Privacy Virtual Cards

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- **Single-Use Cards** Create Privacy Cards that close automatically after a single transaction is made or fail
- **Pause/Close Cards** Pause or close your Privacy Cards at any time to block Privacy transaction attempts

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How To Identify Credit Cards and Debit Cards by Number

Written by Privacy Finance Marketing

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In 2021, the Federal Reserve reported that about $95 of attacks in the US involve a credit card, and the total number of users is showing an upward trend. According to the Nilson Report, the number of payment cards used worldwide is expected to reach 22 billion by 2027.

Despite the widespread popularity of payment cards, users may not know much about the cards they use on a daily basis—and few people actually know that the numbers stand for something, let alone what that is.

Aiming to shed light on credit and debit card numbers, this article will:

- Show you how to identify a credit card and debit card by number
- Break down what the different digits in card numbers mean
- Explain the purpose of the bank identification number

What Numbers Are on a Credit Card?

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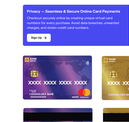

Source: Stripe

A credit card typically contains the following numbers:

Number	Definition and Where It Is Located	What It Signifies
Credit card number	The 16-digit number at the front in front of the card, with digits arranged in groups of 4.	The credit card number contains information about the issuer, account holder, and industry.
Expiration date	The date in the MM/YY format, located below the card number and above or next to the cardholder's name.	It reveals when the card expires and becomes invalid.
Card Verification Value (CVV) / Card Verification Code (CVC)	The 3- or 4-digit number on the back of the credit card in a small box. The CVV generally revolves below the magnetic strip.	It is an additional security measure that can help verify the cardholder's identity and transaction in the card owner.

This specific sequence and location of credit card numbers are standard worldwide, but there can be some minor exceptions. For example, American Express[1] cards typically have 15 digits, while Visa[2], Mastercard[3], and Discover[4] use a 16-digit credit card number format.

Besides these elements, a credit card contains:

- The cardholder's name
- The bank's logo
- The payment network's logo
- A smart chip
- A magnetic stripe
- Your signature
- A hologram
- The bank's contact details

The Sequence of the Digits in Credit Card Numbers

The card digits and the card number order are strategically chosen and placed. They reveal **crucial information about the card, the cardholder, and the card issuer**. Discover what they mean in the table below:

Number	What It Is	What It Means
The first digit	Major Industry Identifier (MII)	Identifies the credit card issuer's industry
Digits 1-6	The Issuer Identification Number (IIN) or the Bank Identification Number (BIN)	Indicates the financial institution that issued the card
Digits 7-16	Account Number	Identifies the card and account holder
The last digit	Checksum/Check Digit	Verifies the legitimacy of the other digits using the Luhn algorithm

Note that not all credit card numbers follow this exact structure. For example, the checksum on a Visa might be 13 instead of the last digit.

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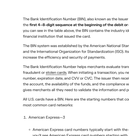
The Meaning Behind the Bank Identification Number



Source: contactless vitality

The Bank Identification Number (BIN), also known as the Issuer Identification Number, is the **first 6-digit sequence at the beginning of the debit or credit card number.** As you can see in the table above, the BIN contains the industry identifier and indicates the financial institution that issued the card.

The BIN system was established by the American National Standards Institute (ANSI) and the International Organization for Standardization (ISO). Its primary purpose is to increase the efficiency and security of payments.

The Bank Identification Number helps merchants evaluate transactions and detect fraudulent or stolen cards. When initiating a transaction, you need to enter your card number, expiration date, and CVV or CVC. The issuer then receives a request to verify the account, the availability of the funds, and the compliance with national law. The BIN gives merchants all they need to validate the information and process the transaction.

All U.S. cards have a BIN. Here are the starting numbers that correspond to the four most common card networks:

1. American Express—3
   - American Express card numbers typically start with the digit 3. Most commonly, you'll see American Express card numbers starting with 34 or 37.
2. Visa—4
   - Visa credit card numbers start with 4. This is consistent with all other Visa cards, regardless of the issuing bank or card type.
3. Mastercard[5]—5 or 2
   - A credit card number on a Mastercard will typically start with 5, though some newer Mastercards may begin with 2.
4. Discover—6
   - Discover card numbers begin with the digit 6, specifically 6011 for many of their cards. Discover (along with American Express) is unique among major card networks as it operates both as a card issuer and a payment network.

The digits that follow these can indicate the card's type, level, and the issuing bank's location.

How To Check If Your Card Is Debit or Credit

Debit card numbers work on the same principle as their credit card counterparts. The first 6 digits represent the BIN, while the remaining ones include the account number and checksum. As with credit cards, the order is subject to change depending on the issuer.

While you can't tell the card type just by looking at the number alone as there's no **designated credit card or debit card number pattern**, there are other ways to know if you have a credit or debit card.

The easiest way is by looking at the card, as most of them have a **"credit" or "debit"** designation printed on the front. Some cards have both, but most offer there are other ways to tell the difference between a credit and debit card.

For example, you can use a free BIN/IIN lookup service like Binlist to check your credit card details using its BIN number, including the card type (of bank card you have (debit or credit card), the card network, and the issuing bank name. If you're still unsure, you can call your bank or card issuer to confirm whether it's a debit or credit card.

The Importance of Protecting Your Credit and Debit Card Information

Source: CardWatch

Credit card numbers can fall into the wrong hands and become misused, so protecting your data during transactions is important.

According to SecurityLeap, 65% of U.S. citizens were victims of credit card fraud at least once in their lifetime. In 2022, 65% of credit card users had to deal with two or more unauthorized charges, a significantly higher number than the previous year (35%).

Fraudsters use an array of tactics, such as phishing, pagejacking, and skimming, to steal credit card information. Unfortunately, these data breaches enable fraudsters to constantly develop new and more intricate techniques.

After acquiring the victim's financial and personal information, the perpetrators can take advantage of it in many ways. They can make fraudulent transactions, withdraw funds, open new accounts, or apply for credit. These actions cause the victim financial loss and affect their creditworthiness, often resulting in long term consequences.

On the upside, technology has also brought about more robust and accessible security measures that help protect sensitive information and no solution is as versatile as the virtual card.

How Virtual Cards Help Protect Against Card Fraud

Source: capital.com

A virtual card is one of the best ways to safeguard your financial information when conducting online transactions. Instead of using the actual credit card, unique 16-digit number with its own security code and expiration date that's connected to your bank account, debit card, or credit line.

You can use a virtual card to make purchases **without exposing your actual card number and other financial information at checkouts**.

Among many benefits that using virtual cards bring, the most obvious are:

1. **Security and privacy**—As it does hides your bank and card information is protected even if a data breach occurs.
2. **Spending restrictions**—This feature helps control your spending and keep it within a budget.
3. **Merchant-locking**—Some virtual card issuers allow you to tie the card to a specific merchant, which means it can't be used elsewhere even if a hacker gains access.
4. **Instant card pausing or closing**—You can typically pause and close the virtual card instantly without affecting the status of your real card or bank account.

Reinforce the Security of Your Data With Privacy Virtual Cards

Privacy Virtual Cards enable you to **shop online and enhance the security of your transactions**. Fortifying your defenses against the ever-present risk of identity theft.

While some banks offer virtual cards to registered account holders, Privacy gives you more freedom as you can create and generate Privacy Cards without ever opening an account irrespective of the associated bank. After creating a card you can "lock" it to a specific merchant or have it automatically close after a single purchase, minimizing the damage in case of a data breach. You can also "lock" your Privacy Card to a merchant category, limiting the transactions you can make. Privacy helps you manage your finances more efficiently and gives family members allowances.

You can set a spending limit on every card or transaction and monitor the risk of getting overcharged. Privacy will automatically block transactions that go over the designated limit. This can be beneficial for keeping your subscription services under control and ensuring merchants don't charge you more than you've agreed to.

You can also pause and unpause Privacy Cards at any time. If you notice any suspicious transactions on your virtual card you can close it instantly without worrying that it will affect your actual card or bank account. This feature is also convenient for limiting unwanted subscription charges. Once you pause or close the virtual card, Privacy will block all further charge attempts. Note that you still have to reach out to the merchant and cancel the subscription directly.

Privacy is SOC-accreditted, PCI-DSS-compliant, and includes various safeguards to protect users' data.

Stay Safe and in Control With Privacy

Here are some of the notable features Privacy users can enjoy:

- **Browser extension**—The Privacy Browser Extension allows you to autofill card information at checkout. You can make private and secure purchases quickly and effortlessly without having to look for your wallet or memorize virtual card numbers. Privacy Browser Extension is available for Chrome, Firefox, and Edge.
- **Mobile app**—The Privacy App lets you create and set up your Privacy Cards on the go and notifies you as soon as a transaction occurs, which helps you identify unusual purchases in real time. You can get it for iOS and Android platforms.
- **1Password integration**—The integration provides a safe space for your passwords and other financial information, letting you manage them from a centralized dashboard.
- **Shared Cards**—You can share your Privacy Cards with trusted family members without disclosing your actual bank account or debit details.

How To Start Using Privacy

Getting started with Privacy is easy. All you need to do is:

1. Access the Signup page
2. Fill out the required KYC information
3. Connect a funding source (a bank account or a debit card)
4. Request and create your first Privacy Card

With the Personal plan, you can generate up to **12 new Privacy Cards a month for free**, which can be used only once. Pro+ is a single-member and one-multiple-times. You can set spending limits, pause, and close the cards. The plan also includes access to the mobile app and browser extension.

If you opt for one of the other three plans—**Plus ($5/month), Pro ($10/month), or Premium ($25/month)**—you'll get additional features such as:

- More cards per month (up to 24 with Plus, 36 with Pro, and 60 with Premium)
- The ability to "lock" your card to a merchant category
- Shared Cards and Card Notes
- 1% cashback on eligible purchases, with a limit of $4,000 per month
- Waived fees for international transactions
- Priority support with Live Chat

FAQs

How Many Numbers Are on a Credit Card?

Most credit cards have 16 digits divided into equal groups of four (e.g., 4242 4242 4242 4242). However, American Express cards have 15 digits divided into groups of 4, 6, and 5 (e.g., 3782 822463 10005). Apart from the card number and security code, there's an expiration date and a 3-digit CVV/CVC number in each card.

How Can I Tell Card Type by the First Four Digits?

The first 4 digits of your card can reveal the card network and issuing bank, but not the card type (credit or debit). Most debit card, there are the card networks that different starting digits typically indicate:

- Visa cards start with the number 4
- Mastercard cards start with 5 (or 2 for newer cards)
- American Express cards start with 3 (specifically 34 or 37)
- Discover card number starts with 6

For example, a card with the 4121 as the first four digits could be a Visa debit card or credit card, but you can't tell which one it is. For that, you'll need to check the card detail or contact your bank. Alternatively, if you know the first 6-8 digits, you can also perform a BIN number lookup to check if it's a debit or credit card.

How Can I Check if I Have a Visa or a Mastercard?

You can identify whether you have a Visa or Mastercard by looking at the first digit of your credit card number. Credit card numbers beginning with 4 always indicate it's a Visa card. If it starts with 5 (or sometimes 2 for newer cards), you have a Mastercard. You can also look for the Visa or Mastercard network logo printed on your card.

Is My Revolut Card a Credit Card?

Revolut cards are typically pre-paid debit cards, not credit cards. They're linked to your Revolut account, which you fund directly. Revolut uses these cards to make a purchase, they draw funds directly from your Revolut account rather than extending a line of credit. However, Revolut does offer credit products in some markets, including credit cards and "Pay Later" options in select regions.

Is My Mastercard Credit or Debit?

Both credit and debit Mastercard cards use the same authorizing system (typically starting with 5 or sometimes 2 for newer cards), so you can't tell them apart by the card number alone. To determine if your Mastercard is a credit or debit, look for the "debit" or "credit" label on the card or use a BIN lookup for the card's first eight digits.

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