

1. What is "Double Swiping"?

When a card is first inserted into the point-of-sale (POS) at a sales counter, the card transaction is completed after the necessary approval or denial. The customer immediately receives a transaction advice via SMS message.

First Card Insert



First Card Swipe



"Double swiping" is a cashier or shopkeeper swiping a card for the second time at his or her own POS or cash register, immediately after the card transaction is approved.

Second Card Swipe



2. Why are payment cards double-swiped?

Cashiers or shopkeepers "double swipe" to get card payment details and cardholders' personal data on magnetic stripes of customers' credit, debit, charge or prepaid cards, to use for internal accounting purposes and or marketing.

3. What information can be accessed by double swiping?

By swiping the card at a shopkeeper's own POS or cash register, it is possible to get access and store all payment cardholder and sensitive authentication data encoded on the magnetic stripe of a customer's card. Cardholder data are any personally identifiable data of the customer who used the card. This includes the primary account number (PAN), cardholder name, expiration date and service code.

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Sensitive authentication data means full track data of the magnetic stripe or equivalent data on a chip, card verification codes and values (CAV2/CVC2/CVV2/CID) PINs, PIN blocks. Storing of sensitive authentication data by shopkeepers after the authorisation of a card transaction is prohibited.

4. Why it is risky to double swipe?

By double swiping, a shopkeeper can access and store in his or her computer system, all the customer's payment card data, including sensitive information encoded on the magnetic stripe. If the shopkeeper's POS, cash register or computer system can be accessed by criminals or fraudsters, card information can be stolen and counterfeit payment cards can be created and/or fraudulent transactions can be carried out.

5. Why do EMV chip embedded payment cards issued in Bahrain have magnetic stripes?

Card transactions in Bahrain are processed using information in chips and PIN numbers. All payment cards issued in Bahrain under the international brands can be used abroad. Therefore, all cards have magnetic stripes, for the cardholders to use them when they travel to countries where the chip technology has not yet been adopted.

6. What are the alternative means available for shopkeepers, who have a valid business need to get the required cardholder data or non-sensitive information?

Shopkeepers who have a valid business requirement to get the cardholder data or non-sensitive information can consult their acquirers and the vendors of POS machines/cash registers, to get an integration option, complying with the Payment Card Industry Data Security Standard (PCI DSS).



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Double Swiping of Payment Cards **Prohibited**

All shopkeepers in Bahrain should stop “double swiping” of credit, debit, charge or prepaid cards, at their own point of sale (POS) and cash registers, from 15th June, 2017.

Second Card Swipe

