

CARD IDENTIFICATION NUMBER (CID/4DBC) FRAUD REDUCTION PROGRAM

This document is an abbreviated version of Exhibit 5
of the American Express Master Agreement.

Eligible participants may contact the Office of the State Controller to obtain a copy
of the complete document.



American Express Proprietary
V4.1



Overview

American Express has developed the Card Identification Number (CID/4DBC) Fraud Reduction Program, designed to reduce fraud on keyed and swiped transactions.¹ This program and the requirements contained within this document are applicable to brick and mortar service establishments, mail/phone/internet order merchants.

Merchants on this program request the 4-digit CID number printed on the front of the Card from the customer at the time of purchase and then submit the CID with the Authorization request. The Merchant then keys in the CID value and sends it with the Authorization to the Card Issuer. The Card Issuer compares the CID value provided with that on file for the Card and, based on the comparison, returns either a unique action code or match response to the Merchant.

Note: If the merchant receives 100% “U” match responses to CID Transactions, the account may not be activated for the CID program. Contact your American Express Representative or Merchant Services to verify eligibility and process for participation in the program.

Merchants must contact American Express, Establishment Services-Fraud Prevention to register for the CID/4DBC Program. All requests should be submitted to:

Ritu.g.clementi@aexp.com

¹ This program will address fraud on altered and counterfeit cards.

Where is the CID/4DBC?

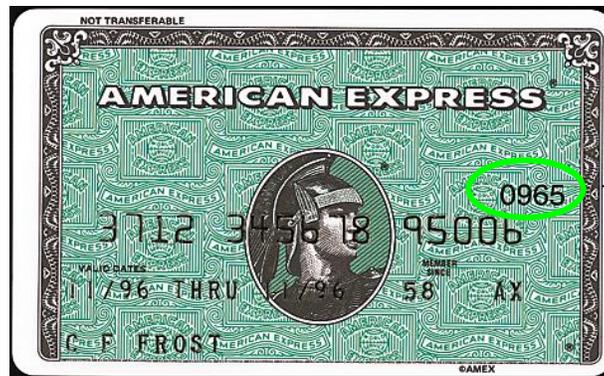
The Card Identification Number (CID/4DBC) is a four-digit, non-embossed (flat) number that is printed on every American Express Card.

The CID/4DBC is **ALWAYS** located **ABOVE** the embossed (raised) account number on the face of the card. In some instances, the CID/4DBC is located on the left side of the card, but is **always above** the account number. Some cards have a four-digit number embossed below the account number, but this is *not* the CID/4DBC



CID

NOT CID



CID



CID