Payment Services

Increased security with the CVV2/CVC2/CID card verification value

for distance payments with Visa, MasterCard, Diners Club, Discover and Maestro[1]

Cards are being used increasingly often to pay for mail-order and e-commerce transactions. SIX Payment Services uses supplemental security measures for these types of transactions to enable you to profit from this trend with the lowest possible degree of risk as a SIX Payment Services merchant. The CVV2/CVC2/CID card verification values increase security.

Distance business includes purchases made with Visa, MasterCard, Diners Club or Discover credit cards as well as with Maestro[1] debit cards per mail, phone and fax and with Secure E-Commerce. The risk of misuse is higher for distance business transactions than for those made at the point of sale. Unauthorized persons can illegally obtain credit card numbers belonging to others and use them without permission to make payments.

The card verification value on Visa credit cards is referred to as the CVV2 (Card Validation Value 2), while on MasterCard credit cards it is called the CVC2 (Card Validation Code 2) and on Diners Club and Discover cards CID (Card Identification Number). It is found on the reverse side of every card and consists of the last three digits of the number in the signature field.

Important: The CVV2/CVC2/CID is not to be confused with the Personal Identification Number (PIN).

The CVC2 is only printed on Maestro cards in several countries. Verification of the CVC2 is therefore not always possible.

Always have customers provide the CVV2/CVC2/CID when they place an order online with a Visa, MasterCard, Diners Club and Discover credit card.

The CVV2/CVC2/CID does not entirely eliminate the risk of misuse. To minimize the risk, each distance payment transaction must be authorized.
This involves verifying that:
– the card is valid (card number and expiry date);
– the card is not blocked (card status);
– the card limit has not been exceeded.

Transmission of the CVV2/CVC2/CID to SIX Payment Services reduces the potential misuse of card data. These measures were developed to better protect you from fraudulent credit card payments, therefore it is in your interest to apply them.

Even though the card verification value is requested, and irrespective of whether it is correct or not, the general and fundamental liability regulations for distance business remain applicable.

[1] For Maestro, the issuing bank decides whether it shall give cardholders the option of using their cards for paying over the internet.

Rules for use of the CVV2/CVC2/CID

You are required to request the card verification value (CVV2/CVC2/CID), unless this would violate the PCI/DSS rules. For further information please read the datasheet entitled "PCI/DSS compliance – instructions for merchants".

A transaction will be rejected in the course of an authorization if the CVV2/CVC2/CID is transmitted, but does not match the card data in the system. This helps you reduce your risk.

This also applies to Secure E-Commerce contracts. With this simple security measure you can effectively hinder the fraudulent use of generated card numbers, particularly if the cardholder has not yet registered for the secure payment methods "Verified by Visa" or "MasterCard SecureCode".

The rules of the leading card organizations strictly prohibit the storing of the CVV2/CVC2/CID card verification values in any form whatsoever, or the disclosure thereof to third parties. The CVV2/CVC2/CID must also be obtained anew for each transaction, even from regular customers.

110.0035.02 CHE_EN/03.2012

Your personal contact: www.six-payment-services.com/contact

SIX Payment Services Ltd
Hardturmstrasse 201
8005 Zurich
Switzerland

SIX Payment Services (Europe) S.A.
10, rue Gabriel Lippmann
5365 Munsbach
Luxembourg