



V PAY security features

What is V PAY?

In 2006, Visa launched its pan-European debit solution for convenient and secure presence payment with V PAY. The card can be used today at around 8 million points of acceptance throughout Europe. The card organization anticipates that there will be several million cardholders in the coming year. Merchants that accept V PAY as a cashless means of payment position themselves for a growing international potential.

Effortless and costless installation

As a SIX Payment Services merchant, the integration of V PAY in your existing infrastructure is accomplished with no effort and no costs. Activation occurs quickly and easily once the contract has been signed, enabling you to connect to this new customer segment right away.

What are the advantages of V PAY?

- Maximum security with the trendsetting chip- and PIN-only technology
- Fast and easy payment handling with guaranteed payment cover on all properly processed transactions
- Instant automatic authorization of every transaction around the clock
- Rapid transfer of turnover to your bank account
- Lower commissions resulting from currency conversion gain with Dynamic Currency Conversion (DCC)

Chip and PIN for maximum security

EMV is the trendsetting standard for the security and user-friendliness of cashless paying, delivering a drastic reduction of card misuse through the combination of the cutting-edge chip- and PIN-only technology. All V PAY transactions are confirmed by the cardholder with the entering of the V PAY PIN (personal identification number). V PAY guarantees the maximum security for points of acceptance and V PAY cardholders alike.

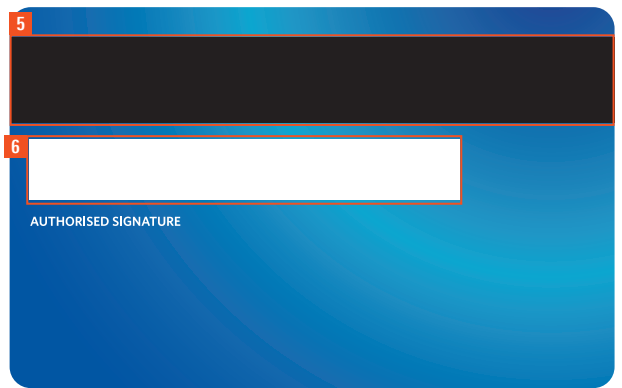
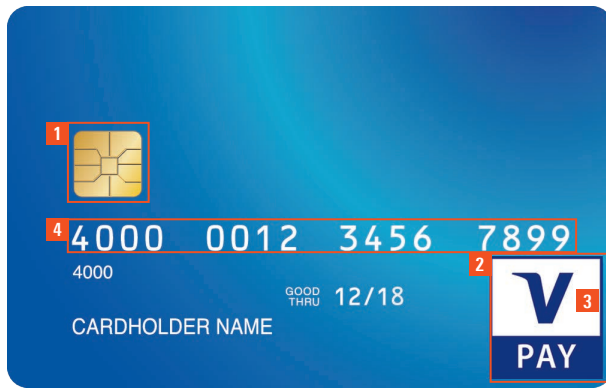
How is V PAY processed?

- Sign a corresponding contract with SIX Payment Services.
- Check the card's identifying marks and security characteristics.
- Always authorize the card through your EMV/ep2 terminal.
- V PAY cards can only be processed electronically at EMV/ep2 terminals. Processing is not possible with a manual imprinter or older-generation electronic terminals that cannot read an EMV chip.
- Your customer does not need to sign the printed sales slip since the transaction has been verified with the customer's PIN entry.
- **Please note: no mail/phone order or hotel reservations are possible.**

How do you recognize the V PAY card?

The following identification and security features are found on all V PAY cards:

1. An EMV-compatible chip is found on the front side.
2. All V PAY cards must show the "V PAY" logo on the front side.
3. A UV security sign is printed on the front of every V PAY card, which is visible only under ultraviolet light.
4. The card number may not be embossed. The card design can be either horizontal or vertical.
5. There is a magnetic stripe placed on the back of every V PAY card.
6. The signature field on the back of the card is optional. Cards are also issued without a signature field (see the signature field in the picture).



Should you have any doubt regarding the authenticity of a card, then please call the SIX Payment Services emergency center at 0800 80 1010. Our staff is standing by to assist you 365 days a year, around the clock.

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

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