

Master Your Card OPORTUNIDAD

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A community empowerment program sponsored by  **mastercard**

BE ON THE LOOKOUT FOR CARD FRAUD



Each time a customer presents an electronic payment card, your staff should go through the following checklist:

- 1. Check the embossed numbers on the front of the card.** If an account number is embossed, the embossing should be clear and uniform in size and spacing and extend into the hologram (if a hologram is on the card face). These numbers should not be chipped away and no “halos” of previous numbers should appear under the embossed account number. Mastercard account numbers start with the number 2 (two) or the number 5 (five). The last four digits of the account number on the front of the card should match the four digits printed on the signature panel on the back of the card.
- 2. Examine the hologram.** A hologram is usually on the front of an electronic payment card, either above or below the brand mark. But, on some new card designs, the hologram may be on the back of the card or integrated into the magnetic stripe on the back of the card. The hologram should reflect light and appear to move when the card is rotated.
- 3. Compare signatures.** The back of the card must be signed, and the signature should reasonably compare to the cardholder signature on the sales receipt. Check to be sure that it has not been taped over, mutilated, erased or altered in any suspicious manner.
- 4. Look at the magnetic stripe.** The magnetic stripe on the back of the card should appear smooth and straight, with no signs of tampering.
- 5. Become familiar with new card designs.** Some card companies recently introduced cards that are not embossed. These cards may look different—they have no raised (embossed) numbers, so you cannot make a manual imprint—but the brand behind them is the same. Your business must have an electronic terminal to accept these cards.
- 6. Examine the expiration date.** The card should not be accepted after the last day of the “valid through” date indicated on the card. Merchant clerks must validate the card expiration date.
- 7. Is the customer who is using the card the actual cardholder?** Electronic payment cards are non-transferable. Check to see that the signature on the sales receipt matches the signature on the back of the card. Also, be observant of the customer’s behavior—does it seem normal, or does the person appear uneasy?

If any suspicious behaviors occur, you can ask for help. If an employee is at all suspicious about a card, call your Voice Authorization Center and request a Code 10 Operator. The Authorization Center will help you decide whether to complete the transaction.