

BCcard

The account number appears on the front of the card.

Contact module with an embedded D-PAS chip appears on the card front.

"Valid Thru" indicates the last month in which the card is valid.

Cardholder name

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

BCcard hologram

The signature panel is shortened on chip-enabled cards. The signature on the card should match the customer's signature on the charge record.



Some cards have a vertical format.

The BC Global Card logo appears on the card front.

The back of the card should display the Acceptance Marks of Discover, Diners Club International and PULSE, in addition to the BC Global Card Logo.

Call your authorization center for a Code 10 authorization if you are suspicious about a card or a transaction.

China Unionpay®

Most China Unionpay account numbers start with 62. Embossing should be uniform in size and spacing, and extend into the hologram.

Expiration date



The three-dimensional hologram on the front of the card should reflect light and appear to move.

The China Unionpay acceptance mark appears in the lower right corner with imprinted letters and numbers.

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

Last four digits of the account number

The three-digit card authentication value code.

China Unionpay in Chinese is printed repeatedly in multicolors at an angle on a tamper-evident signature panel.

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International Card Identification Features

FOR MAJOR CARD BRANDS



Discover®

“DISCOVER®” or “DISCOVER NETWORK” will appear under an ultraviolet light.

All Discover account numbers start with 6. Embossed card numbers should be uniform in size and spacing, and extend into the hologram. Unembossed cards may display account number and expiration date printed flat on the front.

“Valid Thru” indicates the last month in which the card is valid.

A business name may be embossed below the account name.

Embossed security character appears as a stylized “D”. No stylized “D” appears on unembossed cards.

All cards display a hologram on the card front with a globe pierced by an arrow, unless the card back displays a holographic magnetic stripe.

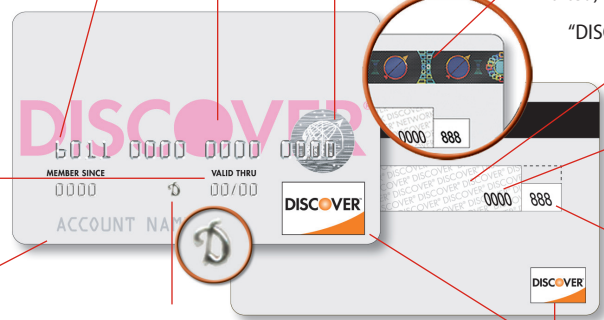
Newer cards display a three-dimensional holographic magnetic stripe which (when tilted) shifts color and appears to move.

“DISCOVER” or “DISCOVER NETWORK” appears on a tamper-evident signature panel.

The last four digits of the card number are displayed on the signature panel in reverse indent printing.

The three-digit CID is printed in a separate box to the right of the signature panel on the card back.

The Discover or Discover Network acceptance mark will appear on the front **AND/OR** back of the card.



MERCHANT, PLEASE NOTE:

You may not have the capability to accept every card shown in this brochure. Please consult your processor/acquirer for authorized card brands and jurisdictions.

Visa®

The signature panel must appear on the back of the card and contain an ultraviolet element that repeats the word “Visa.” The panel will look like this one, or have a custom design. It may vary in length.

The words “Authorized Signature” and “Not Valid Unless Signed” must appear above, below or beside the signature panel. If someone has tried to erase the signature panel, the word “VOID” will be displayed.

The Flying Dove Hologram appears on most cards, however its location on the card may vary. It can be on the front of the card, or a smaller hologram may be located on the back of the card.

The card may have a chip. Chip-enabled cards also have a magnetic stripe on the back.

A three-digit Card Verification Value 2 (CVV2) must appear in the white box to the right of the signature panel or on the signature panel.

All Visa embossed, unembossed or printed account numbers start with 4. All digits must be even, straight and of the same size.

The four-digit preprinted Bank Identification Number (BIN) must be printed directly below the account number and match the first four digits of the account number.

The Visa Brand Mark must appear on the card, in either the bottom right, top left or top right corner. A “V” is visible over the Brand Mark when the card is placed under an ultraviolet light.



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Diners Club International®

The holographic magnetic stripe contains a repeating image of the logo, name and world map which shift color and appearance when the card is tilted. It should appear smooth, with no signs of tampering. Some cards may have a standard black magnetic stripe.

The Diners Club split circle graphic appears on a tamper-evident signature panel.

CVV2 appears on the signature panel in indent printing. Full or partial account number may also appear in indent printing.

Other acceptance marks or logos such as Discover® or PULSE® may appear on the back of the card.

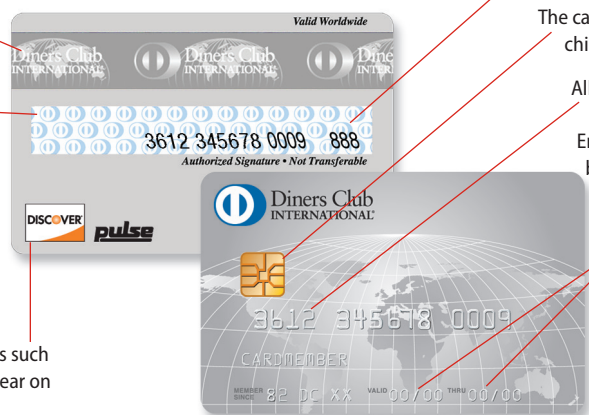
The Diners Club® split-circle graphic with slash marks will appear under an ultraviolet light.

Full or partial account number may appear in indent printing.

The card may have a chip. Cards with chips also have a magnetic stripe.

All Diners Club account numbers start with 30, 36, 38 or 39. Embossed card numbers should be uniform in size and spacing.

“Valid” and “Thru” dates indicate the first and last month in which the card is valid.



American Express®

The signature on the back of the Card must match the Cardmember’s signature on the Charge Record, and must be the same name that appears on the front of the Card. (In the case of Prepaid Cards, there may not be a Cardmember Name on the Card.) The signature panel must not be taped over, mutilated, erased or painted over.

Some Cards have a three-digit Card Security Code (3CSC) number printed on the signature panel.

Some Cards may have a holographic image on the front or back of the Card to determine authenticity.

Some Cards have an embedded chip on which data is stored and used to conduct a charge. Chip Cards utilize PIN validation to determine authenticity.

Do not accept a Card after the “Valid Thru” date.

All American Express® Card Numbers start with “37” or “34”. The Card Number appears embossed on the front of the Card. Embossing must be clear, and uniform in sizing and spacing. Some Cards also have the Card Number printed on the back of the Card in the signature panel. These numbers, plus the last four digits printed on the Charge Record, must all match.

Pre-printed Card Identification (CID) Numbers usually appear above the Card Number, on either the right or the left edge of the Card.

Prepaid Cards may have the name and numbers printed, rather than embossed. The Cardmember Name may be “Recipient” or “Traveler”.

Only the person whose name is embossed on a Card is entitled to use it. Cards are not transferable.



Merchant Code 10 Authorization —1-800-528-2121

MasterCard®

The card may have a chip. Chip-enabled cards also have a magnetic stripe on the back.

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

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

Issuers have the option of placing a holographic magnetic stripe on the card back, replacing the Globe hologram or the Debit hologram.

The “Valid Dates” show the time period in which the card is valid.

The three-dimensional hologram, which may appear on the front OR the back should reflect light and appear to move.

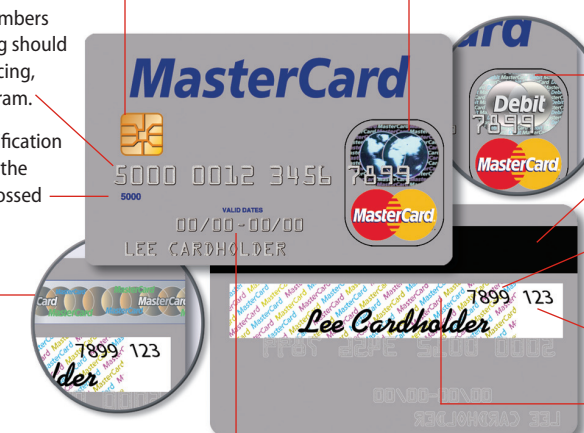
All new U.S.-issued consumer debit cards must display the Debit hologram.

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

The last four digits of the account number appear on the signature panel in reverse indent printing.

The three-digit CVC2 appears to the right of the signature panel.

The word “MasterCard” is printed repeatedly at an angle on a tamper-evident signature panel.



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