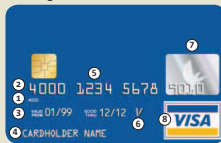# credit card security

There are several security features built into credit cards that are unique and difficult to replicate. Keep this poster handy and refer to it for each transaction when the card is presented.
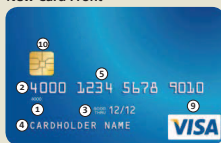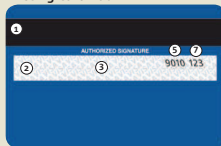

Visa Card Security Features

Existing Card Front

New Card Front

Front

1. **4 Digit Printed Number** – Sits below the first 4 embossed numbers, ensure they match.
2. **Account Number** – All Visa account numbers start with a '4'.
3. **Validity Dates** – Always ensure the card is valid.
4. **Card Name** – Should match the cardholder (i.e. female name for a female etc).
5. **Card Number** – If your terminal prints a truncated card number, the first 6 digits and the last 3 on the card should match the receipt.
6. **Security Character** – Security symbol embossed after expiry date. NOTE: No longer present on cards issued after June 1 2006.
7. **Hologram** – The dove should be 3-dimensional and not peel or scratch off the card.
8. **Visa Logo** – A blue border containing the word 'Visa' and the first 6 digits of the card number surrounds the Visa logo repeatedly.
9. **New Visa Logo** – New Visa designed logo.
10. **New Smart Chip** – The chip may provide added security to the transaction but may not appear on all cards.
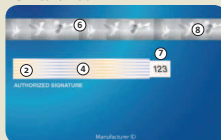
Existing Card Back
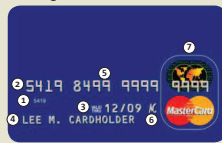

New Card Back

Back

1. **Magnetic Stripe** – Should appear smooth with no signs of tampering.
2. **Signature** – Ensure the card is signed and the signature matches.
3. **Signature Panel** – Contains a repetitive pattern of the word 'Visa' in blue and gold and should not appear to be tampered with (i.e. whited out).
4. **New Signature Panel** – Should consist of blue and gold horizontal lines, and contain an ultra violet element that repeats the word 'Visa'. The length of the signature panel may vary.
5. **4 Digit Printed Number** – Appears on the signature panel in reverse italics. Ensure they match the last four digits on the front of the card.
6. **New Holographic Magnetic Stripe (Holomag)** – Should be smooth with no signs of tampering and not peel or scratch off. The dove should be 3-dimensional and appear to be in flight. The holomag may replace the traditional hologram or both may appear, with the traditional hologram placed on either the front or the back of the card.
7. **Card Validation Code/Value (CVC2/CVV2)** – The 3 digit CVC2/CVV2 is used for validation but does not protect against stolen cards where the offender is in possession of the genuine card. For new cards, this appears in a white box at the end of the signature panel.
8. **New Micro Text** – The word 'Visa' appears repeatedly in micro text down the centre of the holographic magnetic stripe or holomag.
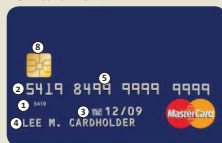
MasterCard Security Features

Existing Card Front

New Card Front

Front

1. **4 Digit Printed Number** – Sits below the first 4 embossed numbers, ensure they match.
2. **Account Number** – All MasterCard account numbers start with a '5'.
3. **Validity Dates** – Always ensure the card is valid.
4. **Card Name** – Should match the cardholder (i.e. female name for a female etc).
5. **Card Number** – If your terminal prints a truncated card number, the first 6 digits and the last 3 on the card should match the receipt.
6. **Security Character** – Security symbol embossed after the expiry date. NOTE: No longer present on cards issued after June 1 2006.
7. **Hologram** – The globe hologram should appear 3-dimensional with the word 'MasterCard' printed repeatedly in the background. The hologram should not peel or scratch off the card.
8. **New Smart Chip** – The chip may provide added security to the transaction but may not appear on all cards.

Existing Card Back

New Card Back

Back

1. **Magnetic Stripe** – Should appear smooth with no signs of tampering.
2. **Signature** – Ensure the card is signed and the signature matches.
3. **Signature Panel** – Contains a repetitive pattern of the word 'MasterCard' in multicolour and should not appear to be tampered with (i.e. whited out).
4. **4 Digit Printed Number** – Appears on the signature panel in reverse italics. Ensure they match the last four digits on the front of the card.
5. **New Holographic Magnetic Stripe (Holomag)** – Should be smooth with no signs of tampering and not peel or scratch off. The MasterCard globes should be continuously linked and appear 3-dimensional. The holomag may replace the traditional hologram or both may appear, with the traditional hologram placed on either the front or the back of the card.
6. **Card Validation Code/Value (CVC2/CVV2)** – The 3 digit CVC2/CVV2 is used for validation but does not protect against stolen cards where the offender is in possession of the genuine card. For new cards, this appears in a white box at the end of the signature panel.

China UnionPay (CUP) Security Features

The main security features associated with CUP cards include:

1. Old CUP logo
   - Micro printed coding (small writing) containing the issuer identification number should surround CUP logo, not a solid line
2. New CUP logo
   - All cards issued after November 1st 2005 should appear with the new CUP logo
3. CUP hologram (optional for debit cards)

Validity

CUP cards, which bear the notice 'Valid in China Only', may be accepted via your EFTPOS terminal.
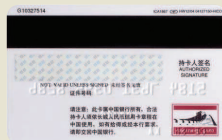

Co-Branded Cards

CUP co-branded cards may bear either:

- The CUP logo and CUP hologram with either the Visa or MasterCard logo
- The MasterCard or Visa hologram, logo and signature panel with the CUP logo

Remember

- All CUP card transactions MUST be swiped through your terminal
- All CUP card transactions must be authorised with a PIN and signature
- Authorisation for CUP card transactions cannot be obtained by contacting NAB KeyAuth. If a transaction declines you cannot accept the card for payment. Advise the cardholder to contact their bank

NOTE: The examples shown of credit cards are indicative, as there are many different CUP card designs in the market.

Remember, if you are suspicious, call **13 25 15** and press 1 for extension 500. **Note** this cannot be used for CUP transactions.

Your safety comes first, don't take any chances.