



# Merchant Concepts, Inc.

## Credit Card Security Features



The card branding association has implemented security features that are on each card type to help merchants fight fraud and chargebacks.

### Primary Features

1. The 16-digit card number is embossed on the card
2. The first four digits are printed under or above the embossed card number – Discover not included
3. The “Good Thru” or “Valid Thru” date is on the front of the card if applicable to the card design
4. The CVV2 number is to the right of the signature field, or in the right-hand end of the signature field on the back of the card.



- \* American Express has a 15-digit card number and the CVV2 number is on the front of the card

### 5. Card Verification Values/CID

This number is used in card-not-present and card-present, hand-keyed transactions. The 3-digit security code on the card assures both merchants and consumers that the card is in the right hands. If a customer cannot provide the Card Verification Value or the card-issuing back responds that the code is invalid, the merchant should not accept the transaction. For security purposes, merchants are prohibited from storing this number.



### 6. Holograms

The use of holograms is common but not all card designs have them. Visa uses a dove, Mastercard's standalone hologram is a double globe, and Discover's hologram is a globe pierced by an arrow. American Express cards often do not have holograms

### 7. Signature Panels

Each card uses a tamper-proof signature panel. The signature must match the name on the front of the card. Merchants should match the signature on the card to the receipt when appropriate.



Visa recommends merchants check these features during card-present transactions, as well as compare the signature on the card to the signature on the receipt, before handing the card back to the customer.

Remember, cards must be signed. If a customer gives you an unsigned card or a card with “See ID” in the signature field, ask them to sign the card and compare it to another form of identification, such as a driver's license.

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