

Credit Card Security Features Guide

AMERICAN EXPRESS



1. The card may be a chip-enabled card, which will also have a magnetic stripe on the back.
2. Card numbers will appear on either the front or back of the card. All American Express card numbers begin with "37" or "34" and are composed of 15 digits that should be clear and uniform in size and spacing.
3. The printed (non-embossed) Card Identification Number (CID) will always appear on either the right or left edge of the card.
4. Compare name printed on card with presenter. Cards are not transferable.
5. Check expiration date is embossed and card is valid.
6. Check clarity of Centurion similar to U.S. currency. Phosphorescence of Centurion portrait and words "AMEX" visible under UV light.
7. Some cards have a hologram of the American Express image embedded into the magnetic stripe.
8. Compare signature with the sales receipt. If card presented is unsigned, request a photo ID with signature and request customer to sign card and sales receipt while you hold the ID.

Credit Card Security Features Guide

DISCOVER



1. The card may be a chip-enabled card, which will also have a magnetic stripe on the back.
2. Card numbers will appear on either the front or back of the card. Card numbers begin with the number "6" and are composed of 16 digits that should be clear and uniform in size and spacing.
3. The "Valid Thru" date may appear on either the front or back of the card in a mm/yy format that indicates the last month in which the card is valid.
4. The cardholder name and, if applicable, business name, will appear on either the front or back of the card.
5. Cards must contain either the holographic magnetic stripe on the back of the card OR the security hologram on the card front or the card back.
6. The words "DISCOVER" or "DISCOVER NETWORK" appear on a tamper evident signature panel on the back of the card. An underprint of "void" becomes visible if erasure of the signature is attempted.
7. The Discover® Acceptance Mark will appear on the back of most cards, and may also appear on the front of the card, along with other affiliated logos.
8. A 3-digit Security Code (CVV2) will appear to the right of the signature panel.

Diners Club INTERNATIONAL



1. The holographic magnetic stripe contains a repeating image of the Diners Club® logo, name and world map, which shift color and appearance when the card is tilted. It should be smooth, with no signs of tampering.
2. Three-digit CVV2 appears on the signature panel in indent printing (debossed). A full or partial account number may also appear in the same printing style.
3. The Diners Club splitcircle graphic appears on a tamper-evident signature panel. The words "Authorized Signature - Not Transferable" are printed under the signature panel.
4. The Discover® and PULSE® acceptance marks must appear in the lower left corner of the card back.
5. The Diners Club logo appears in the upper left corner of the card front.
6. The Diners Club split-circle graphic with slash marks will appear on the card front under an ultraviolet light (not shown).
7. The words "Valid Worldwide" must appear in the upper right corner of the card back, in a bold italic typeface.
8. The card may have a chip. Cards with chips also have a magnetic stripe. They have a shorter signature panel to accommodate the chip.
9. All Diners Club account numbers start with 30, 36, 38 or 39. Embossed card numbers should be uniform in size and spacing.
10. "Valid" and "Thru" dates indicate the first and last month in which the card is valid.
11. Some Diners Club cards have a vertical design. The embossing, magnetic stripe and signature panel are still aligned across the long edge of the card.
12. Diners Club also supports unembossed cards (not shown). The account number, name and valid dates are laser printed in the standard position. If an unembossed card cannot be processed electronically, the card should not be accepted.

Discover Global Cards



1. Discover® has developed partnerships with regional networks around the world by offering Global Card programs on Discover® Global Network. These Global Cards have the following features:
 - The card will have a chip and a magnetic stripe.
 - The logo of our Network Partner appears on the card front. This includes, but is not limited to, one of the logos shown below.



- The back of the card should display the Acceptance Marks of Discover, Diners Club International® and PULSE®.

Credit Card Security Features Guide



1. IC Chip.
2. All JCB card numbers start with 352800–358999 and are 16 digits. Embossing should be uniform in size and spacing, and extend into the hologram.
3. JCB brand mark appears in the upper left corner, and upper and lower right corner.
4. JCB Embossing Character may appear as a stylized "J."
5. A hologram appears on either the front or the back of the card, if a holographic magnetic stripe is not used.
6. The magnetic stripe should appear smooth, with no signs of tampering. Some cards display a holographic magnetic stripe.
7. The word "JCB" is printed repeatedly in multicolors at an angle on a tamper-evident signature panel.
8. The last four-digit card number plus the three-digit card authentication value (CVV2) code.
9. Some cards may display a previous version of the JCB brand mark.



mastercard



1. The card may be a chip-enabled card, which will also have a magnetic stripe on the back.
2. All MasterCard account numbers start with 5. The printing should be clear and uniform in size and spacing. This number should be an exact match to the number printed on any sales receipts.
3. The pre-printed Bank Identification Number (BIN) must match the first four digits of the account number.
4. The valid date lists the last day the card is valid. Some cards may have an effective date as well.
5. The 3D hologram should reflect and appear to move as you rotate the card. Its design shows interlocking globes. The word "MasterCard" is printed repeatedly in the background of the hologram. The letters "MC" are microengraved around the two rings.
6. The signature panel is tamper evident with the word "MasterCard" printed in multiple colors at a 45 degree angle. For magnetic swipe transactions, remember to compare the signature on the back of the card to that on the printed receipt.

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1. The card may have a chip. The majority of chip-enabled cards also have a magnetic stripe on the back.
2. UnionPay credit, signature debit, and signature prepaid account numbers start with 62. UnionPay PIN debit cards start with 3, 4, 5, 6, or 9. Embossing should be uniform in size and spacing, and extend into the hologram. Though UnionPay card account numbers may range from 13 digits to 19 digits, most card accounts are 16 or 19 digits in length.
3. Expiration date.
4. The UnionPay logo appears in the lower right corner with imprinted letters and numbers. The logo is primarily printed in Chinese characters and English, though a small minority of cards use an English-only UnionPay logo.
5. Some cards have a three-dimensional hologram on the front or back of the card that should reflect light and appear to move.
6. The magnetic stripe should appear smooth, with no signs of tampering.
7. Last four digits of the account number.
8. The three-digit card authentication value (CVV2) code.
9. "UnionPay" in Chinese characters and sometimes English is printed repeatedly in multicolors at an angle on a tamper-evident signature panel.



1. Embossed/Unembossed or Printed Account Number on valid cards begins with "4." All digits must be even, straight, and the same size.
2. Chip may appear on the card front.
3. Silhouetted Visa Dove Design Hologram must be displayed on the back of the card.
4. Card Verification Value 2 (CVV2) is a three-digit code that appears on the back of the card, either in a white box to the right of the signature panel, or directly on the signature panel. (This code is typically used in card-not-present environments.)
5. Expiration or Valid Thru date should appear below the account number.
6. Ultraviolet V is visible over the Visa logo when the card is placed under an ultraviolet light (not shown).
7. Visa Brand Mark must appear in either the bottom right, top left, or top right corner.