

Diners Club card security features

Greater security with electronic processing

With electronic processing through a terminal at the point of sale, the security check takes place largely automatically. Credit cards increasingly request the entering of a PIN code instead of the cardholder's signature, as with debit cards. In this case, the card remains in the customer's hands throughout the payment process and you need not check the following security features. **However, if your terminal requests the customer's signature, you are required to check the following security features:**

1. Is the card genuine?

- Does the card have a holographic magnetic strip featuring the logo of Diners Club International repeatedly, the name and a map of the world? Do these features change their colour when tilted and do they seem to rotate?
- Is there an undamaged signature field on the reverse of the card with the Diners Club International logo repeated (divided circle)?
- Are the complete card number or the last four digits of the card number embossed in the signature field, followed by the three-digit security number?
- Does the Diners Club International logo (divided circle) become visible on the front of the card under UV light?

- Is the card embossed or printed cleanly and free of alteration, discoloration or other abnormality?
- Does the card contain the information "Member since"?

2. Are the security features correct?

- The card number embossed on the front of the card or the last four digits of the card number must be the same as the number in the signature field. Embossed card numbers have uniform sizes and gaps and extend into the hologram (if present on the front of the card).
- The card number and expiry date are printed on the front of unembossed cards. These cards do not have a security letter and are intended "for electronic use only".

3. Do the card numbers match?

Important: The last four digits of the number printed on the terminal slip must match the last four digits of the card number.

- Authorization is automatic.
- The 3-digit security code is on the right, in the signature field.



VERTRAGSPARTNER AG 0000 ORTSCHAFT		
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B U C H U N G		
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DINERS CLUB		
XXXX	XXXX	XXXX ³ 1234
0031 049164 01 000001		
***** REF. NR. 123456 *****		
097762		
Total	SFR	58.00
=====		
 Signature/Unterschrift ⁴		

Example of a sales slip when paying with a Diners Club card

4. Checking/confirming the cardholder's identity

- Is the card signed?
- Has the signature field been corrected, erased or otherwise damaged?

Credit cards are personal and not transferrable.

- Do the signatures on the card and sales slip match?
- Do not return the card to the customer until the transaction has been completed and you have checked the signatures.

If in doubt, you should call the SIX Payment Services authorization desk on 0800 80 1010 and mention "Code 10".

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

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