

### Security Features - Visa Flag Design with hologram

#### The Account Number

The account number must appear clear, clean and uniform. All Visa account numbers begin with 4. If a card has been re-embossed, the original embossed numbers have been flattened and new numbers embossed, the numbers may appear fuzzy, like "ghost images."

All or part of the account number on the front of the card must match the printed account number on the sales receipt. Some unembossed Visa cards may have only partial account numbers printed on the card.

#### Bank Identification Number

The first four numbers of the account number must appear below the account number. These four numbers are the Bank Identification Number (BIN). If the two numbers do not match, the card has been altered or is counterfeit.

#### Magnetic Stripe

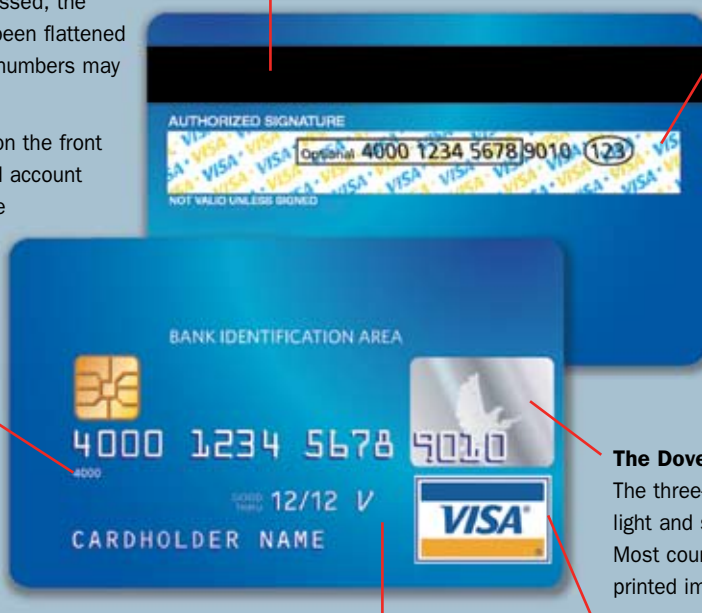
The magnetic stripe should be smooth and straight, with no signs of tampering.

#### The Signature Panel

Make sure that the repetitive Visa name, printed in blue and gold at 45-degree angle, is clearly visible on the signature panel.

The card account number, plus a 3 digit Card Verification Value 2 (CVV2) is reverse indent-printed on the signature panel. Some cards will have only the last 4 digits of the account number plus the 3 digit CVV2, on the signature panel.

Check for signs of tampering such as scratching, white tape or white correction fluid applied over the panel, or writing over another name with a felt-tip pen. The repeated word "void" appears if the panel has been erased or compromised.



#### The Dove Hologram

The three-dimensional dove hologram should reflect light and seem to change as you rotate the card. Most counterfeit cards contain a one-dimensional printed image on a foil sticker.

#### Visa Brand Mark

The Visa Brand Mark must appear in either the bottom or upper right corner. There is a microtext border.

#### Security Character

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

All cards featuring this design will be discontinued by 30 June 2011.

### Security Features — Mini Hologram on Card Back

#### The Signature Panel

The signature panel must appear on the back of the card. It may look like this or be custom designed. The word "VISA" is repeated and visible on the panel when placed under an ultraviolet light.

Check for signs of tampering such as scratching, white tape or white correction fluid applied over the panel, or writing over another name with a felt-tip pen. The repeated word "void" appears if the panel has been erased or compromised. The manufacturer's ID is printed underneath the signature panel.

#### The Mini Dove Hologram

When the Mini Dove Design Hologram is used, it must appear on the back of the card. For non-Chip cards, it may be placed either below or to the left or right of the signature panel. For Chip cards, it is placed below the signature panel.

#### Bank Identification Number

The first four numbers of the account number must appear below the account number. These four numbers are the Bank Identification Number (BIN). If the two numbers do not match, the card has been altered or is counterfeit.

#### Magnetic Stripe

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

#### CVV2

The three-digit code (CVV2) may appear in the white box to the right of the signature panel or be reverse indent-printed onto the signature panel.

#### The Account Number

The 16-digit account number must appear clear, clean and uniform in size and spacing. All Visa account numbers begin with 4.

#### Visa Brand Mark

The Visa Brand Mark must appear in either the bottom right, top left or top right corner. Most cards will be horizontal in orientation. Visa cards with a chip may have a vertical orientation.

A "V" is visible over the Visa Brand Mark when placed under an ultraviolet light.



### Security Features — Hologram on Card Front

#### The Account Number

The account number must appear clear, clean and uniform. All Visa account numbers begin with 4. If a card has been re-embossed, the original embossed numbers have been flattened and new numbers embossed, the numbers may appear fuzzy, like “ghost images.”

All or part of the account number on the front of the card must match the printed account number on the sales receipt. Some unembossed Visa cards may have only partial account numbers printed on the card.

#### Bank Identification Number

The first four numbers of the account number must appear below the account number. These four numbers are the Bank Identification Number (BIN). If the two numbers do not match, the card has been altered or is counterfeit.

#### Magnetic Stripe

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

#### The Signature Panel

The signature panel must appear on the back of the card. It may look like this or be custom designed. The word “VISA” is repeated and visible on the panel when placed under an ultraviolet light.

Check for signs of tampering such as scratching, white tape or white correction fluid applied over the panel, or writing over another name with a felt-tip pen. The repeated word “void” appears if the panel has been erased or compromised.

#### CVV2

The three-digit code (CVV2) may appear in the white box to the right of the signature panel or be reverse ident printed onto the signature panel.



#### Visa Brand Mark

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

#### The Dove Hologram

The three-dimensional dove hologram should reflect light and seem to change as you rotate the card. Most counterfeit cards contain a one-dimensional printed image on a foil sticker.

### Security Features — HoloMag on Card Back



- 1 Microtext with the word “Visa” repeated.
- 2 When the card is tipped the dove appears to travel on top of the vertical lines.
- 3 Move the card side to side and the black dot will appear and disappear behind the dove.
- 4 Move the card up and down and the word “Visa” appears in the sun.

#### Holographic Magnetic Stripe

When the holomag is present on the card it must always be on the card back, and no other hologram appears on the card.

#### The Signature Panel

The signature panel must appear on the back of the card. It may look like this or be custom designed. The word “VISA” is repeated and visible on the panel when placed under an ultraviolet light.

Check for signs of tampering such as scratching, white tape or white correction fluid applied over the panel, or writing over another name with a felt-tip pen. The repeated word “void” appears if the panel has been erased or compromised.

#### CVV2

The three-digit code (CVV2) may appear in the white box to the right of the signature panel or be reverse ident printed onto the signature panel.

#### The Account Number

The account number must appear clear, clean and uniform. All Visa account numbers begin with 4. If a card has been re-embossed, the original embossed numbers have been flattened and new numbers embossed, the numbers may appear fuzzy, like “ghost images.”

#### Bank Identification Number

The first four numbers of the account number must appear below the account number. These four numbers are the Bank Identification Number (BIN). If the two numbers do not match, the card has been altered or is counterfeit.



#### Visa Brand Mark

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