



# Discover 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 hologram on the front or a holographic magnetic strip on the reverse?
  - Older cards have a round hologram on the front, showing a globe pierced by an arrow, which changes its colour when tilted and seems to rotate.
  - Newer cards have a holographic magnetic strip in which globe and arrow alternate with other shapes, which similarly change their colour and/or seem to rotate when tilted.
- Do the words "DISCOVER" or "DISCOVER NETWORK" appear 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 have an undamaged signature field on the reverse, with the words "Discover" or "Discover Network" printed on it repeatedly?
- Are the last four digits of the card number embossed in the signature field, followed by the three-digit security number?

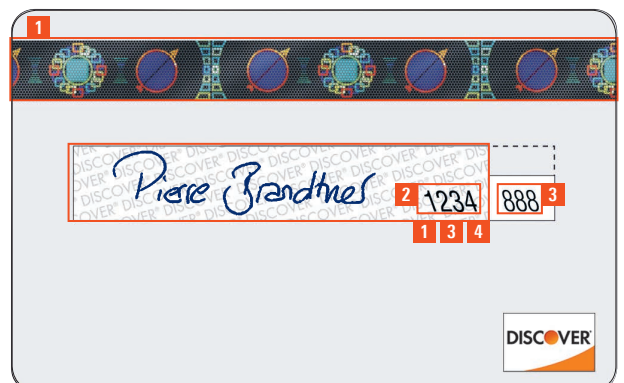
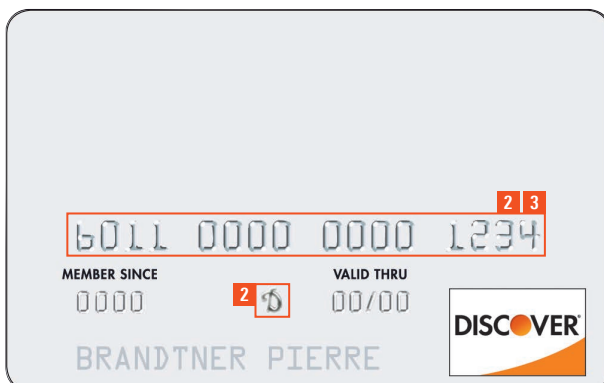
### 2. Are the security features correct?

- 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). Embossed cards have an embossed, stylized "D" on the front as a security feature.
- 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 CID security code is in a white field on the right, next to the signature field.



VERTRAGSPARTNER AG 0000 ORTSCHAFT		
0002	01.01.2016	09.29
B U C H U N G		
00000671013		
DISCOVER		
XXXX	XXXX	XXXX <sup>3</sup> 1234
0031 049164 01 000001		
***** REF. NR. 123456 *****		
097762		
Total	SFR	58.00
=====		
 Signature/Unterschrift <sup>4</sup>		

Example of a sales slip when paying with a Discover 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](http://www.six-payment-services.com/contact)

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