Instruction on Security Elements and Acceptance of Payment Cards
This is educational material, which is developed in order to help Merchants to ensure secure card payments through Terminal. This instruction is an integral part of the Payment Card Service agreement, with which Merchant undertakes to comply.
1. General Requirements

1.1. The Merchant’s employee undertakes to allow the Cardholder to pay for the goods or services by means of a Terminal.

1.2. Only the Cardholder has the right to perform transactions with the Card. The Merchant is required to refuse to service the Card if it is not the Cardholder who performs the transaction.

1.3. The Merchant is required to authorise the transaction in the presence of the Cardholder, if it is not agreed in another way with the Bank.

1.4. Before performing a Transaction, a Merchant should verify:
   - if a logo and symbols are clearly reproduced on a Card, a hologram and images are qualitative and clear;
   - if a Card is without mechanical damages and holes, Card’s number and signature panel are not corrected;
   - that the validity term has not expired;
   - there is no conflict between the actual Cardholder and the information about the Cardholder given on the Card (female/male);
   - if there is no notice “Valid only in ...”, which indicates, that a Card is valid only in exact country.

1.5. The Merchant undertakes:
   - to check visually the authenticity of the Card and its conformity to the description of the Card provided. If the Card does not conform to the requirements, the transaction must be interrupted and the Merchant must refuse to accept the Card as the means of payment;
   - to carry out the Transaction pursuant to the user guide of the Terminal or the cash register system.

2. Using the Card in a Payment Terminal

2.1. Making a payment by using a magnetic stripe Card

2.1.1. The Merchant undertakes to hold the Card personally and not to return it before the transaction is concluded.

2.1.2. If the Terminal announces that the four last digits entered for the purpose of verification do not match the ones read from the magnetic stripe, not to return the Card, identify the person and call the police. The printed receipt must be retained.

2.1.3. If the four last digits of Card number printed on the receipt do not match the numbers on the Card, not to return the Card, identify the person and call the police. Transaction must be cancelled and the receipt retained.

2.1.4. In case of a negative or prohibiting authorization code for the transaction, to abort the transaction and take measures.

2.1.5. To observe that the Card number and the type of Card displayed on the receipt of the Terminal match the provided Card.

2.1.6. If amount of Card transaction is equal or larger than LTL 500 (five hundred Lithuanian litas) and no PIN code shall be entered for the particular type of Card, the Merchant shall identify the Cardholder according to the identification document of a person in question, as well as the Merchant shall contact the Bank’s Authorisation service and to effect “Authorisation CODE 10”. The Bank shall have the right to change the amount stipulated herein when identification of Cardholder must be performed with prior notice to the Merchant thereof one month in advance. Issuing country and document number shall be indicated on the cheque or receipt of the transaction.

2.1.7. The Merchant undertakes to issue a receipt to the Cardholder for signing.

2.1.8. To check the identity of signatures on the Card and on the receipt. If the signatures on the receipt and on the Card do not match, to identify the Cardholder pursuant to the requirements provided. If the Card is not signed, the Merchant is required to identify the Cardholder, to ask the Cardholder to sign the Card and then authorise the transaction.

2.1.9. The Merchant must not carry out the transaction if the Cardholder refuses to sign the Card. In that case the Merchant must cancel the authorisation.

2.1.10. After performing the Transaction, to return the copy
of the receipt or a second receipt (including rejection receipts), the Card and the identity document (if it was demanded) to the Cardholder. If a Transaction was rejected with a code "Retain a Card", a Merchant should hold a receipt with a Card.

2.2. Making a payment by using a chip Card
2.2.1. The Merchant undertakes to insert a Card into the chip reader and to allow the Cardholder, when the appropriate notices are displayed on the Terminal screen, to enter a PIN code, and if more than one payment functions are stored on the Card’s chip, when these are displayed on the Terminal screen allow the Cardholder to choose the preferred payment function.

2.2.2. If the Cardholder identification method is PIN code and the identification fails because the PIN locks up, the transaction must be interrupted and the Merchant must refuse to accept the Card as the means of payment.

2.2.3. If the Cardholder is successfully identified with the help of PIN code, to return a copy of the receipt or a second receipt and the Card to the Cardholder. Attention: If the transaction is based on the PIN code, the Cardholder’s additional signature and identification by document are not required.

3.1. Any Transaction can be reversed pursuant to the user guide of the Terminal till the Transaction Reconciliation Report is sent to the Bank.

3.2. If a Transaction Reconciliation Report was already sent or reversal with a Terminal fails, than, if not agreed differently, the Bank will refund the Transaction on the basis of Merchant’s written petition and original Transaction receipt.

3. Reversal of the Transaction

4. Identification of a Person

4.1. Identification document of a person should be obligatory asked when:
- Transaction amount is larger than LTL 500 (five hundred Lithuanian litas) and Transaction should be approved by signature;
- there are suspicions about Cardholder identity;
- signature on Terminal receipt does not coincide with the signature on the Card.

4.2. The following must be verified for identification of a person:
- whether the bearer of the Card is displayed on the photo in the document;
- whether the name of the bearer of the Card on the Card matches the name in the document;
- whether the signature of the bearer of the Card on the receipt matches the signature in the document and on the Card.

4.3. A passport or driving licence shall be deemed personal identification document. Document type, issuing country, document number and validity term shall be indicated on the cheque or receipt of the transaction.
## 5. Rejection Codes

The most frequently used rejection codes are:

<table>
<thead>
<tr>
<th>Code</th>
<th>Meaning</th>
<th>Merchant’s activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 or 116</td>
<td>Permission to sell denied</td>
<td>Returns the Card to the Cardholder</td>
</tr>
<tr>
<td>101</td>
<td>Card expired</td>
<td></td>
</tr>
<tr>
<td>103-105</td>
<td>Call to the authorisation centre</td>
<td></td>
</tr>
<tr>
<td>106</td>
<td>Card’s PIN locked</td>
<td></td>
</tr>
<tr>
<td>107</td>
<td>Call to the authorisation centre</td>
<td></td>
</tr>
<tr>
<td>109</td>
<td>Terminal unidentified</td>
<td></td>
</tr>
<tr>
<td>110</td>
<td>Call to the authorisation centre</td>
<td></td>
</tr>
<tr>
<td>111</td>
<td>Card unidentified</td>
<td></td>
</tr>
<tr>
<td>112</td>
<td>Incorrect PIN</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>Collect the Card</td>
<td>Retains the Card, calls the guards or police to ensure security</td>
</tr>
<tr>
<td>205</td>
<td>Call the police</td>
<td></td>
</tr>
<tr>
<td>918</td>
<td>Try again</td>
<td>Repeats the transaction</td>
</tr>
</tbody>
</table>

Full range of rejection codes is attached to the Terminal manual. In case the Terminal submits a number that is not listed here, the following should be concluded:

- codes beginning with 1 denote that the transaction cannot be carried out;
- codes beginning with 2 denote that the Card should be retained;
- codes beginning with 9 denote system error.

The Merchant shall have the commitment to capture any Card that comes into the possession of third parties by forgery, loss or in another way (counterfeited) from the person presenting the Card and forward it to the Bank. Before retaining the Card, it is advisable to call the guards or police to ensure Merchant’s security. If possible, the bearer of the Card should be identified.
MasterCard

1. MasterCard logo
   - MasterCard logo is situated on the card right upper or lower corner.
   - MasterCard logo is situated above or below the hologram and is surrounded by the line which seizes also the hologram.
   - Logo must be printed on the card.
   - On the cards issued in USA or Canada there can also be Diners Club logo, which is situated on the upper border of the card with the text “Diners Club International”.

2. Hologram
   - MasterCard hologram “Two hemispheres of the Earth” is situated on the front or at the back of the card.
   - Hologram is multidimensional. Looking at the hologram under a corner you can see the two hemispheres of the Earth, on the background the text MasterCard.
   - When the hologram is on the front of the card, the last four numbers of the card are embossed on the hologram.

3. Card number
   - MasterCard number starts with 5 and is 16 dimensional.
   - Cardnumbers are embossed on the card.
   - The first four numbers are preprinted on the card.

4. Cardholder
   - Cardholder’s name is embossed on the card (company’s name also if the card is a company card).

5. Validity
   - The card has an embossed validity time. For example 12/11 shows that the the card is valid until the end of December in 2011.

6. The symbols seen under ultraviolet light
   - Under ultraviolet light you can see letters M and C.

7. Signature panel
   - Signature panel has the text “MasterCard” in blue, red and yellow running diagonally.
   - The card number must be printed on the signature panel (full or partial number) and the control degree (to the left). The card last four numbers are on the upper right corner of the signature panel.
   - The card number on the front panel must coincide with the one or part of it on the signature panel.
   - The signature panel must not be damaged and you must not see the word “VOID”.

8. Control degree
   - Control degree is the last three numbers on the signature panel or in a special white box.

9. Chip
Visa

1. Visa logo
   • Logo is situated on the card right upper or lower corner.

2. Hologram
   • Visa hologram “Flying dove” is situated on the front or at the back of the card or can be integrated with the magnetic stripe. Hologram is multidimensional. Looking at the hologram under a corner you can see the dove flying and the last four numbers of the card are embossed on the hologram if it is on the front of the card.

3. Card number
   • Visa number starts with 4 and is 13 or 16 dimensional.
   • Card numbers are embossed on the card.
   • The first four numbers are preprinted on the card.

4. Cardholder
   • Cardholder’s name is embossed on the card (company’s name also if the card is a company card).

5. Validity
   • The card has an embossed validity time. For example 01/11 shows that the the card is valid until the end of January in 2011.

6. The symbols seen under ultraviolet light
   • Under ultraviolet light on the card with the old logo you can see flying dove. With the new logo you can see V on the logo.

7. Signature panel
   • Signature panel has the text “Visa” in blue and yellow running diagonally. On the card with the new logo you can see Visa written horizontally under UV-light.
   • The card number must be printed on the signature panel (full or partial number) and the control degree (to the left). The card last four numbers are on the upper right corner of the signature panel.
   • The card number on the front panel must coincide with the one or part of it on the signature panel.
   • The signature panel must not be damaged and you must not see the word “VOID”.

8. Control degree
   • Control degree is the last three numbers on the signature panel or in a special white box.

9. Chip
Maestro

1. Logo
- Maestro logo is situated on the card upper or lower right corner.

2. Card number
- Card number starts with numbers 5 or 6 and is 12 till 19 dimensional.
- Card numbers can be infilled or embossed on the card.

3. Card validity
- Card validity can be infilled or embossed on the card.
  For example the date 06/04 shows that the card is valid until the end of June in the year 2004.

4. Cardholder
- Cardholder’s name can be infilled or embossed on the card
  (on the company card also the name of the company).

5. Back of the card
- There can be symbols of the International Card Organisation. The signature panel must not be injured or scratched.

6. Chip
Visa Electron

1. Visa Electron logo
   • The new logo is situated on the card right upper or lower corner. Under UV-light you can see V on the logo.

2. Card number
   • Card number starts with 4 and is 16 dimensional.
   • Card numbers are infilled on the card.
   • The first four numbers are preprinted on the card.

3. Validity
   • The card has an infilled validity time. For example 01/11 shows that the card is valid until the end of January in 2011.

4. Cardholder
   • The cardholder’s name is infilled on the card and can be on the first or on the back side of the card.

5. Signature panel
   • Signature panel of the card with the old logo you can see the text “Electron” in blue, red and yellow running diagonally. On the card with the new logo you can see Visa written horizontally under UV-light.

6. The card must have “ELECTRONIC USE ONLY” written on the card.

7. On the back of the card there can be control degree on the signature panel or in a special white box.

8. Chip
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