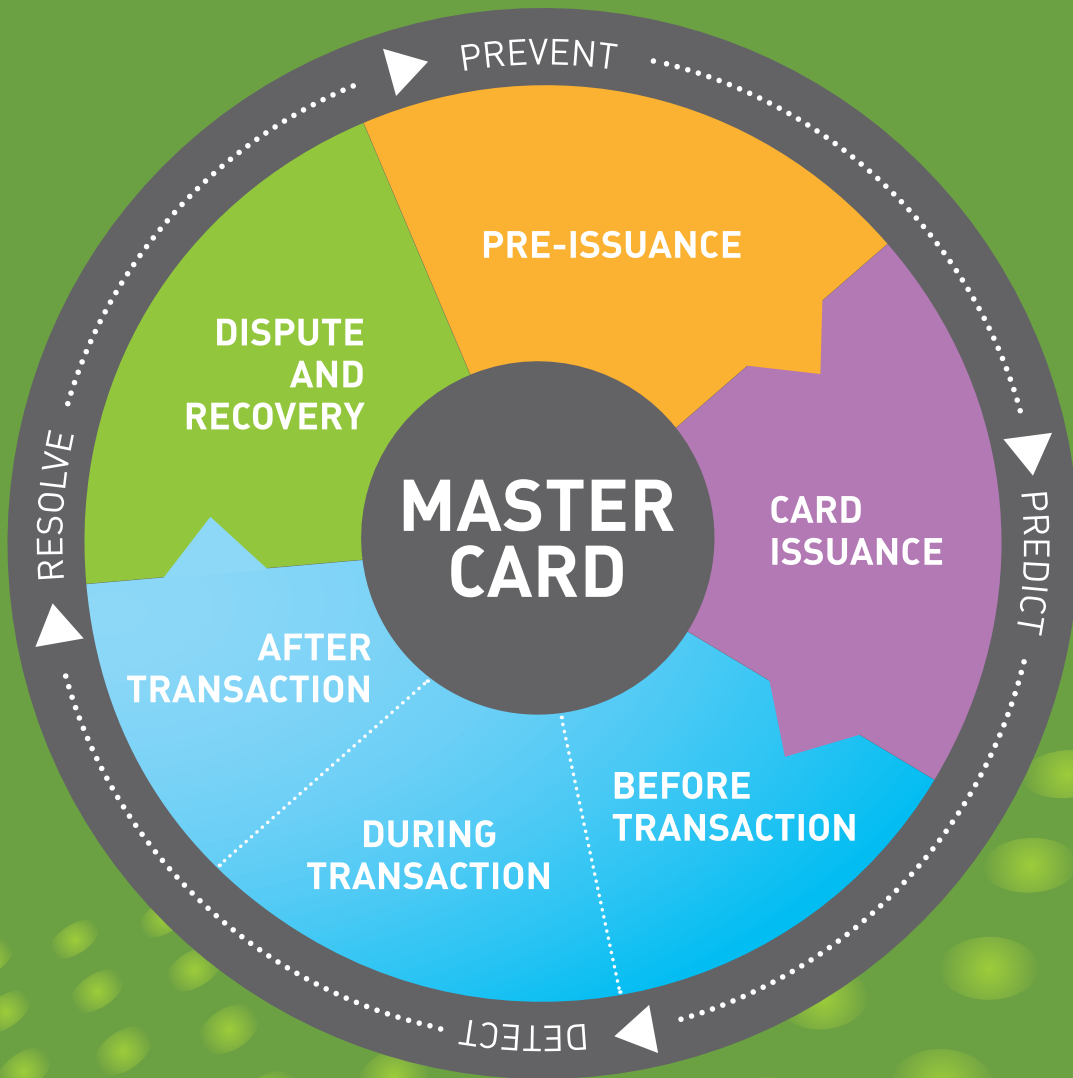


MASTER YOUR CARD: THE CIRCLE OF SECURITY



masteryourcardUSA.org

PAYMENT CARD TECHNOLOGY: SAFE, SIMPLE AND SMART

Use all the power and fraud protection of the technology behind your payment card transactions. Eliminate chargebacks, get the lowest processing rates and maintain your reputation with customers.

PREVENT

- Check the security features on the physical card (hologram, embossed numbers, signatures, etc.)
- Use the Address Verification System (AVS) to confirm zip code or full address of cardholder.
- Confirm the Card Verification Code (CVC) to make sure the online or phone purchaser has the card in hand.
- Keep up with new technologies like PayPass™, embedded chips and mobile payment platforms.
- Maintain your PCI DSS compliance and guard against common payment system attacks.

PREDICT

- Use common sense awareness of customer purchase patterns and double-check anything unusual.
- Learn more about the Mastercard® Electronic Monitoring Solutions (EMS) product suite.
- Call back before shipping an unusual or large order.

DETECT

- Companies like Mastercard offer early warnings identifying transactions occurring on accounts with fraud indicators.
- The Excessive Chargeback Program (ECP) monitors when your business has exceeded or is likely to exceed monthly chargeback thresholds.

RESOLVE

- Know your rights. If you follow all the steps for 'card present' transactions you are not liable for any chargebacks.
- For 'card not present' transactions use common sense and technology to protect yourself.
- Companies like Mastercard provide the third-party resolution between consumers' banks and your bank, so make sure your processor is requesting that resolution and not just passing it on to you.

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Master Your Card is a community empowerment program sponsored by Mastercard®