



**CAPAPA**  
Canadian Association of Professional  
Access and Privacy Administrators

# Quick Tips

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## Credit Card Privacy



Visa and MasterCard now require retailers to print only the last four digits of a customer's credit card number — on the merchant and customer copies of the electronic transaction receipt.

California law required merchants phase out any register or terminal that printed full numbers — by January 1, 2004. Visa and MasterCard changed their systems so that the entire number would not appear.

Visa and MasterCard phased in the required software upgrades in Canada resulting in truncated numbers — where only the last four or five digits, or perhaps the first four and last four are printed. Visa's requirement came into effect on April 1, 2007. MasterCard has been implementing the last-four-digit requirement since April 2005.

Revealing only truncated credit card numbers is important to comply with

Canada's privacy laws, which require businesses to safeguard sensitive customer data.

Smart businesses recognize that safeguarding customer information has a direct impact on their company's bottom line.

### How It Works

A purchase transaction made electronically with Visa or MasterCard is approved (or declined) — instantly — and that's when Visa/MasterCard assigns the merchant an authorization number.

There's no valid business reason for the merchant to print out — and potentially disclose — the entire credit card number.

The only time the merchant needs to send the transaction record to the bank or the credit card company is when the transaction is completed manually. With electronic transaction approvals, merchants merely retain

the receipts for a time and then destroy of them. Too often, they are not shredded and are simply tossed in a dumpster.

### What To Do

If your credit card receipt reveals your name, full credit card number and the expiry date:

1. Always carry a wide-tip black marker, and use it to obliterate all but the last four digits of the credit card number. Do not simply put a line through the number.
2. Contact your credit card company to report the merchant.
3. Contact your provincial privacy commissioner or the Privacy Commissioner of Canada. (1-800-282-1376 or [info@privcom.gc.ca](mailto:info@privcom.gc.ca))

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