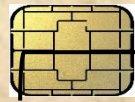


# North Street Bank



5584 0244 6678 9103

VALID FROM 07/13 - VALID TO 08/16

Simon S Marshall



The **Major Industry Identifier** gives the type of organisation that has issued the card

- 1 and 2 are Airlines
- 3 is Travel and Entertainment
- 4 and 5 = Banking and Financial
- 6 is Merchandising and Banking
- 7 is Petroleum
- 8 is Telecommunications
- 9 is National Assignment

Digits 7 to 15 are the **Personal Account Number** for the card. There are over a trillion combinations of account number available  
Most cards use 9 digits, but a maximum of 12 are available

The first 6 digits are called the **Issuer Identification Number** – they identify the organisation that issued the card

- Visa – 4xxxxx
- Mastercard – 51xxxx to 55xxxx
- Discover – 6011xx, 644xxx and 65xxxx
- Amex – 34xxxx or 37xxxx

The final digit is the **Check Digit** or **Check Sum**  
It is used to validate the card number using the **Luhn algorithm**

Try it yourself for the card number

5584 0244 6678 9103

Double every other number from the right

5584 0244 6678 9103

10 16 0 8 12 14 18 0

And add the remaining card numbers to the doubled digits

1+0+5+1+2+6 + 0+2+8+4 + 1+2+6+1+4+6 + 1+8+1+0+3 = 80

If the result can be divided by 10 the card number is valid – if not, the number is fake!

