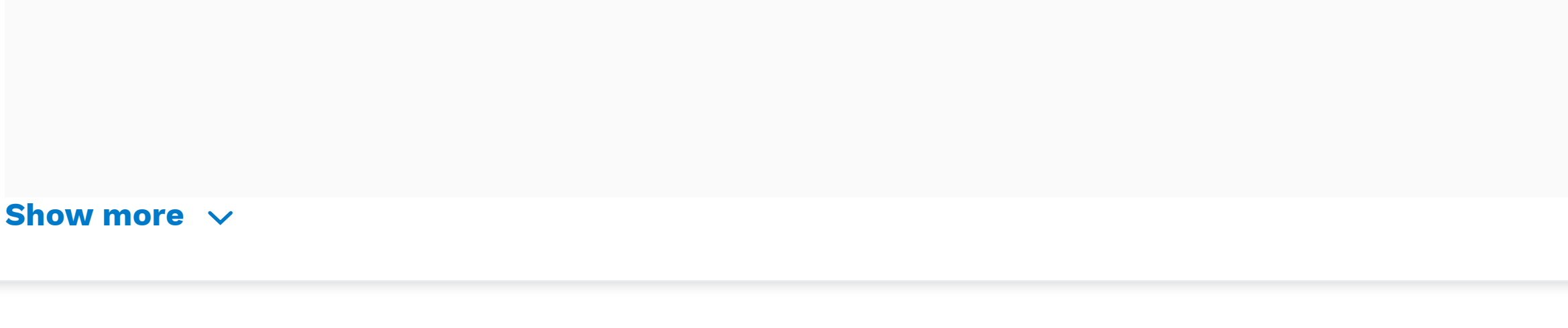
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Many people have a handful of large numbers—like their own phone number, a loved one’s phone number, a Social Security number or even a driver’s license number—committed to memory for various reasons. Thankfully, you don’t have to memorize your credit card number. But like all of these big numbers, your credit card number contains specific information, with each digit or set of digits meaning something unique.

Your Credit Card Number Means Something

Two things to remember: First, your credit card number is not random. Second, it is not your account number. If they were the same, the issuer would have to generate a new account number for you if your card is [lost or stolen](#). Keeping them separate means your account always stays the same, but you can get a new card without causing any headaches for yourself or the bank.

Contrary to what it may seem, the numbers on your card are not random, but each digit or set of digits means something. And there’s a set order to these number sequences.

Your credit card number should follow the standards set by the American National Standards Institute and the International Organization for Standardization. From the sequence to the specific digits used, the number is in a strategic order that follows a uniform standard.

Credit Card Number Length

The digits in a credit card number are specifically assigned to a cardholder to let merchants and card networks know your card is valid. There are either 15 or 16 digits and an individual number or set of numbers has a unique meaning.

For example, the card’s first number indicates the payment network it’s affiliated with or the industry the card is associated with:

First Digit	Card Network Or Industry
1 or 2	Air travel, financial services
2	Mastercard
3	American Express
4	Visa
5	Mastercard
6	Discover
7	Petroleum
8	Healthcare and telecommunications
9	Government and “other”

After that, the next set of digits are specific to the card and issuer. This set ranges from five to seven digits and is referred to as the bank identification number (BIN) or the issuer identification number (IIN).

The rest of the digits identify you and your account number, with the last called the “check digit” or “checksum,” and determines whether your card number is valid. If your card is replaced, whether because it’s lost or it expired, your card number might change.

How Are Credit Card Numbers Used?

Credit card numbers are used to identify the card network, the card issuer and the cardholder. Other numbers on a card include a security code, [expiration date](#) and a customer service phone number.

Card Network or Card Issuer?

Card networks. Card issuers. It’s easy to get them confused. Besides, some issuers also are networks, just in case you wanted more confusion in your day. So here’s the deal. A card issuer is exactly what it sounds like, a financial institution responsible for creating and “issuing” you a credit card, like Chase, Citi or American Express. Card networks are the system card issuers use to process card transactions.

Mastercard, Visa, American Express and Discover are all card networks to authorize transactions, set transaction terms and facilitate payments between customers and merchants. Amex and Discover operate as both issuers and networks.

Card networks can be broken into two categories: open and closed. An open network is what Visa and Mastercard operate, allowing other financial institutions to issue their cards, like Chase or Bank of America. On a closed network, like American Express and Discover, the bank is the only one that issues its cards.

CVV vs. PIN vs. Virtual Card Number

What Is a CVV?

Besides the expiration date or customer service number, your card will also have a three- or four-digit number either on the front or back. This number can be called [the CVV](#), CVC, CVC2, CSC or CID number. American Express is the only issuer that uses a four-digit number and it’s found on the front of its cards. Here’s what the letters stand for:

- CVV:** Card verification value
- CVC or CVC2:** Card validation code
- CSC:** Card security code
- CID:** Card identification number

While labeled differently, these numbers all do the same thing by providing an extra security measure for your card. You usually have to type this code in when making an online purchase. Even if a thief has your card number, they will need this code to make a purchase online or over the phone.

What Is a Credit Card PIN?

As for a PIN, this is your personal identification number and often something you set up for the account. If the issuer creates one for you, it should send the number to you after you open the card. Generally another four-digit number, your PIN is used to identify you and protect against fraud, but it could also be used to withdraw cash from your credit card account at an ATM. These types of cash advances are generally discouraged because of the high interest costs associated with them. It’s also possible you’ll need a PIN when making purchases outside of the U.S.

What Is a Credit Card Virtual Card Number?

Shopping online means elevated risk for your credit card information, but some issuers, like Capital One, allow you to use a virtual card number instead. This number is different from your actual card number but is associated with your account so charges will still show up on your regular statement.

Sharing a Card Number Over the Phone

It’s safe to assume that unsolicited callers asking for your credit card information are up to no good. So, it’s never a good idea to share your credit card number with anyone over the phone unless you called them.

Other [credit card fraud prevention](#) tips include:

- Use a contactless card or digital wallet
- Don’t shop while on a public Wi-Fi network
- Use a virtual number where possible
- Only use sites with a padlock icon in the address field
- Avoid using your credit card on unfamiliar sites
- Use card fraud alerts and two-factor authentication
- Freeze an unused credit card account if you can
- Use strong passwords for merchant accounts
- Keep an eye on your credit report regularly

Pro Tip

Did you know? The Luhn algorithm, developed by IBM engineer Hans Peter Luhn, is used for verifying credit card numbers. The algorithm is used to check the sequence of numbers on the card to ensure it’s valid.

Bottom Line

Longer than your phone number and harder to memorize, your credit card number contains crucial information. Each piece of the number is important for different reasons but all 15 or 16 digits combine to ensure your transactions go through smoothly and securely.

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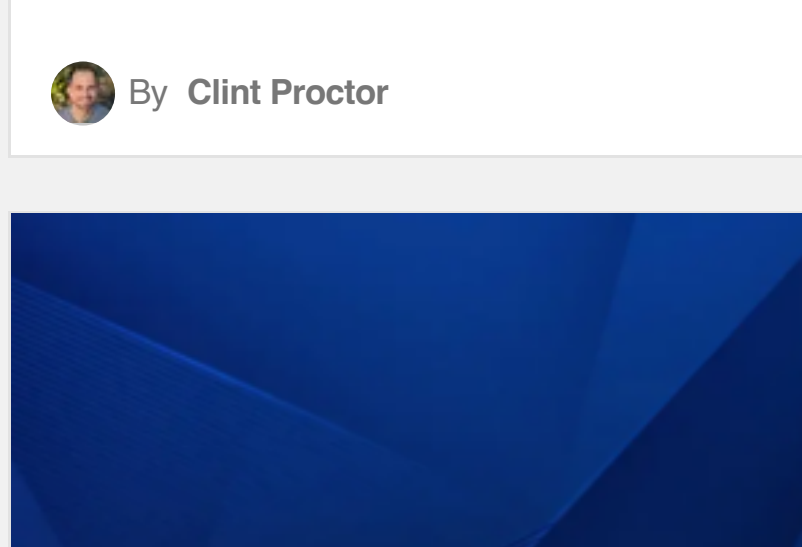
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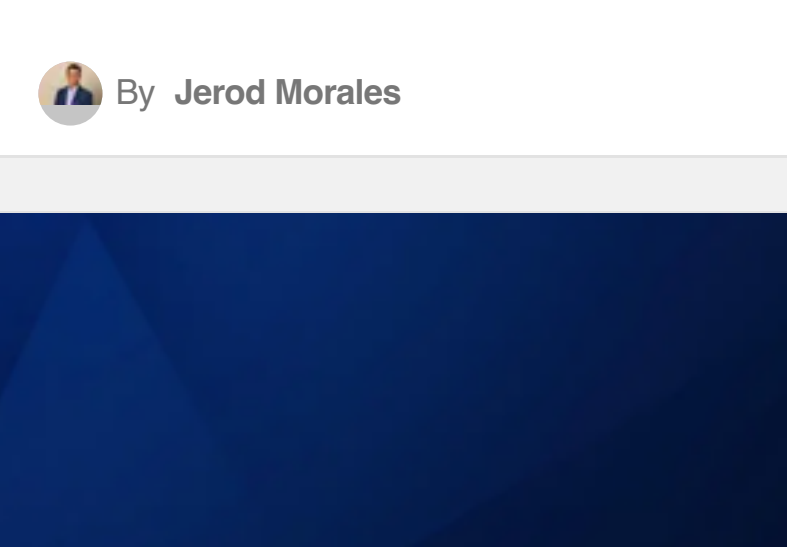
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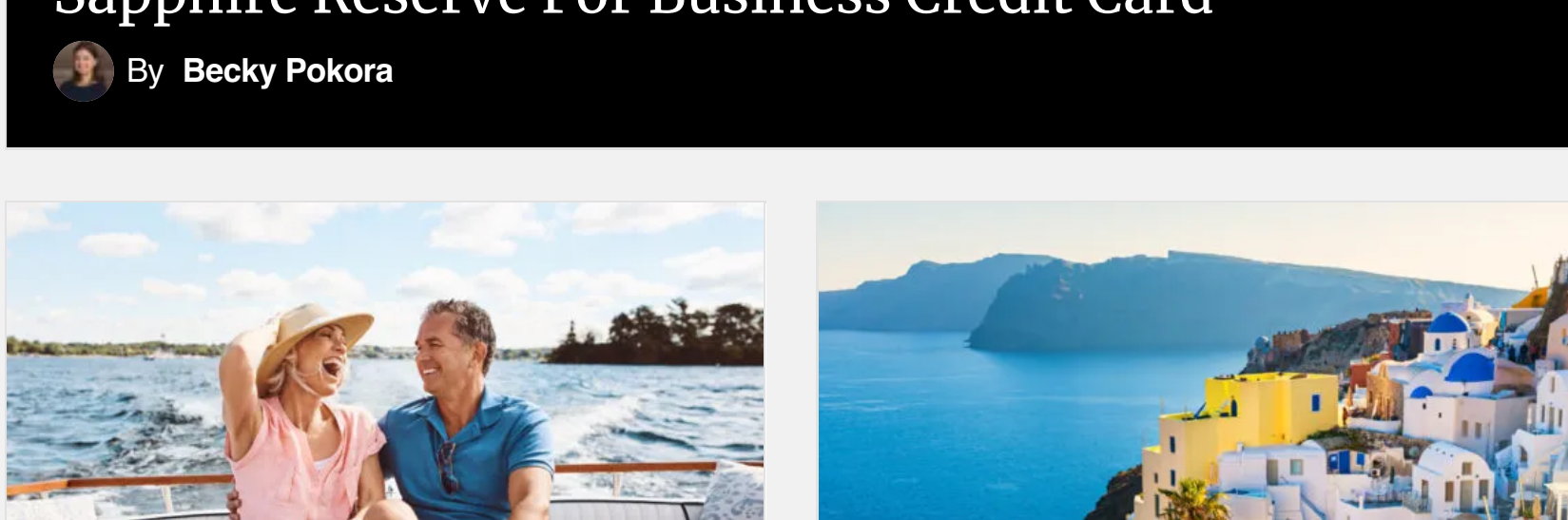
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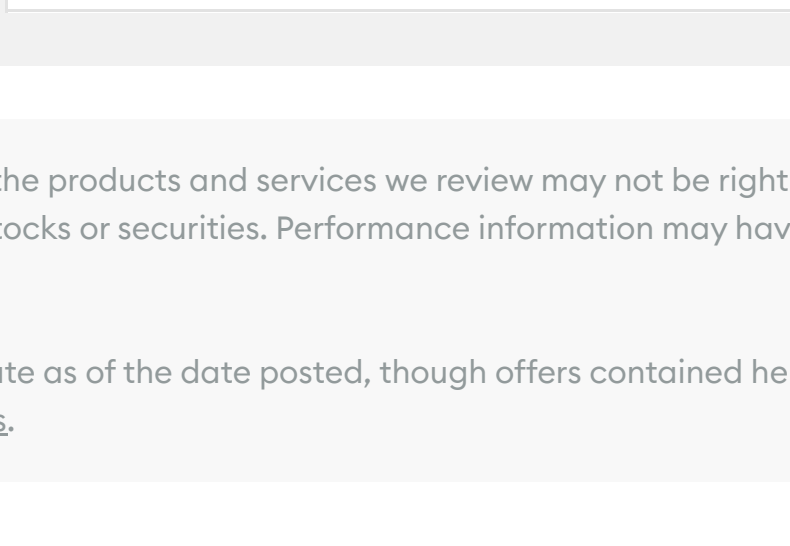
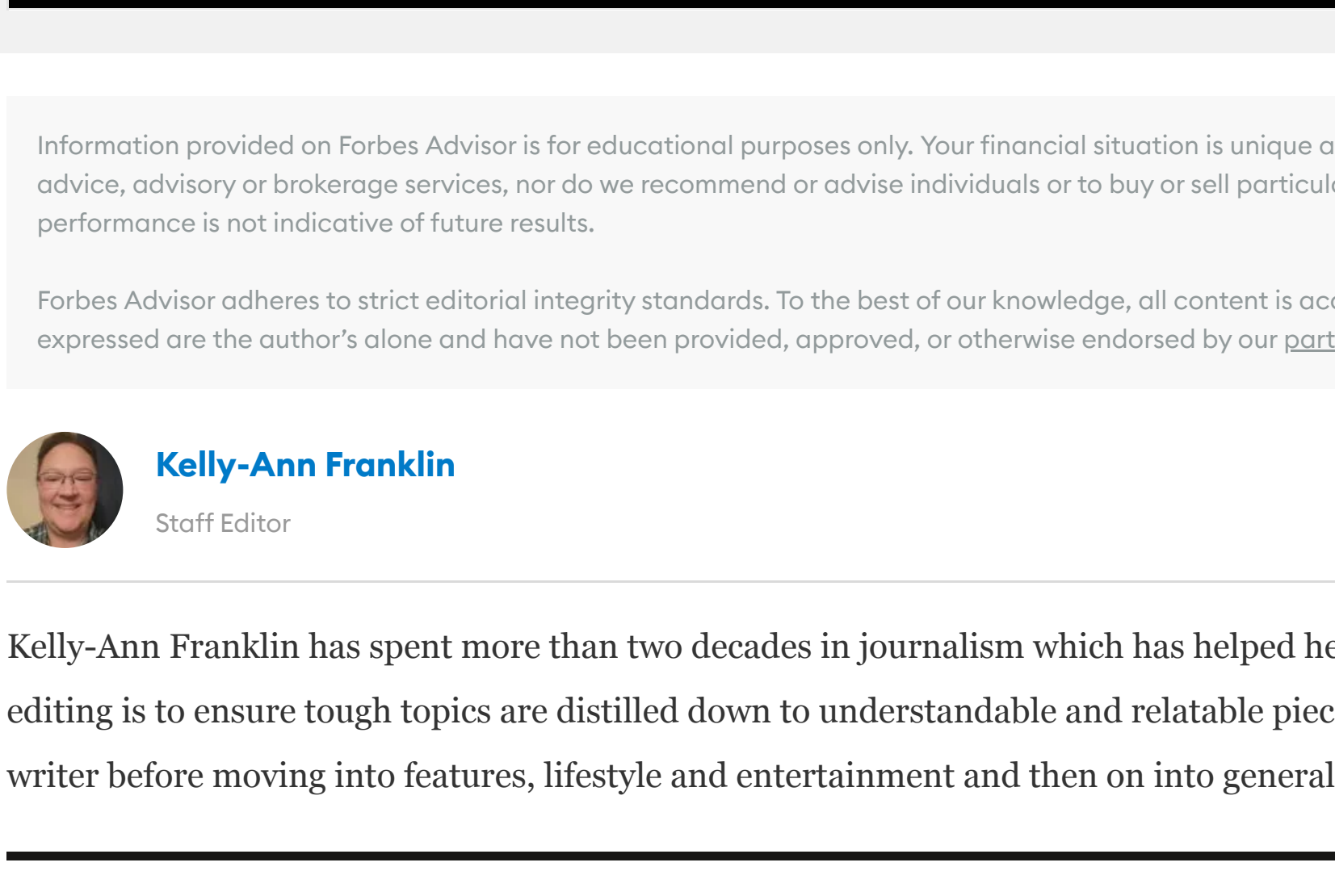
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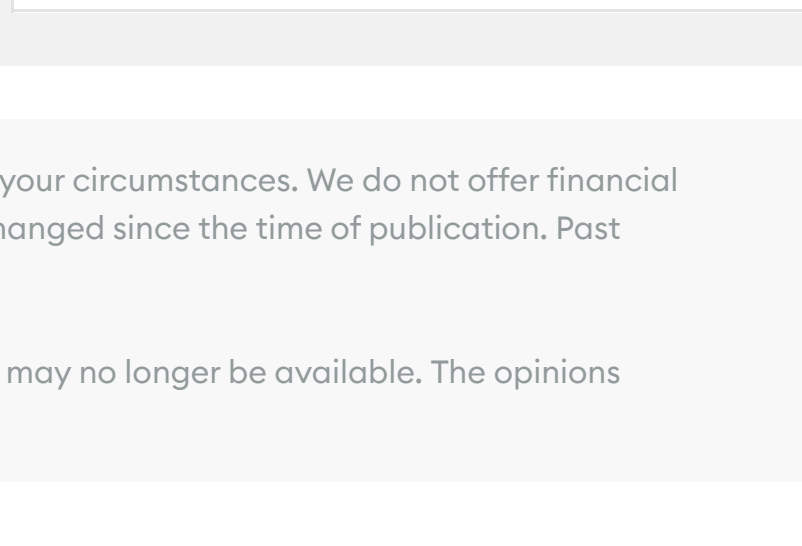
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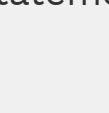


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Kelly-Ann Franklin has spent more than two decades in journalism which has helped her build a wide knowledge base of business and personal finance topics. Her goal with editing is to ensure tough topics are distilled down to understandable and reliable pieces of information for readers of every type. She began her career as a freelance sports writer before moving into features, lifestyle and entertainment and then on into general news.