



**DID
YOU
KNOW?**

Card Account Number (CAN)

By using your Card Account Number (CAN) instead of your full Credit Card Number (also known as the Primary Account Number or PAN), you can enhance your security and reduce the risk of exposing sensitive credit card information. It is a simple yet effective way to protect your financial details when interacting with third parties.

What is a CAN?

- A Card Account Number (CAN) is a unique identifier assigned to a credit cardholder by the Bank. It serves as an alternative to the full 16-digit credit card number (PAN), helping to enhance security and prevent the disclosure of sensitive credit card details.
- In other words, the CAN acts as a secure reference linked to your credit card, allowing banking communications to take place without needing to reveal your full card number.

Key Uses of a CAN

- **Enhanced Security:** Since the CAN is different from the PAN, sharing it significantly reduces the risk of card fraud and unauthorised transactions.
- **Internal Banking Operations:** Banks use the CAN to manage transactions, customer servicing, and account activities without exposing the full credit card number.
- **Customer Communication:** Monthly statements, emails, and digital banking platforms often display the CAN instead of the full PAN, offering an added layer of protection.
- **Regulatory Compliance:** The use of CAN helps the Bank comply with global data security regulations, which limit the storage and sharing of full credit card numbers.

Why is it important?

- Minimises the risk of fraud and unauthorised access.
- Prevents the exposure of sensitive credit card information during communication with the Bank.
- Aligns with international data security standards and best practices.

Where can customers find their CAN?

Your Card Account Number can be found:

- In the welcome letter issued with your new credit card
- On your monthly credit card statements
- Via the DFCC ONE Mobile Banking App

What do we expect from customers?

- **Do not share your full Credit Card Number (PAN)** – the 16-digit number on your card – when communicating with the Bank. Instead, use your CAN.
- **Understand the importance of the CAN** and use it consistently when corresponding with the Bank regarding your credit card.
- **Encourage safe communication practices** by using the CAN across all touchpoints.

Additional Uses of the CAN

You can use your CAN to make credit card payments through the following channels:

- DFCC Online Banking
- Over-the-counter at branches
- CRM Deposits
- DFCC ONE Mobile Banking App

Please note: CEFTS (Common Electronic Fund Transfer Switch) payments made from other banks do not support the use of the CAN.

What the “CAN” Can Do	What the “CAN” Cannot Do
Be used to make payments to your credit card	Be used to perform online transactions in place of the full credit card number
Act as an identifier for your credit card during communications with the Bank	Receive CEFT (Common Electronic Fund Transfer) payments from other banks