



WIKIPEDIA  
The Free Encyclopedia

Main page  
Contents  
Featured content  
Current events  
Random article  
Donate to Wikipedia  
Wikipedia store

Interaction  
Help  
About Wikipedia  
Community portal  
Recent changes  
Contact page

Tools  
What links here  
Related changes  
Upload file  
Special pages  
Permanent link  
Page information  
Wikidata item  
Cite this page

Print/export  
Create a book  
Download as PDF  
Printable version

Languages  
Azərbaycanca  
Беларуская  
Čeština  
Deutsch  
Ελληνικά  
Español  
فارسی  
Français  
Հայերեն  
Italiano  
Latviešu  
Lietuvių  
Magyar  
Bahasa Melayu  
日本語  
Norsk bokmål  
Polski  
Русский  
Српски / srpski  
Suomi  
Svenska  
中文

Edit links

Create account Log in

Article [Talk](#)

[Read](#) [Edit](#) [View history](#)

Search

# Luhn algorithm

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The **Luhn algorithm** or **Luhn formula**, also known as the "**modulus 10**" or "**mod 10**" **algorithm**, is a simple **checksum** formula used to validate a variety of identification numbers, such as **credit card numbers**, **IMEI numbers**, **National Provider Identifier numbers** in the US, and **Canadian Social Insurance Numbers**. It was created by IBM scientist **Hans Peter Luhn** and described in **U.S. Patent No. 2,950,048** , filed on January 6, 1954, and granted on August 23, 1960.

The algorithm is in the **public domain** and is in wide use today. It is specified in **ISO/IEC 7812-1**.<sup>[**1**]</sup> It is not intended to be a **cryptographically secure hash function**; it was designed to protect against accidental errors, not malicious attacks. Most credit cards and many government identification numbers use the algorithm as a simple method of distinguishing valid numbers from mistyped or otherwise incorrect numbers.

## Contents [hide]

- 1 Description
- 2 Strengths and weaknesses
- 3 Implementation of standard Mod 10
  - 3.1 Verification of the check digit
  - 3.2 Calculation of the check digit
- 4 See also
- 5 References
- 6 External links

## Description [edit]

The formula verifies a number against its included **check digit**, which is usually appended to a partial account number to generate the full account number. This number must pass the following test:

- From the rightmost digit, which is the check digit, moving left, double the value of every second digit; if the product of this doubling operation is greater than 9 (e.g.,  $8 \times 2 = 16$ ), then sum the digits of the products (e.g.,  $16: 1 + 6 = 7$ ,  $18: 1 + 8 = 9$ ).
- Take the sum of all the digits.
- If the total **modulo** 10 is equal to 0 (if the total ends in zero) then the number is valid according to the Luhn formula; else it is not valid.

Assume an example of an account number "7992739871" that will have a check digit added, making it of the form 7992739871x:

Account number	7	9	9	2	7	3	9	8	7	1	<b>x</b>
Double every other	7	<b>18</b>	9	<b>4</b>	7	<b>6</b>	9	<b>16</b>	7	<b>2</b>	<b>x</b>
Sum digits	7	<b>9</b>	9	4	7	6	9	<b>7</b>	7	2	<b>x</b>

The sum of all the digits in the third row is **67+x**.

The check digit (x) is obtained by computing the sum of the non-check digits then computing 9 times that value modulo 10 (in equation form,  $(67 \times 9 \bmod 10)$ ). In algorithm form:

- Compute the sum of the non-check digits (67).
- Multiply by 9 (603).
- The last digit, 3, is the check digit. Thus, **x=3**.

(Alternative method) The check digit (x) is obtained by computing the sum of the other digits then subtracting the units digit from 10 ( $67 \Rightarrow$  Units digit 7;  $10 - 7 =$  check digit 3). In algorithm form:

- Compute the sum of the digits (67).
- Take the units digit (7).
- Subtract the units digit from 10.
- The result (3) is the check digit. In case the sum of digits ends in 0, 0 is the check digit.

This, makes the full account number read 79927398713.

Each of the numbers 79927398710, 79927398711, 79927398712, 79927398713, 79927398714, 79927398715, 79927398716, 79927398717, 79927398718, 79927398719 can be validated as follows.

1. Double every second digit, from the rightmost:  $(1 \times 2) = 2$ ,  $(8 \times 2) = 16$ ,  $(3 \times 2) = 6$ ,  $(2 \times 2) = 4$ ,  $(9 \times 2) = 18$
2. Sum all the *individual* digits (digits in parentheses are the products from Step 1):  $x$  (the check digit) +  $(2) + 7 + (1+6) + 9 + (6) + 7 + (4) + 9 + (1+8) + 7 = x + 67$ .
3. If the sum is a multiple of 10, the account number is possibly valid. Note that **3** is the only valid digit that produces a sum (70) that is a multiple of 10.
4. Thus these account numbers are all invalid except possibly 79927398713 which has the correct check digit.

Alternately (if you don't want to confuse yourself by performing an algorithm on the whole number including the checksum digit), you can use the same checksum creation algorithm (mentioned a couple paragraphs up), ignoring the checksum already in place, as if it had not yet been calculated, and now you were calculating it for the first time. Then calculate the checksum and compare this calculated checksum to the original checksum included with the credit card number. If the included checksum matches the calculated checksum, then the number is valid.

## Strengths and weaknesses [\[edit\]](#)

The Luhn algorithm will detect any single-digit error, as well as almost all transpositions of adjacent digits. It will not, however, detect transposition of the two-digit sequence 09 to 90 (or vice versa). It will detect 7 of the 10 possible twin errors (it will not detect  $22 \leftrightarrow 55$ ,  $33 \leftrightarrow 66$  or  $44 \leftrightarrow 77$ ).

Other, more complex check-digit algorithms (such as the [Verhoeff algorithm](#) and the [Damm algorithm](#)) can detect more transcription errors. The [Luhn mod N algorithm](#) is an extension that supports non-numerical strings.

Because the algorithm operates on the digits in a right-to-left manner and zero digits affect the result only if they cause shift in position, zero-padding the beginning of a string of numbers does not affect the calculation. Therefore, systems that pad to a specific number of digits (by converting 1234 to 0001234 for instance) can perform Luhn validation before or after the padding and achieve the same result.

Prepending a 0 to odd-length numbers enables you to process the number from left to right rather than right to left, doubling the odd-place digits.

The algorithm appeared in a US Patent<sup>[2]</sup> for a hand-held, mechanical device for computing the checksum. It was therefore required to be rather simple. The device took the mod 10 sum by mechanical means. The *substitution digits*, that is, the results of the double and reduce procedure, were not produced mechanically. Rather, the digits were marked in their permuted order on the body of the machine.

## Implementation of standard Mod 10 [\[edit\]](#)

The implementations below are in [Python](#).

### Verification of the check digit [\[edit\]](#)

```
def luhn_checksum(card_number):
    def digits_of(n):
        return [int(d) for d in str(n)]
    digits = digits_of(card_number)
    odd_digits = digits[-1::-2]
    even_digits = digits[-2::-2]

    checksum = sum(odd_digits)
    for d in even_digits:
        checksum += sum(digits_of(d*2))
    return checksum % 10

def is_luhn_valid(card_number):
    return luhn_checksum(card_number) == 0
```

### Calculation of the check digit [\[edit\]](#)

The algorithm above checks the validity of an input with a check digit. Calculating the check digit requires only a slight adaptation of the algorithm—namely:

1. Append a zero check digit to the partial number and calculate checksum
2. If the  $(\text{sum} \bmod 10) == 0$ , then the check digit is 0
3. Else, the check digit =  $10 - (\text{sum} \bmod 10)$

```
def calculate_luhn(partial_card_number):  
    check_digit = luhn_checksum(int(partial_card_number) * 10)  
    return check_digit if check_digit == 0 else 10 - check_digit
```

## See also [edit]

- [Bank card number](#)

## References [edit]

1. ↑ ISO/IEC 7812-1:2006 Identification cards – Identification of issuers – Part 1: Numbering system
2. ↑ US Patent 2,950,048 - *Computer for Verifying Numbers*, Hans P Luhn, August 23, 1960

## External links [edit]

- [Implementation in 88 languages on the Rosetta Code project](#)
- [Open Source implementation in PowerShell](#)
- [Luhn implementations in JavaScript](#)
- [Validation of Luhn in PHP](#)
- [Implementation in C](#)
- [Ruby: Luhn validation , Luhn generation](#)
- [Luhn validation class in C#](#)
- [Luhn validation implementation in Java](#)
- [Luhn validation in SQL](#)
- [Luhn algorithms for non-numeric characters](#)

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