

Ultimate BINfinder

& CREDIT CARD NUMBER GENERATOR

2015

BIN finder

& credit card number generator

For Windows

USER MANUAL

Version 1.0.2.0 – May 10th, 2015

This document shall be reviewed as needed. To obtain the latest version go to WorldBINs.com

Developed by: WorldBINs.com

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INITIAL CONSIDERATIONS

The information described in this document provides the information needed to download, install and use **Bin Finder** and *Credit Card Generator Number application* for Windows.

The described application is an essential tool in helping to prevent fraud, identity theft, and establishing security of card programs.

SYSTEM REQUIREMENTS

- Operative System: Windows XP, Windows Vista, Windows 7 or Windows 8
- RAM: 1GB minimum
- Available disk space: 3 MB
- Internet connection.

1

DOWNLOAD



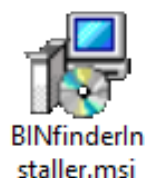
In order to get the latest version, please visit www.WorldBins.com. Go to downloads and copy the installation package on your computer.

2

INSTALLATION



Once saved in your disk, perform a double click under the file BINfinderInstaller.msi

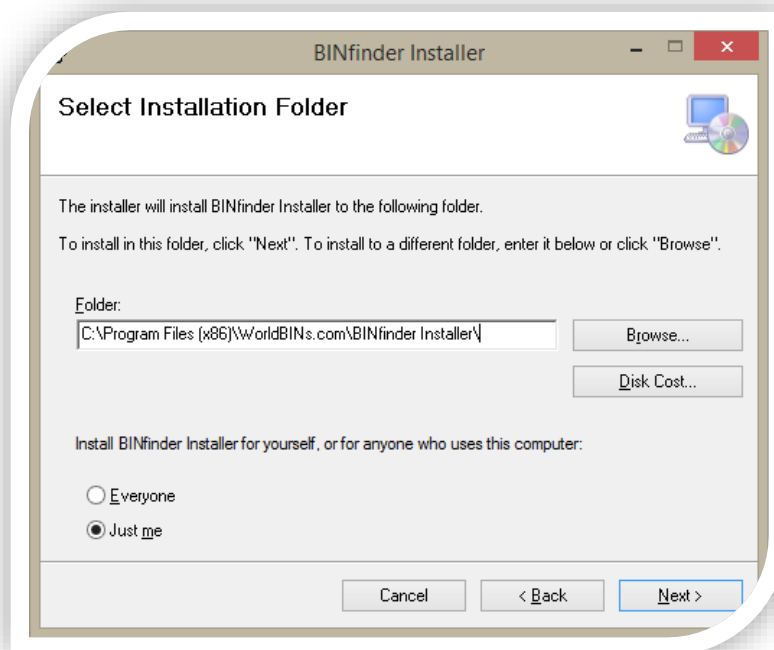


You must have administrative privileges to install the application.

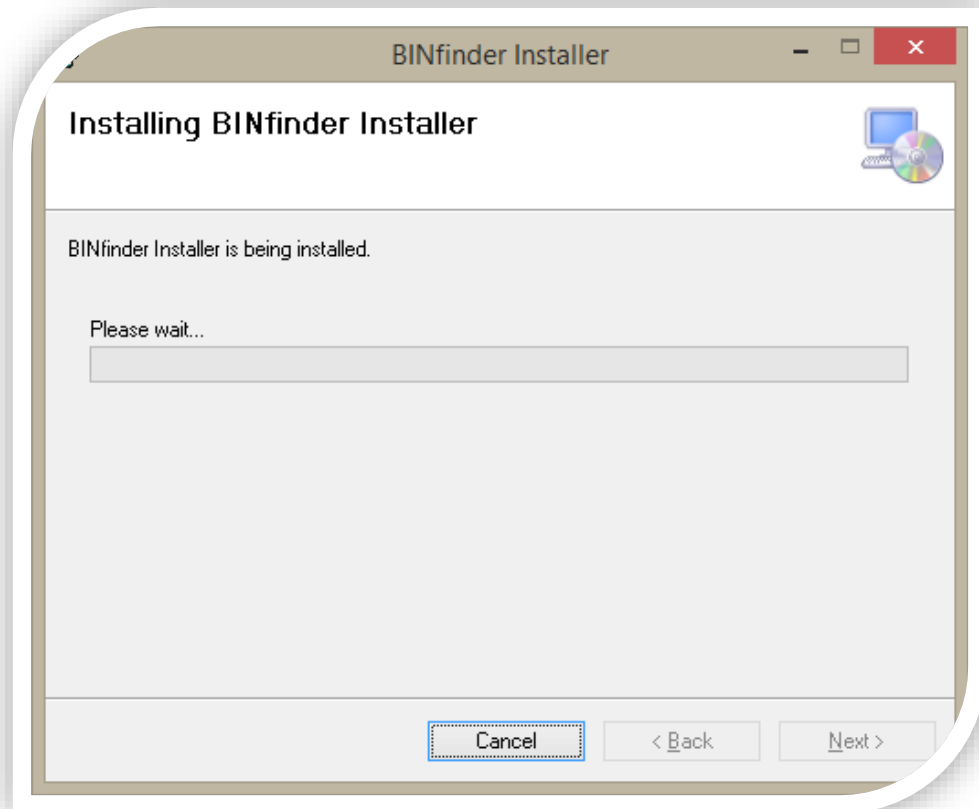
The installer will be launched, click on next



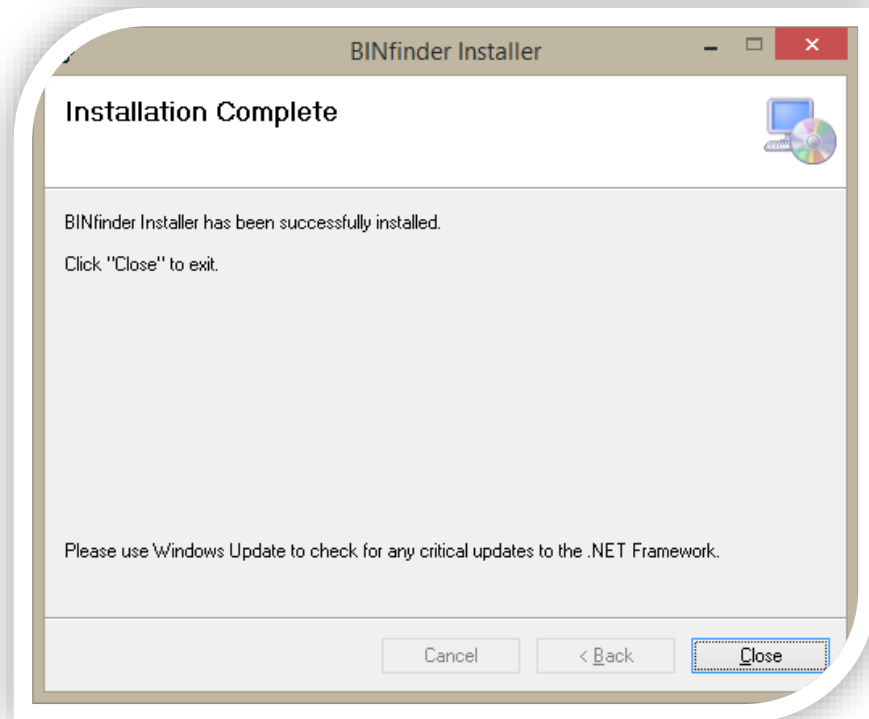
Use the default folder or select the one you prefer:



The installation starts copying files into your disk, please wait:

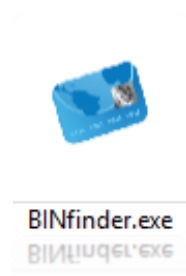


After few seconds the next window will be presented:



Click on Close.

An icon like this is created in your computer Desktop



If that is not the case, locate the application in the following folder:

C:\Program Files\WorldBINs\BINfinder\

Or

C:\WorldBINs\BINfinder



Depending of the version of your operative system, the Program Files folder might be different.

Then, locate the file BINfinder.exe, perform a right click and select create a Shortcut, answer yes to the question asking you to create the shortcut on Desktop.

3

INTERFACE DESCRIPTION AND USE



Open

To load the application, go to C:\WorldBINs\BINfinder\ and then click on the icon named [BINfinder.exe](#)

The application will load after few seconds.

EVALUATION VERSION

You can try the application during a brief period of time, after it expires, it will be necessary to introduce an activation Code. To obtain one, please visit www.WorldBINs.com

APPLICATION MODES

The application can run in two different modes:

Test and Full.

The difference between them is that for Testing or evaluation purposes, part of the information will be presented partially (or masked), in some cases one or more features will not be available. In order to upgrade from TEST to FULL mode simply follow the link provided by the application when it is running on TEST mode.

BIN Finder & Credit Card Generator :: WorldBINs ::

File License Help

Finder Filter Generator Globalizer

Credit Card Number, PAN or BIN:

☒ Show numbers

5454548651247890

Luhn algorithm validation:

PASS

BIN information:

Card Issuer: PEN AIR FEDERAL CREDIT UNION

Country Name: United States (the)

Currency Id: 840



Currency Name: US Dollars


Card Type: MCI CREDIT

Card size: 16

Card Code: CN

Country Code: US



BIN was found. | App. Mode: Full | Profile: | Expires: 2015-06-10 4:48:00 PM (UTC) | --

4 INTERFACE

The screenshot shows the 'BIN Finder & Credit Card Generator' application window. The title bar reads 'BIN Finder & Credit Card Generator :: WorldBINs ::'. The menu bar includes 'File', 'License', and 'Help'. The main window has four tabs: 'Finder', 'Filter', 'Generator', and 'Globalizer', with 'Finder' being the active tab. On the left, there is a text input field labeled 'Credit Card Number, PAN or BIN:' containing the number '5454548651247890'. A checkbox labeled 'Show numbers' is checked. Below this is a 'Luhn algorithm validation:' section showing the result 'PASS' in green. On the right, the 'BIN information:' section displays various fields: 'Card Issuer:' (PEN AIR FEDERAL CREDIT UNION), 'Country Name:' (United States (the)), 'Currency Id:' (840), 'Currency Name:' (US Dollars), 'Card Type:' (MCI CREDIT), 'Card size:' (16), 'Card Code:' (CN), and 'Country Code:' (US). At the bottom of the main area are two icons: a green checkmark and a green building. The bottom status bar shows 'BIN was found. | App. Mode: Full | Profile: | Expires: 2015-06-10 4:48:00 PM (UTC) | --'. The 'WorldBINs.COM' logo is visible in the bottom right of the main area.

USE



BIN Finder

In the field “Credit Card Number or BIN” you have two possibilities as entry:

- To introduce de PAN

- Or the BIN

In the first scenario, only the first 6 digits are entered (i. e. *455555*)

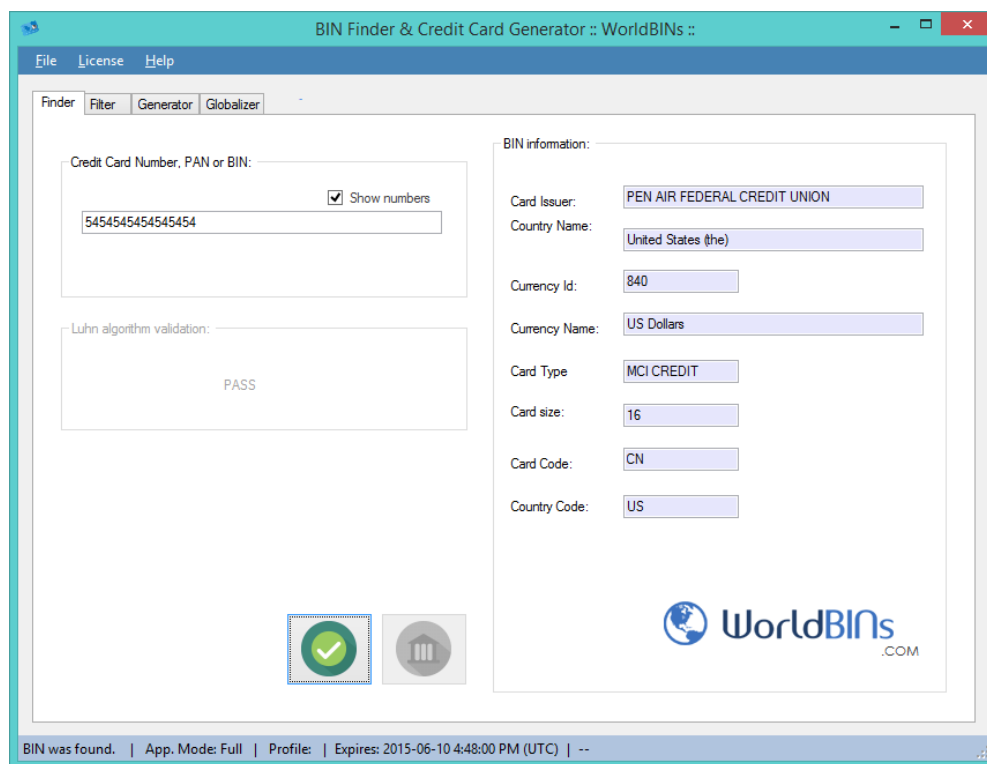
The screenshot shows the 'BIN Finder & Credit Card Generator' application window. The interface includes a menu bar (File, License, Help) and a tabbed interface with 'Finder', 'Filter', 'Generator', and 'Globalizer' tabs. The 'Finder' tab is active, displaying a search form. On the left, the 'Credit Card Number, PAN or BIN' field contains '455555', and the 'Luhn algorithm validation' field shows 'PASS'. On the right, the 'BIN information' section displays details for a Santander Consumer Bank AG card issued in Germany, with a currency of Euro (978), card type VISA CREDIT, card size 16-19, card code CN, and country code DE. The WorldBINs logo is visible in the bottom right of the main content area. The status bar at the bottom indicates 'BIN was found.' and provides application details.


BIN information:	
Card Issuer:	SANTANDER CONSUMER BANK AG
Country Name:	Germany
Currency Id:	978
Currency Name:	Euro
Card Type:	VISA CREDIT
Card size:	16-19
Card Code:	CN
Country Code:	DE

WorldBINs.COM

BIN was found. | App. Mode: Full | Profile: | Expires: 2015-06-10 4:48:00 PM (UTC) | --

The other possibility is to introduce a credit card number is as showed in the following image;




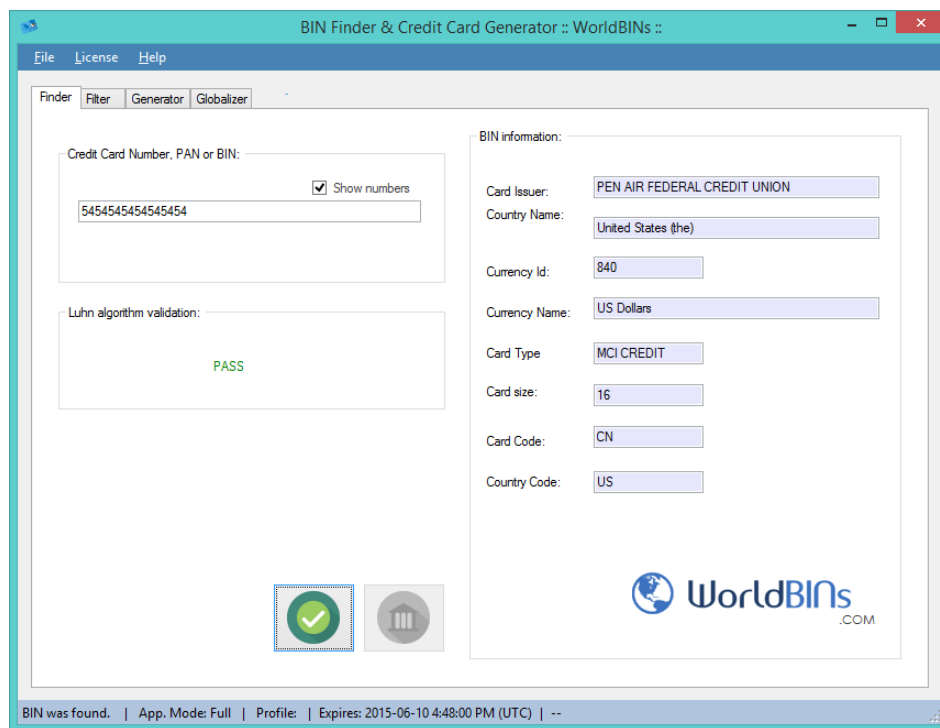
When a valid number has been introduced, the check BIN button  will be enabled. By clicking this button, the application will connect to the servers and retrieve the information, if any, related to the number introduced.

The results will be presented at the right.

Validation of a Credit Car Number

When a number has been introduced, it will be also possible to validate if the number in question fulfils the Luhn algorithm or Luhn formula (also called

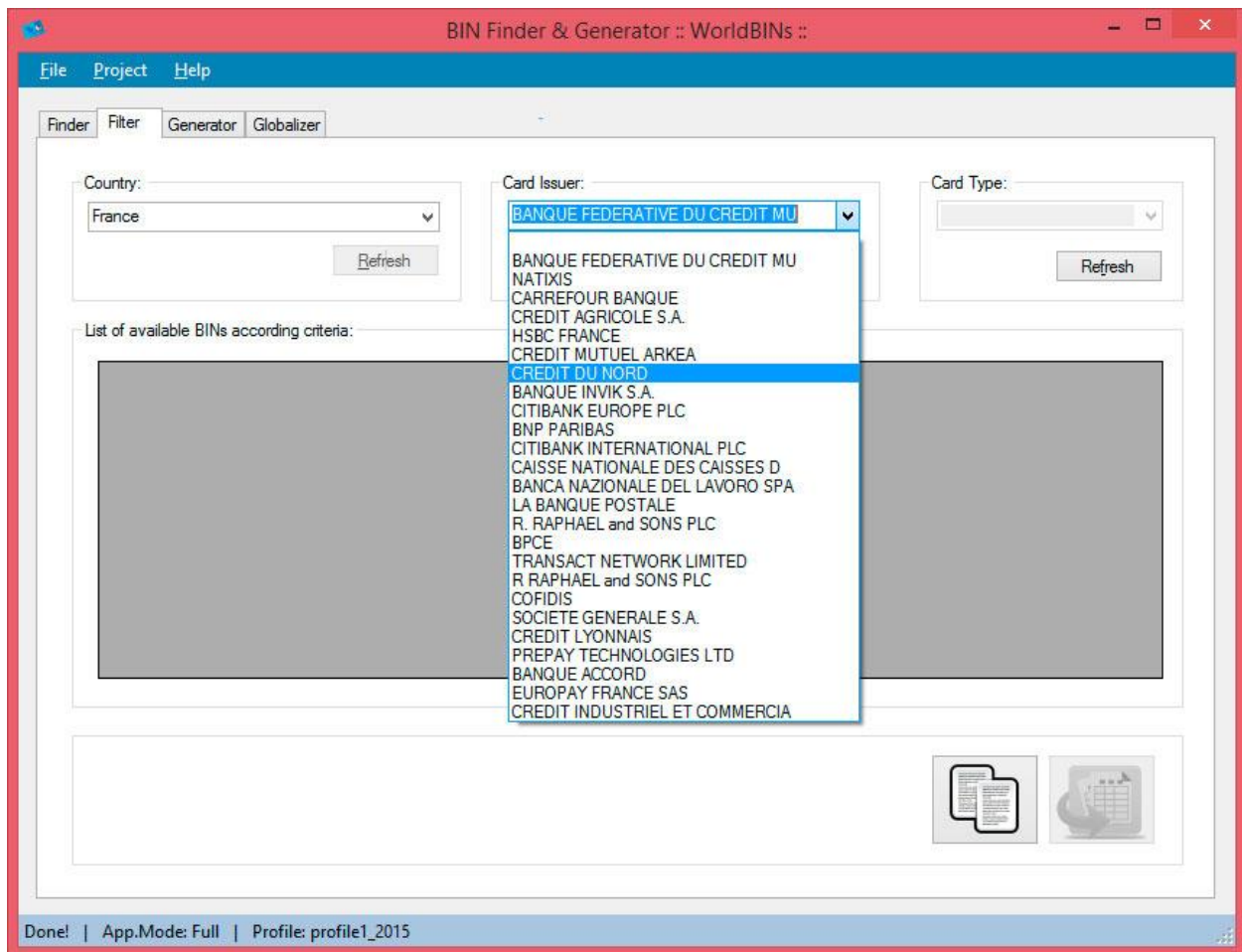
Mod10). For this, click on the checkmark button  and then, the result will be presented on section “Luhn algorithm section”.

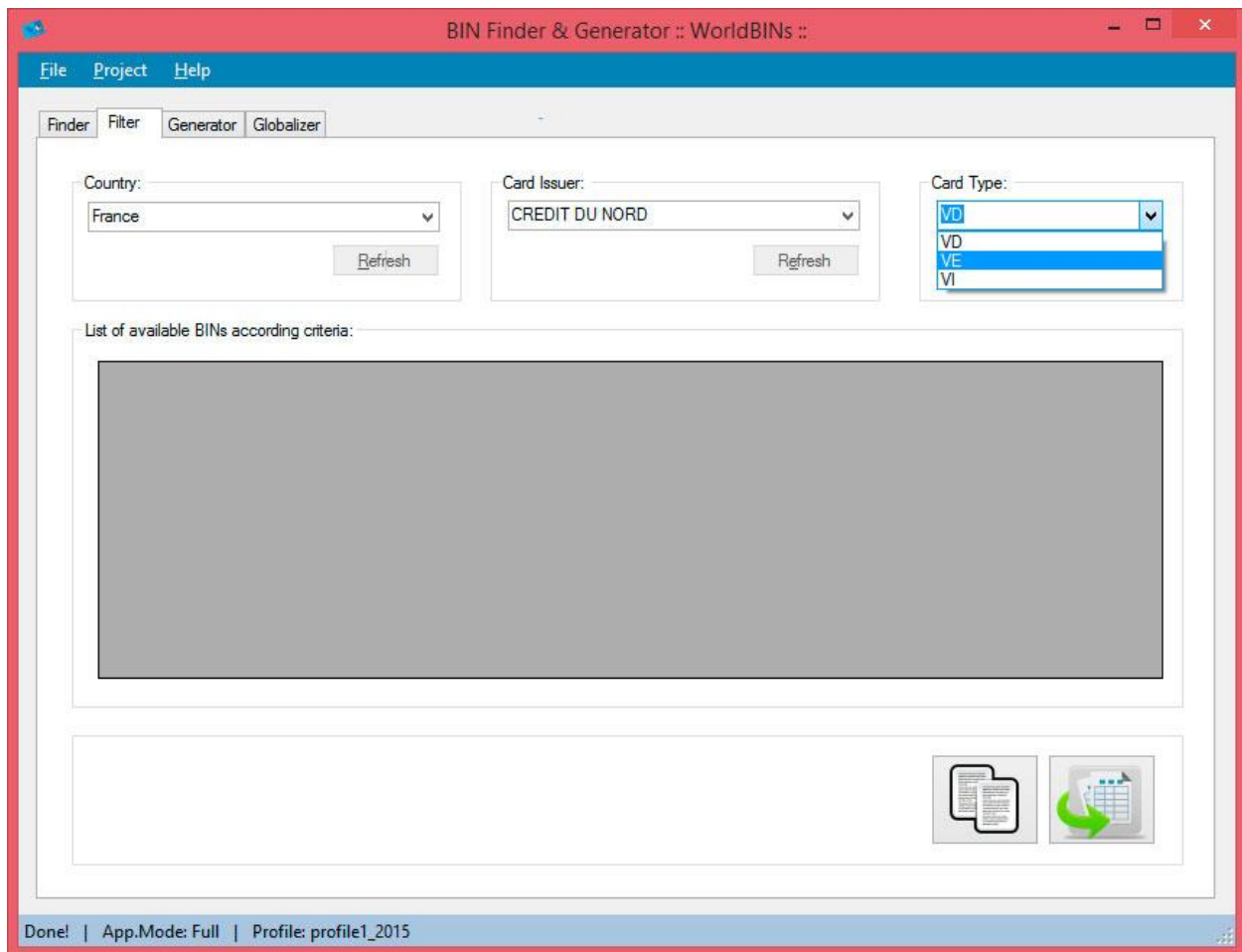



2 Filter

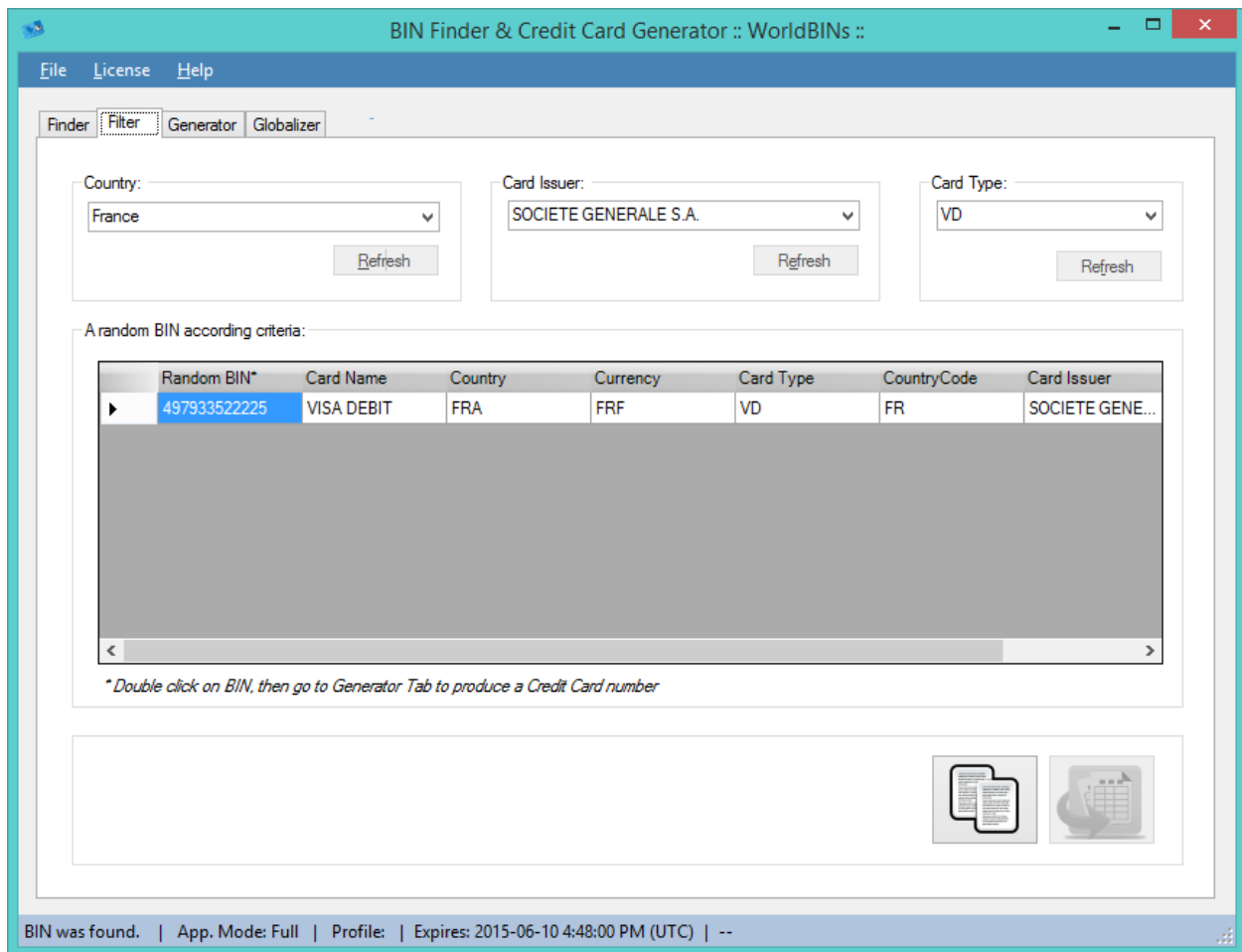
In this section BINs will be presented according the following criteria
Country, Financial institution and Card Type.

For example: Canada, Nova Scotia Bank, VI (VISA)





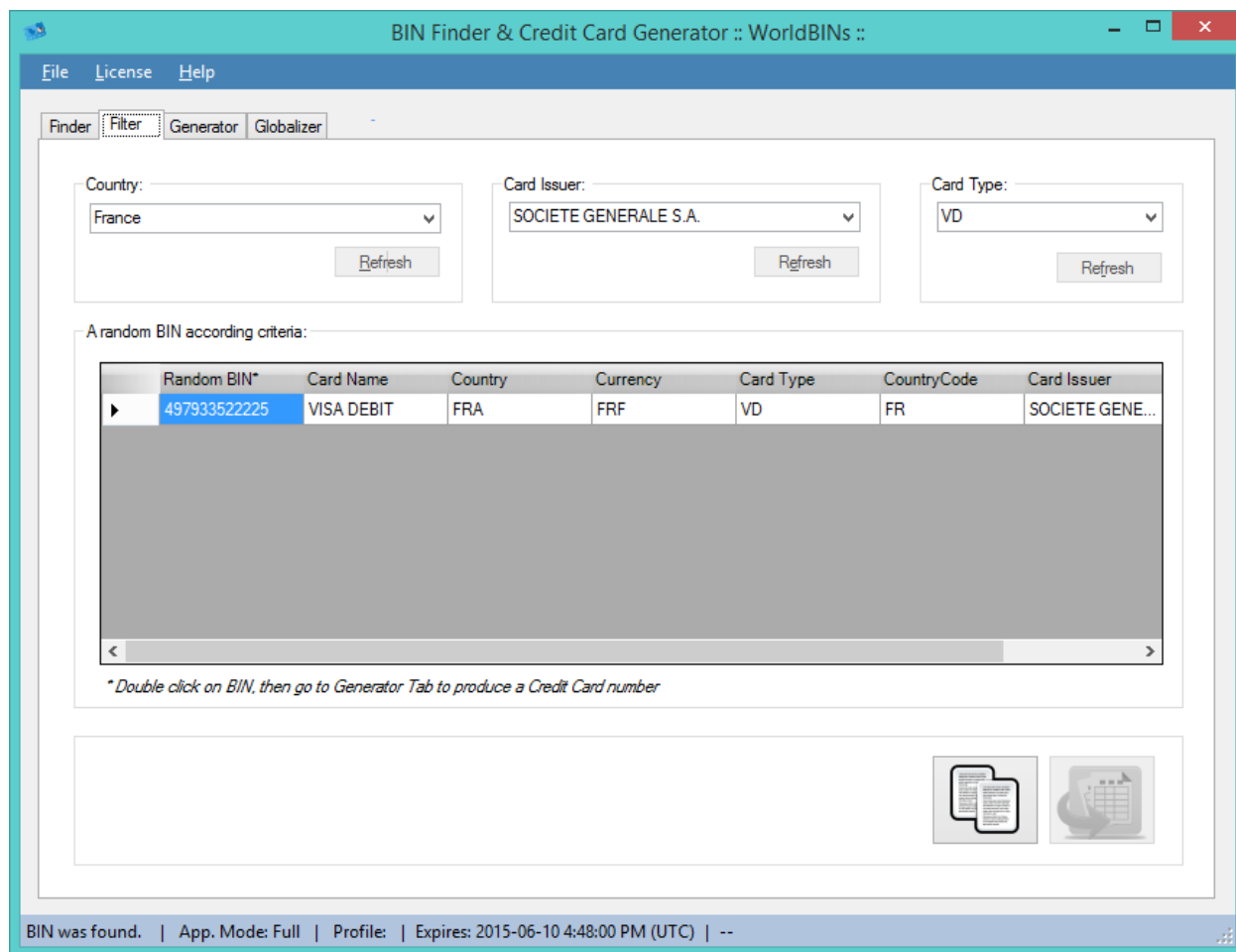
To show results simply click on the button  .



To copy the results into the clipboard and then to Microsoft Excel, click on the



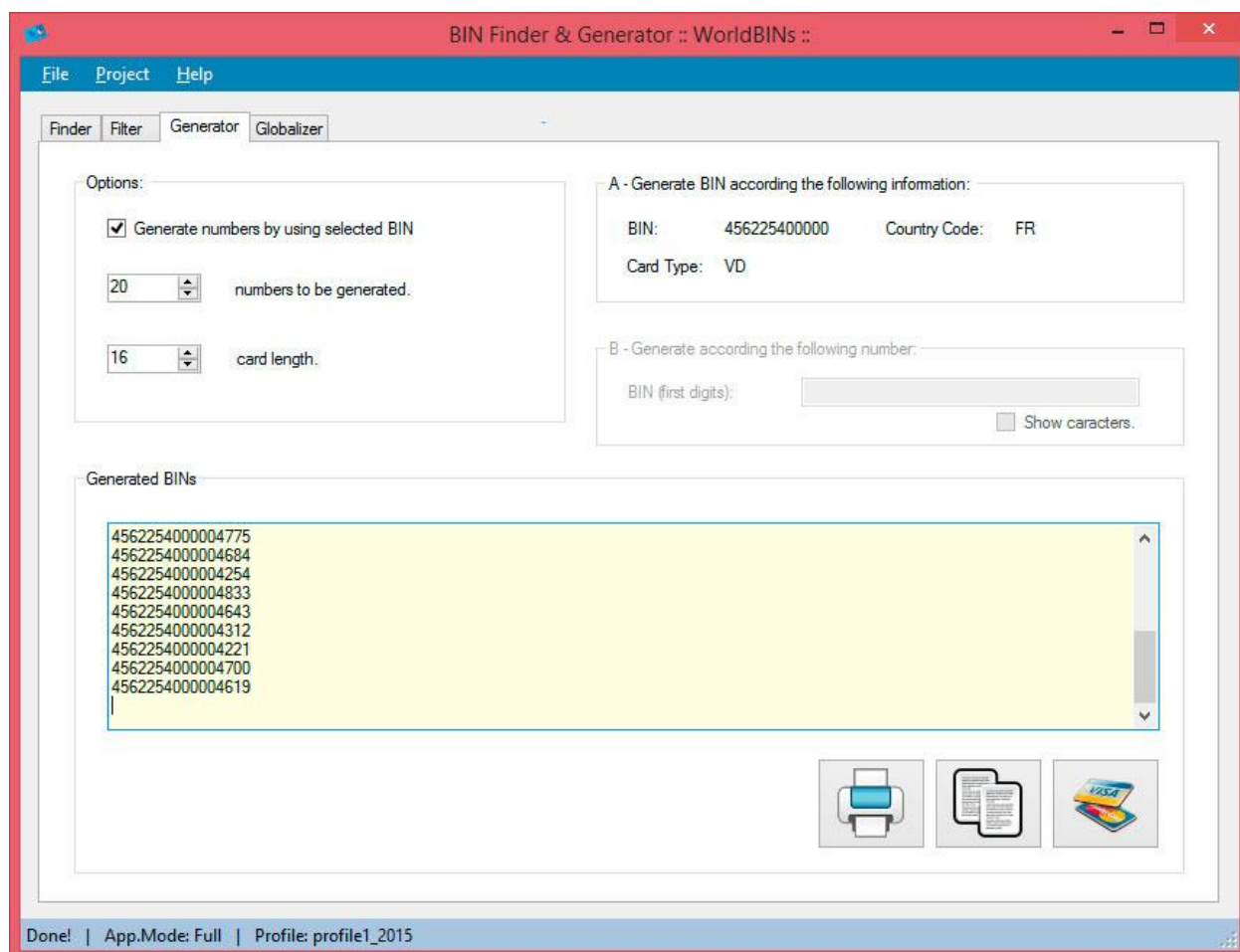
button



When a double click is performed under one of the BINs, the information is transferred into the next Tab, The purpose will be to generate numbers corresponding the selected BIN.

Generate

On this tab, user has two possibilities to generate numbers,
By using the BIN selected on the previous tab (“Filter”)



Or, to generate it based on any card starting with the numbers specified on section “B”.

The screenshot shows the 'BIN Finder & Generator :: WorldBINs' application window. It has a menu bar with 'File', 'Project', and 'Help'. Below the menu is a tabbed interface with 'Finder', 'Filter', 'Generator', and 'Globalizer' tabs. The 'Generator' tab is active. On the left, under 'Options:', there is a checkbox 'Generate numbers by using selected BIN' which is unchecked. Below it are two spinners: the first is set to '20' with the label 'numbers to be generated.', and the second is set to '16' with the label 'card length.'. On the right, under 'A - Generate BIN according the following information:', there are input fields for 'BIN:' (456225400000), 'Country Code:' (FR), and 'Card Type:' (VD). Below that, under 'B - Generate according the following number:', there is a text field for 'BIN (first digits):' containing '456225400000' and a checked checkbox 'Show characters.'. At the bottom, a 'Generated BINs' section contains a list of 10 generated BINs: 4562254000000112, 4562254000000120, 4562254000000138, 4562254000000146, 4562254000000153, 4562254000000161, 4562254000000179, 4562254000000187, 4562254000000195, and 4562254000000199. At the bottom right of the list are icons for a printer, a document, and a Visa card. The status bar at the bottom shows 'Done! | App.Mode: Full | Profile: profile1_2015'.

Then, the total number of numbers to be generated will be established on the following field:

This image is a close-up of the 'numbers to be generated.' field from the application. It shows a spinner control with the value '20' and a label 'numbers to be generated.' to its right. To the right of this field is another input field labeled 'Card Type:' with the value 'VD'.

Additionally, the maximum length of the number.



If number is generated from BIN previously selected, there is no need to complete section B, otherwise a number must be typed on that field. A digit will be the minimum value in order to generate the numbers.



When everything is properly setup, the button can be pressed. As a result, numbers will be presented on section “Generated BINs”.



The results can be copied to clipboard by pressing button “



” by clicking on “

Globalize

This section offers the user the possibility to quickly generate numbers by country and credit card type.

There is a fast way to obtain values already stored in our servers, or by generate new ones by requesting the latest information available for every country. Bear in mind the second option could take several minutes, besides, once the process is initiated; it cannot be stopped or canceled.

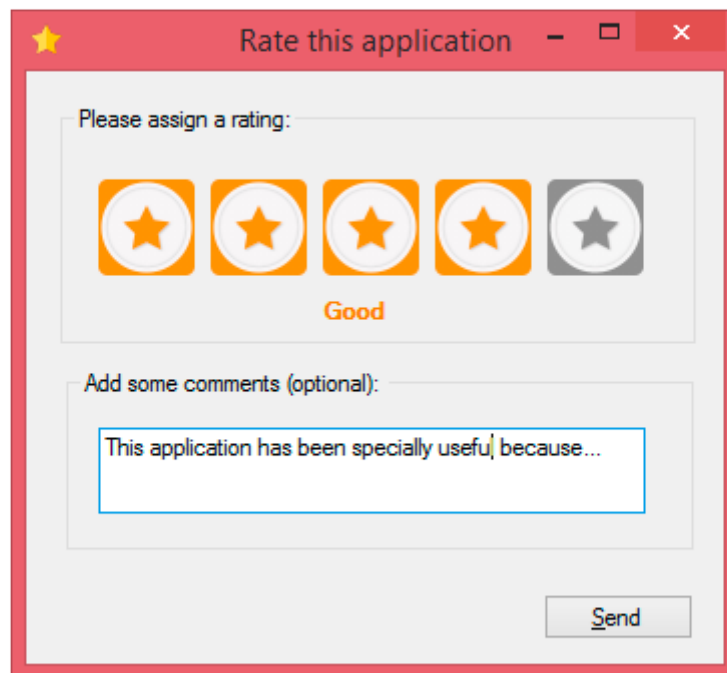
To decide if values will be obtained directly from our server cache, leave check box checked. In order to force application to go and look for new values, uncheck it.



Once selection is done, click on button and wait for the result.

Do not forget to rate the application, we would really appreciate your feedback.

On the application, select Help, and then *Rate*

A screenshot of a Windows-style dialog box titled "Rate this application" with a yellow star icon in the top-left corner. The dialog has a red title bar with standard minimize, maximize, and close buttons. Inside, the text "Please assign a rating:" is followed by five star icons in a row. The first four stars are orange and filled, while the fifth is grey and outlined. Below the stars, the word "Good" is displayed in orange. Underneath, the text "Add some comments (optional):" is followed by a text input field containing the text "This application has been specially usefu| because...". At the bottom right, there is a "Send" button.

This window will be presented.

4

UPDATES



When a new version of the application has been released, it will automatically detect it and suggest the user to upgrade. To update, simply follow the link provided and download the most recent version available.

5

UNINSTALL



To remove the application, go to Control Panel and click simply remove the software.



Addendum

GLOSSARY

The following is a glossary of terms and abbreviations used in the Requirements Specification

Term or Abbreviation	Definition
Account validation	<p>DEFINITION OF 'BANK IDENTIFICATION NUMBER – BIN'</p> <p>The first four to six digits of a credit card. The bank identification number identifies the institution issuing the card. It is critical to the correct matching of transactions to the issuer of the charge card.</p> <p>This prefix system also applies to debit cards, charge cards and electronic benefit cards.</p> <p>Although it is called a bank identification number, BINs are also used by other institutions, such as American Express. As increasing numbers of issuers are opting into the BIN network, the term issuer identification number (IIN) is</p>

increasingly used interchangeably with BIN.

The prefix system is also used to help identify potential security breaches or identity theft, by comparing such things as the location of the issuing institution and the address of the cardholder.

A credit card issuer is a bank or credit union who offers credit cards. The credit card issuer makes the credit limit available to cardholders and is responsible for sending payments to merchants for purchases made with credit cards from that bank. Credit card issuers are also called member banks. Capital One, Chase, and Citibank are examples of credit card issuers.

Look at the front of your credit card. Usually the credit card issuer is the bank whose name is printed at the top of the card. With private label credit cards, the name of the credit card issuer is printed on the back of the credit card in small print.

Credit card issuers can't issue credit cards all by themselves; they need the help of payment processing networks like Visa and MasterCard. However, American Express and Discover act as both the credit card issuers and the

	payment processing network for their credit cards.
Issuer identifier number (IIN)	The first six digits, including the major industry identifier, compose the issuer identifier number (IIN) which identifies the issuing organization. The IIN is sometimes referred to as a "bank identification number" (BIN). The IIN's use is much broader than identification of a bank. IINs are used by companies other than banks.
Luhn algorithm	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 US and Canadian Social Insurance Numbers. It was created by IBM scientist Hans Peter Luhn
Currency Code	DEFINITION of 'ISO Currency Code': Three-letter alphabetic codes that represent the various currencies used throughout the world. ISO Currency Codes are specified by the International Organization for Standardization (ISO), which provides standards for businesses, governments and societies.
Country Code	A country code is a two-letter suffix such as .us (United States), .ca (Canada) and .de (Germany). For a list of codes, see country codes A-E, country codes F-M and country

	codes N-Z. For a list of all top-level domains, see Internet domain name.
MasterCard Card	A card that bears the MasterCard symbol, enabling a MasterCard cardholder to obtain goods, services or cash from a MasterCard merchant or acquirer.
Merchant	An entity that contracts with merchant banks or ISO's to originate transactions.
Primary Account Number (PAN)	The number that is embossed and/or encoded on a plastic card that identifies the issuer and the particular cardholder account.
Visa	Visa U.S.A. is one of the nation's leading payment brands, backed by a secure payments network. Visa links more than 13,300 financial institutions, 6.9 million merchant acceptance locations and 520 million cards.
BIN Database	A BIN database (or BIN list) is the collection of BINs, with card issuer descriptions displayed against them. This is the main source which is used by the BIN checker software to compare with the suspected BIN.

