

## SECURITY FEATURES ON CARDS

The following additional security features should also be considered in conjunction with all guidelines set out in this brochure. It should be noted that there are card types with different types of designs and styles in the market. However, the following features are present on every card.

### VISA CREDIT CARD SECURITY FEATURES

#### HOLOGRAM

Previously, a hologram of the Visa dove should appear three-dimensional and move when the card is tilted. The last grouping of embossed/printed account number digits should extend into the hologram. This is no longer a required feature and is not part of the cards designed after 2006.

#### THE FLYING 'V'

Previously, Visa cards had a stylized 'V' embossed on the line next to the valid date. The alignment between the 'V' and the expiry date had to be perfectly straight. The flying 'V' has been removed from cards designed after 2006.

#### SIGNATURE PANEL

Should carry a diagonal repeat pattern of the word 'Visa' printed in multicolour at a 45-degree angle on a tamper evident signature panel. Do not accept if the word 'VOID' is visible under the signature panel, unless the damage appears to have been caused by normal wear and tear. The card must be signed. In instances when smart cards are used, the device will prompt for PIN. Always ensure these instructions are adhered to.

#### CARDHOLDER NAME

Compare it with the signature.

#### VISA HOLOGRAPHIC MAGNETIC STRIPE

The Visa holographic magnetic stripe must appear on the back of the card according to ISO standards in the upper position on the back of the card.

#### CHIP (optional)

If used, the chip must appear on the front of the card.

#### CARDHOLDER VERIFICATION VALUE 2 (CVV2)

A CVV2 must be indent-printed or laser engraved on the back of the card. The 3-digit CVV2 number must be placed on the card in either the standardized white area next to the signature panel or directly on the signature panel.

## **MASTERCARD CREDIT CARD SECURITY FEATURES**

### **SECURITY CHARACTER**

Previously, MasterCard had a stylized 'MC' embossed on the line next to the valid date. The alignment between the 'MC' and the expiry date was perfectly straight. For cards issued after 2006, this feature is no longer present.

### **SIGNATURE PANEL**

Should carry a diagonal repeat pattern of the word 'MasterCard' printed in multicolour at a 45-degree angle on a tamper evident signature panel. Do not accept if the word 'VOID' is visible under the signature panel, unless the damage appears to have been caused by normal wear and tear. The card must be signed. In instances when smart cards are used, the device will prompt for PIN. Always ensure these instructions are adhered to.

### **CARDHOLDER NAME**

Compare it with the signature.

### **CHIP (optional)**

If used, the chip must appear on the front of the card.

### **ULTRAVIOLET PRINTING – 'M' AND 'C'**

All MasterCard cards must have a M and C printed on the front with ultraviolet inks.

### **CARDHOLDER VERIFICATION VALUE 2 (CVC2)**

A CVC2 must be indent-printed or laser engraved on the back of the card. The 3-digit CVC2 number must be placed on the card in either the standardised white area next to the signature panel or directly on the signature panel and must be printed in reverse italics.

### **MAGNETIC STRIPE**

The black magnetic stripe must appear on the back of the card in the upper half. MasterCard does not currently use a holographic magnetic stripe.

### **GLOBAL HOLOGRAM**

A hologram with the interlocking globes showing the continents may appear on the front or back of the card. This is a three-dimensional hologram and will move when the card is tilted, and the word 'MasterCard' appears in the background of the hologram. The letters 'MC' were microengraved around the two rings. Alternatively, the hologram may be replaced with a holographic magnetic stripe.

### **VISA DEBIT CARDS – VISA ELECTRON**

- Electronic use only.
- No manual transactions permitted.
- No voice authorisations permitted.

- All South African issued cards will prompt for a PIN. Some international debit cards may require signature only.

### **VISA LOGO WITH ELECTRON IDENTIFIER**

May or may not appear on the card. All cards issued after 2006 will have the VISA logo. The word 'ELECTRON' will appear underneath the Visa logo.

### **DOVE HOLOGRAM**

May or may not appear on the card. All cards issued after 2006 will not have the dove hologram.

### **CHIP (optional)**

If used, the chip must appear on the front of the card.

### **ACCOUNT NUMBER, CARDHOLDER NAME, EXPIRATION DATE**

Account number (full or truncated) and expiration date must be placed on the front of the card. It may be indent printed, laser engraved or thermal printed. The cardholder name or a cardholder identifier may appear on the front of the card.

### **VISA HOLOGRAPHIC MAGNETIC STRIPE**

The magnetic stripe must appear on the back of the card in the upper half. The Visa holographic magnetic stripe may be used in place of the standard magnetic stripe.

### **ELECTRONIC USE**

Should be printed in English on the front of the card and may also appear in one other language.

### **SIGNATURE PANEL**

Should carry a diagonal repeat pattern of the word 'Electron' and the signature panel may be on the front or the back of the card. The card must be signed.

### **CARDHOLDER VERIFICATION VALUE 2 (CVV2)**

A CVV2 must be indent-printed or laser engraved on the back of the card. The 3-digit CVV2 number must be placed on the card in either the standardized white area next to the signature panel or directly on the signature panel.

## **MASTERCARD DEBIT CARD - MAESTRO**

- Electronic use only.
- No manual transactions permitted.
- No voice authorisations permitted.
- All South African issued cards will prompt for a PIN. Some international debit cards may require signature only.

## **ACCOUNT NUMBER**

Account number must appear on the card (full or truncated). It must be printed and not embossed for South African Maestro cards.

## **ULTRAVIOLET PRINTING**

All MasterCard cards must have a M and C printed on the front with ultraviolet inks.

## **MAESTRO HOLOGRAM**

An optional Maestro hologram with the interlocking globes surrounded by a repeat pattern of the word 'Maestro' in blue appears on the front of the card. This is a three-dimensional hologram and will move when the card is tilted.

## **MAESTRO SYMBOL**

Must always be present and should be on the front bottom right-hand side. It may also sometimes appear on the back bottom left-hand side.

## **EXPIRY DATE**

May be printed on the card.

## **MAGNETIC STRIPE**

The black magnetic stripe must appear on the back of the card in the upper half. MasterCard does not currently use a holographic magnetic stripe.

## **CHIP (optional)**

If used, the chip must appear on the front of the card.

## **SIGNATURE PANEL**

The signature panel should be on the back of the card and must be signed.

**Note:** certain cards, such as Visa Electron and MasterCard Debit cards, have a combination of the above security features. Ensure that you apply the above guidelines of both these card types in such instances.