

# Help Prevent Fraud with MasterCard® Card Security Features



All MasterCard cards have security features for merchants to check during a transaction. This merchant fact sheet is designed to familiarize you with those features.

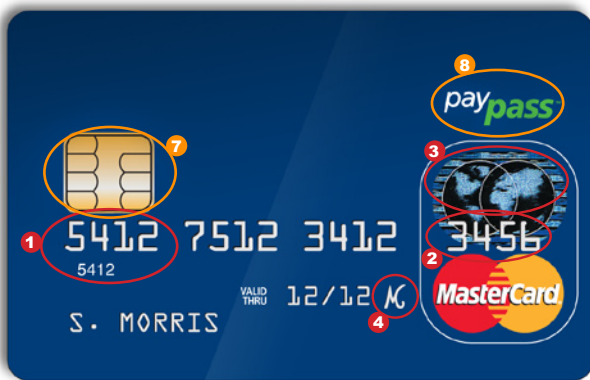
Every day, MasterCard is working diligently to help prevent fraud. But you are still a first line of defense. In fact, you have a significant role in making sure these security features work.

Thanks in advance for your help.



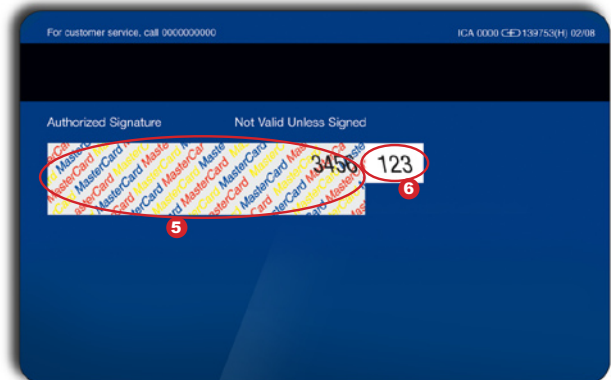
## MasterCard® Card Security Features and Optional Card Features

Card Front



1. The first 4 digits of the account number must match the 4 digit preprinted BIN. Remember, all MasterCard account numbers start with the number 5.
2. The last 4 digits of the account number must match the 4 digits that appear on the cardholder receipt.
3. The global hologram is three dimensional with a repeat "MasterCard" printed in the background. When rotated, the hologram will reflect light and appear to move.
4. The stylized "MC" security feature has been discontinued, but may continue to appear on cards through June 01, 2010.

Card Back



5. The signature panel is tamper evident with the word "MasterCard" printed in multiple colors at a 45° angle. For magnetic swiped transactions, remember to compare the signature on the back of the card with the cardholder's signature on the receipt.
6. The 4 digits printed on the signature panel must match the last 4 digits of the account number, followed by the 3 digit indent printed CVC2 number.

Optional Card Feature (see Card Front).

7. A Chip may be present on the card. The cardholder will be prompted to enter a unique personal identification number or PIN when the card is inserted into a chip capable payment terminal.
8. PayPass® contactless payment technology may be present on card. A signature is not required for PayPass® "tapped" transactions below a specified limit.

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

# Alternative MasterCard Card Designs



The MasterCard card design options offer Card Issuing Banks flexible placement of the MasterCard hologram (Card Front or Back), may permit the use of holographic magnetic tape and supports vertical card designs.

## Alternative MasterCard Card Features and Designs

### Alternative Card Front



Card design and MasterCard Brand Mark may be oriented vertically.

### Alternative Card Back

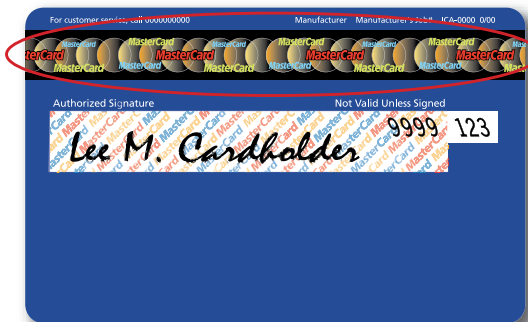


Global hologram on the back of a chip card design. The signature panel has been shortened to accommodate the chip.



Debit Hologram on the back of a magnetic stripe card design.

Note:  
In some countries, it is a mandatory for Debit MasterCard cards to bear the Debit Hologram.



Holographic magnetic tape may be used in lieu of the hologram or in conjunction with the hologram. A longer signature panel is used on traditional magnetic stripe cards.

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