

DISCOVER FINANCIAL SERVICES, INC.

When the card is held under an ultraviolet light, "DISCOVER" will appear on the front of all cards. Until October, 2005 some cards will show "NOVUS" and others will show "DISCOVER." After this date all cards should show "DISCOVER."

All Discover Financial Services account numbers start with 6011. The embossing should be clear and uniform in size and spacing and extend into the hologram.

The special embossed Security Character appears on the same line as "Member Since" and "Valid Thru." Until October, 2003 some cards will show the "12" character and some will show the "D" character. After this date all cards should show the "D" character.

The "valid thru" date indicates the last month in which the card is valid.

The three-dimensional hologram should reflect light and appear to move as you rotate the card. Its design shows a celestial sphere made up of interlocking rings and an arrow pointer. Along the shaft of the arrow, the word "DISCOVER" appears in very small letters. The background of the hologram consists of a repetitive wave pattern with stars scattered throughout.



The account number printed on the signature panel and encoded on the magnetic stripe should match the account number embossed on the face of the card.

The account number on the signature panel appears in reverse indent printing. On all cards, this is followed by a 3-digit Cardmember ID (CID).

Depending on the issue date of the card, you will see an overprint pattern on the signature panel that either reads NOVUS or the name of the card; i.e., Discover, Discover Platinum, etc., and an underprint of "VOID."

**Merchant Code 10:
1-800-347-1111**
for Code 10 Authorization
on a suspicious transaction

**Discover Financial Services
Law Enforcement Phone Line:
1-800-347-3102**
**This number is to be used ONLY
by law enforcement officers.**

38344 REV. 01/01

AMERICAN EXPRESS

Only the person whose name is embossed on an American Express card is entitled to use it. Cards are not transferable.

All American Express account numbers start with 37. The embossing should be clear and uniform in size and spacing.

The card may not be accepted for use after the expiration date.

The portrait of the Centurion is printed with great detail similar to the portraits on US currency.

The account number embossed on the front of the card must be exactly the same as the number printed on the back of the card, and on the sales receipt.

The letters "AMEX" and a phosphorescence in the Centurion portrait are visible when the card is examined under an ultraviolet light.

The pre-printed (non-embossed) Card Identification Number (CID) should always appear **above** the account number, on either the right or the left edge of the Card.

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

Several American Express Card designs will change with the removal of the embossed 'AX' or 'OC' from the front lower right corner of the plastic. Please take note of this minor design change and remember that the presence or absence of the embossed 'AX' or 'OC' is not an indicator of a Card's authenticity.



Check to be sure that the signature panel has not been taped over, mutilated, erased or painted over.

All American Express cards, including Network, Optima and Corporate, will bear the same security features outlined here.

**Merchant Code 10: If you are suspicious of
a Card Transaction, call 1-800-528-2121.**

AMEX REORDER # FP-POS499

CARD IDENTIFICATION FEATURES

VISA

All Visa account numbers start with 4. The embossing should be clear and uniform in size and spacing and extend into the hologram.

The four-digit number printed below the embossed account number must match the first four digits of the account number.

Visa cards have a stylized "V" security character embossed to the right of the expiration date.

The signature on the sales draft should match the signature on the back of the card. The signature panel should have a repetitive pattern of the word "Visa" printed in color at an angle. The card account number, plus a three-digit Card Verification Value 2 (CVV2) is indent-printed on the signature panel.

The account number embossed on the card must match the account number printed on the sales draft or displayed on the terminal (if equipment allows).

A three-dimensional dove hologram should reflect light and seem to change as you rotate the card.

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

All Visa Cards must be signed before they are valid. If the card is not signed, ask the cardholder to provide a valid government ID (e.g., driver's license). Then have the customer sign the card. Check to be sure the signatures match.



If you are ever suspicious about the card, call your Voice Authorization Center and request a Code 10.

MasterCard

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

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

The valid date lists the last day on which the card is valid. Some cards may have an effective date as well.

MasterCard cards have a stylized "MC" security character embossed to the right of the valid dates.

The back of the card must be signed and the signature should reasonably compare with the signature on the sales draft.

A three-dimensional hologram with interlocking globes should reflect light and seem to move as you rotate the card. The word "MasterCard" is printed repeatedly in the background of the hologram. The letters "MC" are micro-engraved around the two rings.

The 16-digit account number embossed on the card must be exactly the same as the account number printed on the sales draft, or displayed on your terminal (if equipment allows).

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

The word "MasterCard" is printed repeatedly in multicolors at an angle on a tamper-evident signature panel. You may see only the last four digits of the account number, plus the three-digit CVC2 indent-printed on some newer cards. Some cards may contain the full 16-digit account number, followed by the three-digit CVC2, indent-printed on the signature panel.



If you are ever suspicious about the card, call your Voice Authorization Center and request a Code 10.