Get Credit Card Numbers
Valid Credit Card Numbers for Testing Purposes!

💳 Visa

4916569301993530
4485139364138315
4121205825083034
4128416358857206
4024007175232106

💳 Mastercard

5343514400503236
5250593230592339
5457857808330195
5469351877462705
5320357019198288

Credit Links

💳 Discover

6011542509427824
6011972909118899
6011642568164308
6011739259793880
6011667567609615

💳 American Express

374477613641560
347014270757456
349886264694383
347296718906163
342252840505824

(These credit card numbers are automatically generated every time you reload)

Want even more credit card numbers?

Issuing Network

American Express ⌄

Data format

JSON ⌄

Nº of entries

100

Generate file

Example file JSON File (single entry example)

```
1.  [
2.    {
3.      "CreditCard": {
4.        "IssuingNetwork": "American Express",
5.        "CardNumber": 377262542940359
6.      }
7.    }
8.  ]
```

What constitutes a Valid Credit Card Number?

A valid credit card number (also known as Primary Account Number - PAN) has several fields and each of them has a meaning. For the technically inclined, this number complies to the ISO/IEC 7812 numbering standard. An contains a six-digit issuer identification number (IIN), an individual account identification number, and a single digit checksum.

The first digit of the issuer identification number is the major industry identifier (MII). It identifies the industry where the card will be most used in. If this digit is 9 the next three digits are the country code from ISO 3166-1.

The issuer identification number also known as the bank identification number (BIN) is the first six digits of the credit card number. These identify the institution that issued the credit card to the card holder. Here's a list of known IIN prefixes (https://en.wikipedia.org/wiki/List_of_Issuer_Identification_Numbers).

Afterwards comes the account number, digit 7 to last minus one. The maximum length of the account number is 12 digits. This is an individual account identifier.

The last digit is the checksum which we explained how to calculate using the MOD 10 algorithm. It is used to validate the primary account number to protect against accidental errors.

What do we mean by Valid Credit Card Numbers?

The credit card numbers you generate on this page are completely random. When we say they are valid, we merely imply that they are a possible combination of characters which will validate when passed through the MOD 10 algorithm. You can also generate valid credit card numbers for specific Issuing Networks by utilising their particular prefixes. However, we do not provide you (obviously) with the correspondent verification code for these cards, as they are completely fake and made up randomly.

To be completely clear and spell this out, these fake credit card numbers should **not** be used to try and purchase stuff. They merely respect guidelines of a valid credit card number. I advise you **not** not to try to use these for any actual transactions, only for testing purposes! In order to complete a purchase a combination of data must be had, and merely a card number is not enough. Information such as expiration date, card holders name and CVV numbers (/cvv-numbers-credit-card). Merely typing a valid credit card number into a form is not enough to purchase anything and you should **not** attempt to.

Read more about CNP transactions (https://en.wikipedia.org/wiki/Card_not_present_transaction) and how you need more information about a card to make a purchase remotely. We do **not** condone nor support fraud.

Some terms and their meanings

- **Credit Card** - Credit cards are a form of revolving loan by where the cardholder can access a line of credit to make purchases, cash advances, or balance transfers. As the outstanding balance is paid, the available credit line is restored for use again.
- **Cardholder** - an individual to whom a credit card is issued. Typically, this individual is also responsible for payment of all charges made to that card. Corporate cards are an exception to this rule.
- **Issuer** - an institution that issues credit cards to cardholders. This institution is also responsible for billing the cardholder for charges.
- **Merchant/Accepter** - an individual, organization, or corporation that accepts credit cards as payment for merchandise or services.
- **Credit Limit** - The amount of credit made available for you to use.
- **Billing Cycle** - The date that your statement is produced every month. The payment due date is at least 22 later. This same date appears on every statement, regardless of holidays. Interest accrues at the time the statement cycles.
- **Personal Identification Number (PIN)** - The number used to access their account to get cash at an ATM machine or make other PIN verified transactions. A number automatically generated by the computer, then sealed and sent to the cardholder. (Ex. Gas station charges)
- See more of these over at the credit card glossary (/credit-card-glossary)

Why is this useful?

If you've ever found yourself trying to try a product online which required a credit card, even when you just want to take a look, you know why we made this. We believe there's no need to share such information with providers without the actual intent to buy stuff. Anyone can make a website with a form and require you to insert valuable and sensitive information which requires you to give up your privacy. This is a way to protect yourself in such situations.

The other reason we made this are programmers testing ecommerce websites, applications or other software. They usually need lots of fake data, and this is a very easy way to generate a bunch of valid credit card numbers in a split second. There's another tool for those times when you need to generate all other kinds of data (http://www.databasetestdata.com/).

More about the MOD 10 algorithm

The MOD 10 algorithm is a checksum (detection of errors) formula which is the common name for the Luhn algorithm (https://en.wikipedia.org/wiki/Luhn_algorithm). This formula has been in use to validate a lot of identification numbers besides credit cards since its development by scientist Hans Peter Luhn from IBM. To teach you how to manually validate a specific number, lets do an example:

Say we have `38520000023237` and we want to check if it could be a real credit card number

- Take the last digit `7` . This is our check digit

- Take the rest of the sequence `3852000002323`
- Double every other digit starting from the right `6,8,10,2,0,0,0,0,0,2,6,2,6`
- Sum the digits of the products `10 = 1 + 0 = 1`
- Add all the digits together `6+8+1+2+0+0+0+0+0+2+6+2+6 = 33`
- Multiply the result by 9 `33 * 9 = 297`
- Take the last digit of the result `7`. If this matches the check digit we have a valid sequence
- Since our check digit `7` matches our result `7`, we conclude that this sequence would be a valid credit card number!

How do we generate Valid Credit Card Numbers?

In order for a credit card number to be valid, it has to be validated by the MOD 10 algorithm. This is an algorithm specifically designed to prevent accidental errors such as typos. Knowing the Major Industry Identifier (MII) and the Issuer Identification Number (IIN) we can prefix a credit card number and then randomly select the rest, as long as they comply to the MOD 10 algorithm.

For more complete testing data you can make up an expiration dates, a card holder name and possibly an address with a zip code.

We choose not to provide this data but you can easily make up this information. The real challenge is getting a valid credit card number which passes the test so that's what we focused on.

Feel free to use the online credit card number generator (/credit-card-generator) as many times as you wish.