

TEST YOUR CREDIT OR DEBIT CARD WITH THE LUHN FORMULA

1 Enter your credit card number

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2 Double 'em

Double every other number, starting with the second number in from the right. Jot down those new numbers under the grid and cross out any old numbers you doubled.

9	4	2	8	1
	8		16	

3 Add any double digits

If a number has two digits, add both digits together. Again, jot down new numbers and cross out the old.

18	8	16
9		7

4 Add all numbers

Add any uncrossed-out numbers.

Now, check: Is the sum's last digit a zero? It should be, because a last digit of zero indicates a valid credit card.