



Merchants must familiarize themselves with the Visa card acceptance guidelines, MasterCard transaction processing rules and other pertinent issuer documents available online. These documents contain detailed information on accepting and authenticating cards and cardholders in face-to-face (card-present) payment processing environments.

1. Inspect customer's card

Always look at the customer's card and confirm the following:

- Card has the brand's unique hologram and logo
- Card number and cardholder name are raised/embossed on front of card
- Expiration date is 'reverse indented' on the card back

Visa, MasterCard and Discover

- Card has 3-digit code engraved in the signature panel on the back of the card

American Express

- Card has 4-digit code printed on the front of the card above and to the right of the raised card number
- Card number engraved in the signature panel on the back of the card



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Note: Some issuers manufacture unembossed prepaid cards. These cards have a magnetic stripe on the back and the card's brand logo on the front, with the card number and expiration date printed (not embossed) on the front of the card. Unless you know the cardholder, these cards must be swiped through the magnetic stripe reader; not key entered into the POS device.

2. Verify cardholder's ID



If there are any warning signs about the card or the cardholder resulting from performing the checks above:

- Inspect the cardholder's driver license or government issued picture ID, making sure the picture resembles the cardholder
- Ensure the name on customer's ID is reasonably close to the name on the card
- Check that the signature on the ID document is the same as on the card (and on the printed receipt, if a receipt is printed and includes a signature line)

3. Verify transaction



If an approved payment receipt is printed, check the following:

- Cardholder name printed on receipt below the signature line matches the cardholder name embossed on the front of the card
- Last 4 digits of card number printed on receipt match the last 4 digits embossed on the card itself

If the terminal displays last 4 digits of card number during transaction input, BEFORE PRESSING ENTER check:

- Last 4 digits of card number displayed in the POS display window match the last 4 digits embossed on the card itself

If the POS device cannot read the card's magnetic stripe and card number is manually keyed:

- Pay particular attention to all the card security and cardholder authentication checks performed in Step #1 and Step #2 above. Review or perform again if necessary.
- Make an imprint of the front of the card. Verify that the card number and expiration date are legible on the imprint to ensure the card was legitimately embossed.

