

# Secure Card Payments

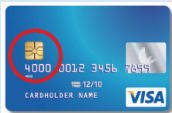
## How to recognise a valid credit card



At Elavon, we want to help you maintain and comply with the highest security standards available in the industry to keep your business safe and protect your cardholders' valuable information. We offer the highest level of security protocols to help combat fraud, but merchants are at the frontline of defense. There are a number of things you can do to maximise the security of payments. Please keep this document at your point-of-sale as a reminder for the security features you and your employees should consider when accepting credit or debit card payments.

### Payments with MasterCard® or Visa®

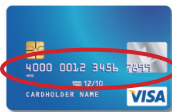
#### Optional chip



A chip containing cardholder data may be present on some cards presented for payment. For such a card, the cardholder will be prompted to enter a unique personal identification number (PIN) when the card is inserted into a chip capable payment terminal.

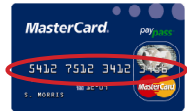


#### Embossed or printed account number



Embossed numbers feel raised, whilst printed numbers feel flat. Embossed Visa account numbers are up to 16 digits, begin with a "4" and are grouped in four groups of four numbers.

Embossed MasterCard account numbers are up to 16 digits, begin with a "5" and are grouped in four groups of four numbers.



#### Logos



The Visa logo is blue and gold on a white background. More logo placement options and vertical orientation of the card and logo are now possible. The MasterCard logo contains a red and yellow circle with a white MasterCard writing and must be present on the card.



#### Ultraviolet elements

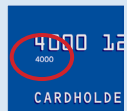


When placed under an ultraviolet light, a "V" printed in ultraviolet ink will be visible over the Visa logo.

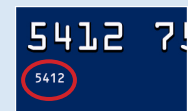
On MasterCard, the initials „MC" are printed on the card front in ultraviolet (UV) ink, visible only when viewed under ultraviolet light.



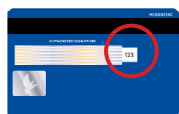
#### Printed first four digits of account number



The first four digits of the account number appear beneath the embossed account number and must match the first four digits of the account number, if shown on the card or printed on the retailer's receipt.



#### Numeric security feature (CVV2/CVC2)

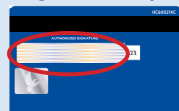


Visa refers to the three digits security code as CVV2 and it may appear either on the signature panel or to the side.

MasterCard refers to the three digits security code as CVC2 and it may appear either on the signature panel or to the side.



#### Signature panel

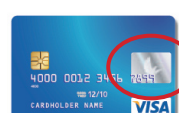


The visible pattern on the Visa signature panel may be customised but it will always bear the "Visa" name repeated in ultraviolet ink and visible under ultraviolet light. Signature panel length will vary depending on card type and shows the last 4 digits of the card number.

The MasterCard signature panel is tamper evident with the word "MasterCard", printed in multiple colours at a 45° angle. The 4 digits printed on the signature panel must match the last four digits of the account number.

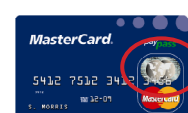


#### 3D holograms



The Visa hologram contains a dove which moves when you tilt the card. Instead of a dove hologram being present on the front a mini dove hologram may be present on the back of the card.

The global MasterCard hologram is three dimensional with a repeat "MasterCard" printed in the background. When rotated, the hologram will reflect light and appear to move.





## Payments with Diners Club International®

### Optional chip



A chip may be present on the card which contains cardholder data. The cardholder will be prompted to enter a unique personal identification number (PIN) when the card is inserted into a chip capable payment terminal.

### Embossed or printed account number



Embossed numbers feel raised, whilst printed numbers feel flat. Embossed account numbers are up to 14 digits, begin with a "36" and are grouped in three groups of four numbers, six numbers and four numbers.

### Logo



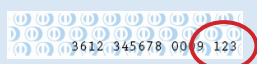
Diners Club "Logo" is defined as the combination of the blue Split Circle Device and the words "Diners Club International". The latest logo version contains a more vibrant shade of blue, a non-italicised type and a smaller cylinder shape on the Split Circle Device.

### Ultraviolet „DC“ element



All card fronts include the ultraviolet security device, largely printed in the middle of the card. The Split Circle is printed in blue cast fluorescent ink, visible only when viewed under ultraviolet light.

### Signature panel with numeric security feature (CVV2) and de-bossed account number



The signature panel is tamper evident with the Diners Club Split Circle Device printed in blue and contains the de-bossed account number and the CVV2 code on the right side of the panel. CVV2 is a 3-digit number indent printed on signature panel on the back of the card. It can either be printed alone, directly following the full Account Number, or following the last four digits of the Account Number.

### Holographic magnetic stripe



Diners Club has combined the standard magnetic stripe with the card back hologram into a holographic magnetic stripe, commonly referred to as a "Holomag".

### Discover Network Acceptance mark and Pulse mark



All Diners Club internationally valid cards contain a Discover and a Pulse mark on the back of the card.

## Recommendations For Your Card Acceptance

- If you process a magnetic stripe transaction, please check if the signature on the card and the one on the receipt match. Also check if the details on the receipt match the details on the card (in particular the card number).
- It is prohibited to split the sale into several small transactions.
- For high valued transactions or should the signature not clearly match, please check photo ID and copy the ID number onto the receipt.

In case of doubt, please call your authorisation centre and ask for a code 10 authorisation:

United Kingdom: 0845 85 00 197

Republic of Ireland: 1850303130

International: +44 845 850 0197

More information about secure card payments on [www.elavon.com](http://www.elavon.com)