

CRACKING THE CREDIT CARD CODE



The first digit is the **Major Industry Identifier**. It designates the category of the entity which issued the card.

1 and 2 are Airlines,
3 is Travel and Entertainment
4 and 5 are Banking and Financial
6 is Merchandizing and Banking
7 is Petroleum
8 is Telecommunications
9 is National assignment

The first 6 digits are the **Issuer Identification Number**. It will identify the institution that issued the card.

Visa: 4xxxxx
Mastercard 51xxxx - 55xxxx
Discover: 6011xx, 644xxx, 65xxxx
Amex: 34xxxx, 37xxxx

Cards can be looked up by their IIN. A card that starts with 376211 is a Singapore Airlines Krisflyer American Express Gold Card. 529962 designates a pre-paid Much-Music MasterCard.

The 7th and following digits, excluding the final digit, are the person's account number. This leaves a trillion possible combinations if the maximum of 12 digits is used. Many cards only use 9 digits.

The final digit is the check digit or checksum. It is used to validate the credit card number using the Luhn algorithm.

How to Validate a Credit Card With Your Mind

Take the above number (or any credit card number)

4417 1234 5678 9113

And double every other digit from the right.

4417 1234 5678 9113
x2 x2 x2 x2 x2 x2 x2 x2

8 2 2 6 10 14 18 2

Add these new digits to undoubled ones.

4 7 2 4 6 8 1 3

All double digit numbers are added as a sum of their digits, so 14 becomes 1+4.

8+4+2+7 + 2+2+6+4 + 1+0+6+1+4+8 + 1+8+1+2+3
=70

If the final sum is divisible by 10, then the credit card number is valid. If it's not divisible by 10, the number is invalid or fake. Try it and see.