



Visa 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?

- Is the Visa logo present on the front side of the card (possible on any corner)? A "V" becomes visible under UV light.
- Is the hologram present (can be placed on the front or reverse side, or in the magnetic stripe)?
- Does the hologram change colors when the card is turned slightly, so that the dove becomes clearly visible?
- Is the card cleanly embossed and free of alterations, colorations or other noticeable problems? 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 a repeating Visa logo, visible under ultraviolet light (standard design as depicted here, or individual design also possible)?

2. Are the security features correct?

- The first 4 digits of the card number must be identical with the numbers printed directly beneath.

3. Do the card numbers match?

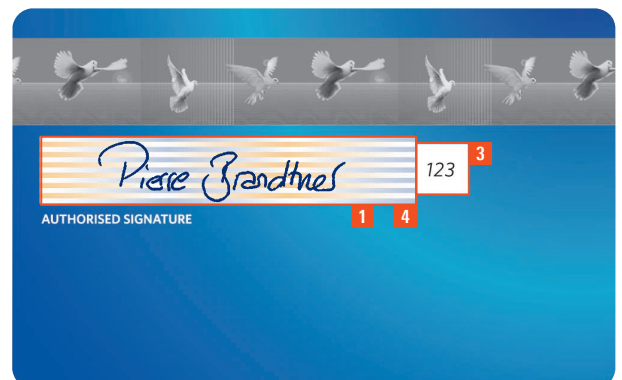
Important: The last four digits of the number printed out on the terminal sales slip must absolutely match the last four digits of the card number.

- Authorization occurs automatically.
- The 3-digit CVV2 card validation number is found right beside the signature field inside a white box.

4. Checking/confirming the cardholder's identity

Important: Credit cards are personal and non-transferable.

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



| | | |
|---|------------|-----------|
| VERTRAGSPARTNER AG 0000 ORTSCHAFT | | |
| 0002 | 01.01.2016 | 09.29 |
| B U C H U N G | | |
| 00000671013 | | |
| Visa | | |
| XXXX | XXXX | XXXX 7899 |
| 0031 049164 01 000001 | | |
| ***** REF. NR. 123456 ***** | | |
| 097762 | | |
| Total | SFR | 58.00 |
| ===== | | |
|  Signature/Unterschrift | | |

Example of a sales slip when paying with a Visa 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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