

## Payment Card checking procedure

### Payment Card checking procedure<sup>i</sup>

1. Cardholder gives a payment card to cashier.
2. Cashier ensures that cardholder signature is present on signature panel.
3. Cashier ensures that the payment card is valid and is not expired
4. Is card embossed?<sup>ii</sup>

**YES:** the payment card may bear the following logotypes:



**NO:** the payment card may bear the following logotypes:



Cashier identifies the payment card type using logotype. Effective 9 June 2016 cashier determines card type using logotype placed on card front (where chip is placed). Logotypes on card back, if any, indicates that it is a multi-application chip card.

5. Cashier performs validation of security features for the particular card type except cases when contactless technology is used to complete transaction.
6. Does the presented payment card security features matches the ones described in "Payment Card Security Features" section?

**YES:** complete transaction in accordance with card acceptance device operating instruction.

**NO:** call the Authorisation Centre of Worldline Latvia, tel.nr. 67092555. After operator answers the call, tell the operator "Authorization Code 10" and reply to the operator's questions. Act according to the operator's instructions.





1. MasterCard logo is located on the right side of the front side of the card. Some MasterCard cards may have a metallic logotype (1.1).
2. The hologram – two interlocking globes or two interlocking spheres with word “Debit” (2.1). The hologram may be located on the back of the card or on the magnetic stripe (8.1). There may be no hologram, if the logotype of a card is metallic (1.1).
3. Cards issuer’s name is located on the card’s front or back.
4. Card’s number (embossed or unembossed) consists of 16 digits and always starts from ‘5’ or ‘2’.
5. Card’s expiration date may be present on the card: the card is valid until the last day of the specified month (e.g., 12/19 – it is valid until 31 December 2019). Date the card is valid from may also be present - in such case the card is valid starting from the first day of the validity term.
6. The cardholder’s name and surname (or the company’s name) may be present on the card. The cardholder photo and signature reproduction may be present, however presence of the signature reproduction does not replace cardholder signature on panel.
7. Signature panel on the back of the card must contain the cardholder’s signature (it must not be corrected).
8. The magnetic stripe of the card may contain a special hologram (8.1).

The new logotype may be printed on MasterCard cards starting from 4 April 2017



1. Full colour Maestro logo on the front side of the card. The logo may be placed on the back of the card, in such case it can be grayscale.
2. Card’s issuer name is located on the front or back of the card.
3. The card number consists of 13-19 digits; it starts with 5xxxxx or 6xxxxx.
4. Card’s expiration date may be present on the card. The card is valid until the last day of the specified month (e.g., 12/19 – valid until 31 December 2019).
5. Cardholder’s name and surname (or the company’s name) may be present on the card.
6. Signature panel on the back of the card must contain the cardholder signature (it must not be corrected).
7. Magnetic stripe of the card. Effective 9 June 2016 magnetic stripe is optional on Maestro cards.

The new logotype may be printed on Maestro cards starting from 4 April 2017



**VISA**  
Electron



1. Card's logotype – VISA ELECTRON. The logotype may be monochromatic starting from 12 June 2014.
2. Card's issuer name is located on the front or back of the card.
3. Unembossed card's number starts from '4', 16 digits length. Note: some VISA Electron cards have only last four digits of the card number visible on the front.
4. The expiry date may be specified on the card: the card is valid until the last day of the specified month (e.g., 12/19 – the card is valid until 31 December 2019). The first date of the validity term of the card may be specified as well – the card is valid from the first day of the validity term.
5. The cardholder's name and surname (or the company's name) may be present on the card.
6. Legend "Electronic Use Only" printed either on front or back of the card.
7. Signature panel on the back of the card and it must contain the cardholder's signature sample or its reproduction (it must not be corrected).
8. The magnetic stripe of the card may contain a special hologram (a lot of flying doves).

**VISA**



1. Card's logotype – VISA logotype on the front side of the card. The logotype may be monochromatic starting from 12 June 2014.
2. The hologram – a flying dove. The hologram may be located on the back of the card or on the magnetic stripe (in this case there will be lots of flying doves on it).
3. Card's issuer name is located on the front or back of the card.
4. Card's number (embossed or unembossed) consists of 16 digits and starts with "4". If the card is unembossed, it bears legend "Electronic Use Only". Note: some unembossed VISA cards have only the last four digits of the card number visible on the front.
5. The expiry date may be specified on the card: the card is valid until the last day of the specified month (e.g., 12/19 – the card is valid until 31 December 2019). The first date of the validity term of the card may be specified as well – the card is valid from the first day of the validity term.
6. The cardholder's name and surname (or the company's name) may be present on the card.
7. The signature on the back of the card and it must contain the cardholder's signature sample (it must not be corrected). A photographic reproduction of the signature may be printed on the signature panel as well.
8. The magnetic stripe of the card, which may contain a special hologram (a lot of flying doves).





1. Card's logotype – V PAY logotype on card front. The styled “V” appears on logotype under ultraviolet light.
  2. The microchip is located on the front of the card. You may execute transactions with V PAY Cards only by placing the card into the microchip reader.
  3. The magnetic stripe of the card.
- The following elements may be present on V PAY card:
- a. The card number consisting of 16 – 19 digits, starts with 4, 5, 6. First four digits match digits if printed (nor embossed) onto card just below the card number.
  - b. Expiry date of the card.
  - c. Cardholder's name, surname.
  - d. Card's issuer name.
  - e. Signature panel. If there is the signature panel on the card, it must bear cardholder's signature or it's reproduction.



1. Legend AMERICAN EXPRESS on the front, logotype – on the back of the card.
2. Embossed card number; it starts from '34' or '37' and consists of 15 digits.
3. A four-digit number above the card number. It is necessary to execute a transaction with the imprinter or making payments in the internet.
4. A two-digit number below the card number (except for American Express Blue cards) – it specifies the year, in which the first card was issued to the cardholder. It must be equal to “67” or later date, or, if the card was issued after 2000, it must be equal to “00” or later date, but not later than the last two digits of the current year.
5. The expiry date of the card – the card is valid until the last day of the specified month (e.g., 12/19 – the card is valid until 31 December 2019).
6. Embossed cardholder name and surname.
7. The signature panel on the back of the card and it must contain the cardholder's signature sample (it must not be corrected).
8. The card number is printed on the signature panel or below it and it is the same number as the one embossed on the card.
9. The magnetic stripe of the card.

<sup>i</sup> You need not to examine a payment card in cases when a transaction is executed using the contactless technology.

<sup>ii</sup> Embossed cards have card information (card number (PAN), expiry date, cardholder name) is embossed in the card material – visible from both sides of the card.

