

Credit Card Verification

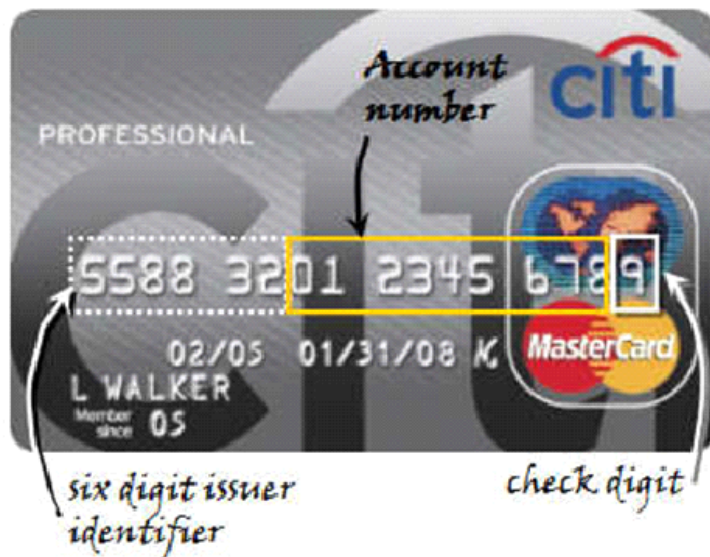
Here are a few quick checks to perform with credit cards to help verify that you have a valid card. Keep in mind that if you feel that there is something fishy or strange about the card, feel free to tell them that their card type will not work with our system. **Fraudulent sales will not pay out commissions for you.** Please make sure to do a thorough job checking cards and cash.

Identification Check

First and most important, always ask for a **government issued photo ID**. Verify that the name on the ID matches the name on the credit card and that the photo on the ID matches the customer. If you have any issues with this, you can ask for additional ID or refuse the payment.

Micro print

Majority of cards have a micro print verification number that can be seen with a magnify glass. the micro print usually the first or last 4 digits of the **card number** will be displayed in smaller imprinted on the front of the card just under the card number.



Correlation

One other good measure to quickly check the validity of a card would be to check the first digit in the card itself. Amex will start with a **3**, Visa with a **4**, MasterCard a **5** and Discover with a **6**.

Symmetry

Always look to make sure the account numbers on the card are evenly spaced and aligned. A card scammer would typically uses an embossing machine that handles one number at a time. As such, numbers are often skewed.

Swipe Number Match

After swiping the card, check that the numbers reflected on the device match the numbers on the card. Double check the last 4 digits. If they do not immediately back out of the transaction and refuse the sale.

Hologram Check

Check the hologram sticker on the front of Visa and MC and the top back strip on an Amex card for the foil hologram. Forged cards often have a dull, 2D look.



(Please note that the Hologram image may vary for each card.

Visa uses a dove hologram, MasterCard – a world map, Discover – a globe.)

Signature Strip

The signature strip on the back of the card will always be a different material so note that the strip should be on the back and white.



(The Signature strip will be a different material apart from the card.)