

Compliance Notification

Revised MasterCard Standards for Terminal Receipt Requirements

Effective October 1, 2008, the MasterCard standards for terminal receipts will be revised:

- Cardholder receipts generated by an electronic point of sale (POS) terminal (attended or unattended) or by an ATM must:
 - Include only the last four digits of the cardholder account number, replacing all preceding digits with fill characters that are neither blank spaces nor numeric characters, such as “x”, “*”, or “#”, and
 - Exclude the card expiration date.
- Merchant receipts must exclude the card expiration date.

For electronic POS terminals that do not currently truncate the cardholder account number on the **cardholder** receipt as described above, compliance with both the cardholder number truncation and expiration date exclusion requirements must occur **no later than October 1, 2008**.

Cardholder receipts that properly reflect only the last four digits of the card number, the terminal software change required to exclude the card expiration date from both the **cardholder** and **merchant** receipt may be implemented with a future software update, but **no later than December 31, 2010**.

What do I need to do?

If your terminal is not compliant with applicable federal and state law as well as card association rules, your business may be subject to significant fines or other penalties. The receipt you provide to a customer may not include the customer's card expiration date or any more than the last four (4) digits of the customer's card number.

In addition, some states (and now MasterCard as indicated above) have requirements that also apply to the receipt your business retains. If you believe that your terminal needs to be upgraded to comply with these requirements, please call the customer service phone number that appears on your monthly statement.

For more information please contact: (800) 957-8924

Date: July 8, 2008