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"Understanding Credit and Debit Card Number Formats"

Formats, Structures, and Key Examples

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Anatomy of a Credit / Debit Card Number

- **Definition:** A card number is a numeric identifier for payment cards, also known as the **Primary Account Number (PAN)**.
- **Structure:**
 - **Issuer Identification Number (IIN):** First 6 digits
 - **Account Number:** Digits 7-15 (or more)
 - **Check Digit:** Last digit (Luhn algorithm validation)
- **Total length:** Typically, 16 digits (varies by network).

MasterCard Number Format

- **MasterCard Number Format**
- **Length:** 16 digits
- **Starting Digits:** 51 to 55 (Traditional MasterCard)
 - 2221 to 2720 (New range for extended series)
- **Example:**
 - 5105 1051 0510 5100
 - 2222 4000 0000 0000





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Visa Card Number Format

- **Visa Card Number Format**
- **Length:** Typically, 16 digits (can also be 13 or 19 digits for some cards).
- **Starting Digit:** Always begins with 4.
- **Example:**
 - 4111 1111 1111 1111
 - 4012 8888 8888 1881

American Express (Amex) Number Format



- **American Express (Amex) Number Format**
- **Length:** 15 digits
- **Starting Digits:** Always begins with 34 or 37.
- **Example:**
- 3782 8224 6310 005
- 3400 0000 0000 009

Discover Card Number Format

- **Discover Card:**

- **Length:** 16 digits
- **Starting Digits:** 6011, 622126-622925, 644-649, 65
- **Example:** 6011 0009 9013 9424



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Rupay Card Number Format

- **RuPay Card:**
 - **Length:** 16 digits
 - **Starting Digits:** 60, 65, 81, 82
 - **Example:** 6080 0011 2345 6789

Summary

- **Summary:**

- Card numbers are structured with specific formats per network.
- The first few digits identify the issuer, while the rest are unique to the user.
- Additionally, cards also have CVV code which is a A three-digit code on the back of the card for online transactions.



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