



Card Transactions

Frequently Asked Questions (FAQs)

1. When attempting to get an approval, what does Call Center mean?

a. If you receive a Call Center response, you need to call the voice authorization center for approval. Normally a Call Center response means the issuer is requiring additional information, before they will approve the transaction.

2. What steps can I take to reduce fraud at my business?

- a. Check the card security features.
- b. Swipe the card when possible.
- c. Get an approval code.
- d. Verify the last four numbers on the card match the last four numbers on the receipt.
- e. Have the cardholder sign the receipt.
- f. Verify the signature on the receipt matches the signature on the back of the card.

3. How do I reduce fraud on key-entered transaction?

- a. Check the account number.
- b. Check the expiration date.
- c. Make an imprint of the card.
- d. Get a signature.
- e. Verify the signature on the receipt matches the signature on the back of the card.
- f. Check the security features on the card.
- g. Use fraud detection tools, such as Address Verification as part of the authorization process.

4. What should I do if I suspect fraud?

a. Call the Authorization Center, and ask to speak to a Code 10 operator.

5. What are the security features on a card?

a. Visa

- i. Account numbers start with a "4"
- ii. The four digit number printed below the embossed account number must match the first four digits of the account number.
- iv. The signature on the sales draft should match the signature on the back of the card.
- v. The account number embossed on the card must match the account number printed on the sales draft or displayed on the terminal.
- vi. A three dimensional dove hologram should reflect light and seem to change as you rotate the card.
- vii. The magnetic stripe should appear smooth and straight, with no signs of tampering.
- viii. All Visa Cards must be signed before they are valid.

b. MasterCard

- i. Account numbers start with a "5"
- ii. The preprinted Bank Identification Number (BIN) must match the first four digits of the embossed account number.
- iii. The valid date lists the last day on which the card is valid.
- iv. MasterCard cards have a stylized "MC" security character embossed to the right of the valid dates.
- v. The back of the card must be signed and the signature should reasonably compare with the signature on the sales draft.
- vi. A three dimensional hologram with interlocking globes should reflect light and seem to move as you rotate the card.
- vii. The 16 digit account number embossed on the card must be exactly the same as the account number printed on the sales draft.
- viii. The magnetic stripe should appear smooth and straight.
- ix. The word "MasterCard" is printed repeatedly in multi-colors at an angle on a tamper-evident signature panel.

c. American Express

- i. Only the person whom named is embossed on an American Express card is entitled to use it.
- ii. All American Express account numbers start with "37"
- iii. The card may not be accepted for use after the expiration date.

- iv. The portrait of the Centurion is printed with great detail.
- v. 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 draft.
- vi. The letters "AMEX" and a phosphorescence in the Centurion portrait are visible when the card is examined under a UV light.
- vii. The preprinted CID should always appear above the account number. Statement of right to pick up the card at any time (on back of card).
- viii. Check to be sure that the signature panel has not been taped over, mutilated, erased, or painted over.
- ix. All American Express cards, including Network, Optima, and Corporate will bear the security features.

d. Discover

- i. Under UV light, the word "Discover" will appear on the front of the card.
- ii. All Discover account numbers begin with 6011.
- iii. The special embossed Security Character appears on the same line as the "Member Since" and "Valid Thru".
- iv. The Valid Thru date indicates the last month in which the card is valid.
- v. The three-dimensional hologram should reflect light and appear to move as you rotate the card.
- vi. 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.
- vii. The account number on the signature panel appears in reverse indent printing.
- viii. Depending on the date of the card, there is an overprint pattern on the signature panel.