



MasterCard
Worldwide

IMPORTANT INFORMATION ABOUT UNSIGNED CREDIT CARDS

MasterCard rules and security procedures require that credit cards must be signed by the cardholder in order to be accepted for payment



If an unsigned card is presented, the merchant must:

- Obtain usual authorization for the transaction;
- Ask the customer to provide confirming identification; and
- Require the cardholder to sign the card. The merchant must not complete the transaction if the cardholder refuses to sign the back of their card.

What if the card says "Ask for Photo I.D." in the signature space?

- The transaction cannot be processed unless the cardholder's signature appears in the signature space.
- As noted on the cards, they are "not valid unless signed."

Why do cards need to be signed?

- The signature on the back of the card is one of a multi-layered set of security protections in place for cardholders and merchants. The presentation of a signed card allows the merchant to verify the cardholder's identification by comparing the signature on the card to that on the sales receipt.

GUARD YOUR CARD

Other tips for cardholders:

- Never leave your purse or wallet unattended. Keep your personal data and information guarded at all times.
- Sign your credit card as soon as you receive it. Call your card issuer if a new or reissued card does not arrive when expected.

- Never throw away receipts or statements in a public trash container, and be sure to destroy or shred the areas where the account number is visible.
- Make a note of when your financial statements arrive each month. If your statements stop arriving, contact your bank. Read through your monthly statements carefully.
- Do not provide your account number over the phone unless you are positive the call is legitimate. Never provide your credit card number over the phone if you did not initiate the call.
- Keep a list of your credit card accounts, bank accounts, and financial institutions telephone numbers in a secure place so you can quickly call the card issuer(s) to inform them about missing or stolen cards.
- Memorize your passwords and personal identification numbers (PINs) so you do not have to write them down.
- When making a purchase, keep your card in view at all times. Retrieve the card as soon as the transaction is complete and make sure it is yours.
- Don't carry your social insurance card, birth certificate, or passport with you unless it's absolutely necessary. These items can be used for identity theft.
- Be aware of your surroundings. Make sure no one is watching you input your PIN.