1. All American Express account numbers are embossed and start with “37” or “34”.
2. Check account numbers are embossed (15 digits) with no alterations.
3. Check 4 digit Card Identification Number (CID) is hot stamped and cannot be scratched off.
4. Compare name embossed with presenter. Cards are not transferable.
5. Check member since date is embossed and compare age of presenter.
6. Check expiry date is embossed and card is valid.
7. Check clarity of Centurion similar to U.S. currency. Phosphorescence of Centurion portrait and words “AMEX” visible under UV light.
8. Some cards have a hologram of the American Express image embedded into the magnetic stripe.
9. Check printed account number on sales receipt matches the embossed front number of card.
10. Compare signature with the sales receipt. If card presented is unsigned, request for photo ID with signature and request customer to sign card and sales receipt while you hold the ID.

If you ever feel suspicious about the card, call our Authorization Center (2277 1000) and request a “Code 10”. Check website www.americanexpress.com.hk on how to prevent fraud.