

JCB card security features

Greater security through electronic processing

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

1. Is the card authentic?

- Is the JCB logo present on the front side of the card (possible in any corner)?
- Is the hologram present (can be either on the front or back side of the card)?
- Are there a rising sun, a rainbow and the letters "JCB" in tiny lettering in the hologram?
- Is the card cleanly embossed and free from alterations, coloration or other noticeable differences? Please note that some new cards no longer have an embossment.
- Is the signature field on the reverse side free of corrections, erasures and undamaged?
- Does the signature field consist of repeating JCB logos? On cards that were issued before April 1, 2008, the JCB logos are printed diagonally.

2. Are the security embossments proper?

- The first four digits of the card number must identically match the numbers printed directly below it.

3. Do the card numbers match?

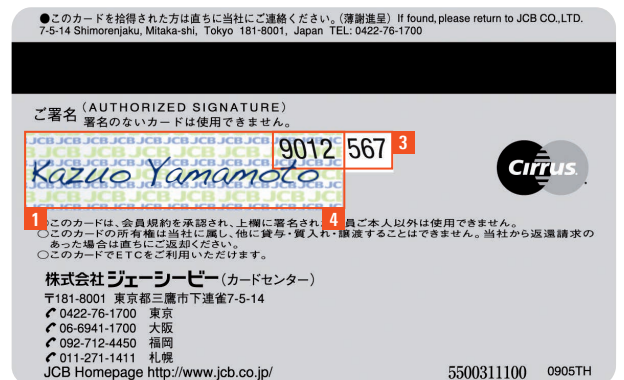
Important: The last four digits of the number printed on the terminal sales slip must absolutely match the last four digits of the card number. These four digits must also match the first four digits of the number printed in the signature field on the reverse side of the card. Check that these four digits on the reverse side of the card match while checking the signatures.

- Authorization occurs automatically.
- The three-digit CAV2 verification code is found in or to the right of the signature field.

4. Checking/Confirmation of the cardholder

Important: Credit cards are issued personally and are non-transferable.

- Is the card signed?
- Do the signatures on the card and the sales slip match?



VERTRAGSPARTNER AG 0000 ORTSCHAFT		
0002	01.04.2016	09.29
BUCHUNG		
00000671013		
JCB		
XXXX	XXXX	XXXX 9012 ³
0031 049164 01 000001		
***** REF. NR. 123456 *****		
097762		
Total	SFR	58.00
=====		
Kazuo Yamamoto		
Signature/Unterschrift		
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Example of a sales slip when paying with a JCB card

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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