

Be on the Lookout for Card Fraud

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

1. Check the embossed numbers on the front of the card

All MasterCard account numbers start with the number 5 (five). 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). 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. These numbers should not be chipped away. And no “halos” of previous numbers should appear under the embossed account number.

2. Examine the hologram

A MasterCard hologram is usually on the front of a MasterCard card either above or below the MasterCard 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 three-dimensional hologram with interlocking globes should reflect light and appear to move when the front of 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. The word “Void” on the signature panel indicates that the signature panel has been tampered with.

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

MasterCard recently introduced a new card called MasterCard Unembossed. 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 embossed on the card. Merchant clerks must validate the card expiration date.

MasterCard also has introduced new card designs that permit the hologram to appear on the back of the card or integrated into the magnetic stripe on the back of the card.

7. Is the customer using the card the actual cardholder?

A MasterCard card is 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.