



## Magnetic Stripe Card Care

It is our opinion that the majority of damaged/worn cards have the following problems: cracking, delaminating, bending/folding, worn/scratched stripes, warpage, loss of embossed characters, and accidental erasure in the case of Lo-Coercivity stripes.

To help minimise these occurrences, we recommend the following card care tips:

### Avoid intense heat and cold

Extreme temperatures will degrade plastic and accelerate delamination, cracking, warping and loss of embossed characters. All likely to jam ATM mechanisms and create other read problems.

Do not leave cards on the dashboard of a car.

### Avoid bending

Keeping cards in a 'stressed' bent or curved state will lead to early fracture and cracking. Cards should be kept flat in a protected wallet, purse or pouch.

### Avoid scratching

Vertical scratches across the magnetic stripe are very likely to destroy data. Longitudinal (along the length of the stripe) scratches are much more readily tolerated.

Keep your card protected from physical damage in a wallet or card holder. Do not leave your card loose in a purse or box where coins etc. can cause excessive wear, or cause the stripe to become excessively contaminated (dirty). Do not keep more than one card in the same pouch/pocket of your wallet or purse. The embossing on one card can cause excessive stripe wear on other cards.

### Avoid picking

Cards are a laminated material with protective overlays covering the artwork. Picking apart the laminations will eventually cause a machine read failure, loss of card security features, or ATM jam. Do not use your card for any other purpose than what it was intended for.

If your card does not read in an eftpos terminal, try to swipe the card at a slower or faster speed, and if possible also try to read in the other direction. Occasionally problem cards can sometimes be fixed by getting the cards re-PINed in a branch.

You can use the same PIN for this purpose.

- **Radiation** from Mobile telephones and microwaves will not harm cards. Although some magnets in the speakers may erase some cards (Lo-Coercivity only).
- **Airport metal detectors** and X-ray machines will not harm cards
- **Nail varnish** will not restore cards
- Keeping cards **stripe to stripe** is unlikely to harm cards
- Microwaving a card will not reveal the PIN