

Discover® Network Card Identification Features

The words “DISCOVER NETWORK” will appear under an ultraviolet light.

All Discover Network account numbers start with 6. On embossed cards, the embossing should be uniform in size and spacing, and extend into the hologram. Issuers can also offer unembossed cards with account information printed flat on the card’s front.

“Valid Thru” indicates the last month in which the card is valid.

A Business Name may be embossed below the account name.

An embossed Security Character appears as a stylized “D.” On unembossed cards no stylized “D” appears. Instead, “ELECTRONIC USE ONLY” appears printed in upper case letters.

The three-dimensional hologram should reflect light and appear to move.

The magnetic stripe should appear smooth, with no signs of tampering. Some cards have a hologram embedded into the magnetic stripe.

The words “DISCOVER NETWORK” appear on the signature panel, and an underprint reading “VOID.”

The last four digits of the account number appear on the signature panel in reverse indent printing.

The three-digit Card Identification Data (CID) appears to the right of the signature panel.

The Discover® Network Acceptance Mark may appear on both front and back of the card.



American Express® Card Identification Features

The letters “AMEX” and a phosphorescence in the Centurion portrait are visible under an ultraviolet light.

Preprinted (non-embossed) Card Identification Number (CID) should always appear above the account number.

Do not accept a card after the expiration date.

Only the person whose name is embossed on an American Express Card is entitled to use it.

All American Express account numbers start with 3. Embossing should be clear and uniform in size and spacing. The number on the front and back of the card, plus the one printed on the sales receipt should all match.

With this statement on the card, American Express reserves the right to “pick up” the card at any time.

Some cards have a hologram of the American Express image embedded into the magnetic stripe.

The signature on the back of the card should match the customer’s signature on the receipt. The signature panel is tamper-evident.



MasterCard® Card Identification Features

All MasterCard account numbers start with 5. The embossing should be uniform in size and spacing, and extend into the hologram.

The preprinted Bank Identification Number (BIN) must match the first four digits of the embossed account number.

The valid date lists the last month in which the card is valid.

Issuers have the option of placing a holographic magnetic stripe on the card back, replacing the Globe hologram or the Debit hologram.

The three-dimensional hologram, which may appear on the front OR the back should reflect light and appear to move.

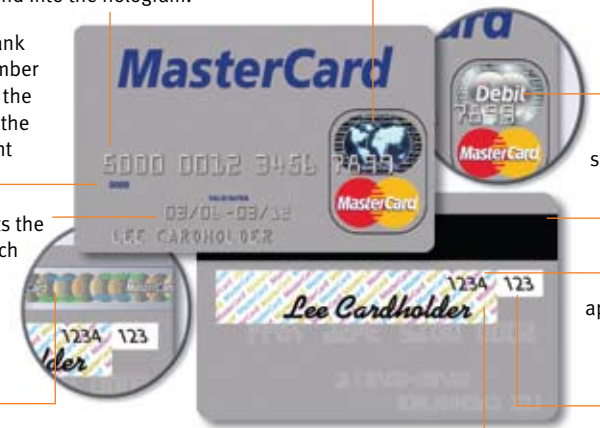
All new and reissued consumer debit cards must display the debit hologram.

The magnetic stripe should appear smooth, with no signs of tampering.

The last four digits of the account number appear on the signature panel in reverse indent printing.

The three-digit CVC2 appears to the right of the signature panel.

The word “MasterCard” is printed repeatedly in multicolors at an angle on a tamper-evident signature panel.



Visa® Card Identification Features

The Dove Hologram appears on most cards, however its location on the card may vary. It can be in its traditional location on the front of the card, or a smaller hologram may be on the card back.

All Visa account numbers start with 4. The embossed account number must match the account number printed on the sales receipt.

The preprinted Bank Identification Number (BIN) must match the first four digits of the embossed account number.

The Visa Brand Mark appears in the lower right corner. Visa debit cards have the word “DEBIT” printed above the Visa Brand Mark.

A full or partial account number is indent-printed on the tamper-evident signature panel.

A three-digit code (CVV2) must appear in the white box to the right of the signature panel or on the signature panel.

Some cards have a holographic magnetic stripe featuring doves in flight on the back of the card. These cards do not have any other hologram or magnetic stripe.



Are you suspicious about a card? Call for a Code 10 Authorization.

If you are ever suspicious about a card or a transaction, call your authorization center and request a Code 10 Authorization.

DiscoverNetwork.com



Card Identification Features

Discover Network, a business unit of Discover Financial Services, is a comprehensive and secure payments network. Discover Network markets and supports a full range of credit, debit and prepaid cards. Discover Network also provides customer-centric tools and programs designed to help issuers, acquirers and merchants drive loyalty, increase transaction volume and run their business more effectively, with streamlined efficiencies. Discover Network's straightforward and collaborative approach, combined with its brand-driven economics, provides a fresh, new brand choice for issuers, acquirers and merchants who want to reach more customers more profitably.

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