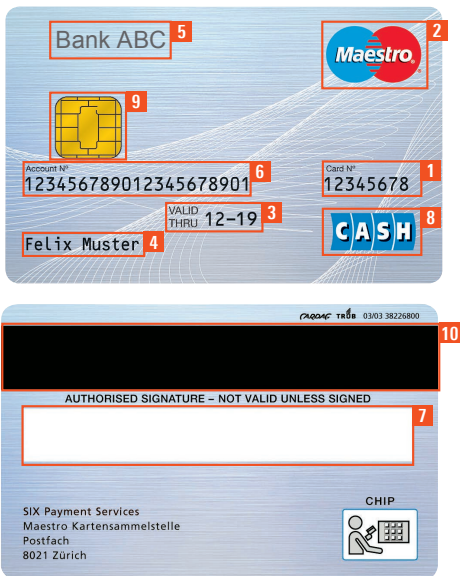


Maestro security features

Important: Please note that Swiss Maestro cards and foreign cards with the Maestro function are issued by a variety of financial institutions. They can therefore vary in appearance. Foreign cards do not necessarily contain a chip.



Security features: Check the following security features during every Maestro transaction:

- 1. Card number:** For Swiss cards and most foreign cards the card number is 8-digits long. Some foreign card numbers may contain up to 16 digits.
No embossing: Unlike credit cards, the card text on Maestro cards is not embossed, which prevents the making of unauthorized manual transactions (using an imprinter).
Important: A few international cards do have embossing, but may also only be used for electronic processing.
- 2. Maestro logo:** The Maestro logo is located on the front side in the upper right hand corner on domestic cards, and can be either on the front or reverse side on foreign cards

3. Expiry date/Valid thru: The Maestro card expiry date is comprised of the month and year of card expiration. (e.g.: December 2011 = 12/11). The card is valid until the last day of the month of expiration.

4. Name: The cardholder's name is printed on the Maestro card. The first name may appear either before or after the last name. On second or company cards issued for a single bank account, in addition to the cardholder's name there is also additional printed information, such as the company name or the account holder's name.

5. Name and logo of the card-issuing bank or institution: The name and logo of the card-issuing institution appears in the upper left hand corner on the front side of the card.

6. Account number: On the front side of Swiss Maestro cards appears either the cardholder's bank account number (possibly supplemented with the preceding bank clearing number) or the 21-digit IBAN number or even both.

7. Signature: Every Maestro card must be signed on the reverse side of the card. If you suspect that the card presented does not belong to the customer using it, check the signature against the person's proof of identification (driver's license, identification card).

8. CASH logo: The CASH logo appears either on the front or reverse side of most Swiss Maestro cards. Foreign cards do not have a CASH logo.

9. CHIP: Maestro cards which have the word "CHIP" printed on the reverse side contain an advanced chip that can process cash withdrawals and debit payments according to the internationally applicable EMV standard (EMV = Europay MasterCard Visa). You must have an EMV-capable terminal to make use of this chip. If you do not have such a terminal, then you can continue to use the magnetic strip.

10. Magnet strip: Contains all information required for the processing and authorization.

Your local point of contact can be found at: www.six-payment-services.com/contact

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