

Abagnale Fraud Tips

MASTERCARD

All MasterCard account numbers start with 5. The embossing should be clear, be uniform in size and spacing, and extend into the hologram.

The pre-printed Bank Identification Number (BIN) must match the first four digits of the embossed account number.

The valid date lists the last day on which the card is valid. Some cards may have an effective date as well.

MasterCards have a stylized "MC" security character embossed to the right of the valid dates.

The back of the card must be signed and the signature should reasonably compare with the signature on the sales draft.



*Note: Backgrounds of credit cards may vary in design and color.

CARD IDENTIFICATION FEATURES

If you are ever suspicious about the card, call your Voice Authorization Center and request a Code 10.

A three-dimensional hologram with interlocking globes should reflect light and seem to move as you rotate the card. The word "MasterCard" is printed repeatedly in the background of the hologram. The letters "MC" are micro-engraved around the two rings.

The 16-digit account number embossed on the card must be exactly the same as the account number printed on the sales draft or displayed on your terminal (if equipment allows).

The magnetic stripe should appear smooth and straight, with no signs of tampering.

The word "MasterCard" is printed repeatedly in multicolors at an angle on a tamper-evident signature panel. You may see only the last four digits of the account number, plus the three-digit CVC2 is indent-printed on some newer cards. Some cards may contain the full, 16-digit account number, followed by the three-digit CVC2 indent-printed on the signature panel.

VISA

All Visa account numbers start with 4. The embossing should be clear, be uniform in size and spacing, and extend into the hologram.

The four-digit number printed below the embossed account number must match the first four digits of the account number.

Visa Cards have a stylized "V" security character embossed to the right of the expiration date.

The signature on the sales draft should match the signature on the back of the card. The signature panel should have a repetitive pattern of the word "Visa" printed in color at an angle. The card account number, plus a three-digit Card Verification Value 2 (CVV2) is indent-printed on the signature panel.



*Note: Backgrounds of credit cards may vary in design and color.

CARD IDENTIFICATION FEATURES

The account number embossed on the card must match the account number printed on the sales draft or displayed on the terminal (if equipment allows).

A three-dimensional dove hologram should reflect light and seem to change as you rotate the card.

The magnetic stripe should appear smooth and straight with no signs of tampering.

All Visa Cards must be signed before they are valid. If the card is not signed, ask the Cardholder to provide a valid government I.D. (e.g., driver's license). Then have the customer sign the card. Check to be sure the signatures match.

If you are ever suspicious about the card, call your Voice Authorization Center and request a Code 10.

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