

# Compliance Notification

## Discover Network Card Security Features

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**Effective June 3, 2008**, Discover announced that Issuers for Discover cards are now permitted to issue Prepaid Discover Cards without embossed features; therefore the Discover Operating Regulations to describe common features for all Discover Cards were updated. The updated information is as follows:

### **Card Security Features Common to All Standard Rectangular Plastic Cards with a Discover Network Acceptance Mark or Discover /NOVUS Acceptance Mark:**

- Cards issued before October 3, 2008, display a Discover Network three-dimensional hologram, bearing a distinct circular shape and images of a globe pierced by an arrow, water, and stars on a repetitive pattern background (aka "Discover Network Hologram") on the front of the card. The Discover Network reflects light and appears to move as the card is rotated.
- All Cards display a magnetic stripe on the reverse side of the card. Beginning October 3, 2008 newly manufactured cards will feature a three-dimensional holographic design that is incorporated into the magnetic stripe. A series of distinct circular shapes will be visible across the length of the magnetic stripe, with blue glows between each shape. When the card is rotated, the holographic design will reflect light and there will be apparent movement and color switching within the circular shape.
- Cards displaying either the Discover Network Hologram or the holographic magnetic stripe are valid after October 3, 2008; however the Discover Network Hologram will be replaced by the holographic magnetic stripe on new cards. Cards will contain either the Discover Network Hologram or the holographic magnetic stripe. Both designs will not appear on the same card.

### **Prepaid Cards Not Embossed With Card Security Features:**

- "Electronic Use Only" must be printed on the front of the Card
- Card Identification Data (CID) must be printed in a separate box to the right of the signature panel on the back of the Card
- Stylized "D" is not present
- Card Number is printed on the Card
- Cardholder Name may or may not be printed on the Card
- Valid expiration dates may or may not be printed on the Card
- Discover Network Hologram appears on the front of the Card
- Holographic magnetic stripe will appear on newly issued Cards

### **Additional Information:**

If you key enter the card transactions data into a POS device or use a stand-in authorization service to obtain Authorization Responses for card sales involving such Prepaid Cards, you may lose a Dispute of such a Card Sale.

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## What do I need to do?

Understand and implement Discover acceptance standards at your business's Point Of Sale

## For more information and to see the Discover Card acceptance marks please visit:

<http://www.discovernetwork.com/clientsupport/signageacceptance.html>

**Date: November 17, 2008**

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