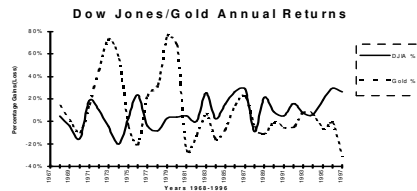


J Taylor's

WWW.MININGSTOCKS.COM



Gold



Energy & Tech Stocks

Weekly Hotline Message

(Now in our 34th Year)

December 11, 2015

New Recommendation

dynaCERT Inc.



Business: Designs, engineers, manufactures, tests, distributes, and installs transportable hydrogen generator aftermarket products.

Trades Canada:	DYA
USOTC:	DYFSF
Price 12/11/15:	\$0.065
Shares Outstanding:	182,558,470
Market Capitalization:	US\$ 12 Million
Insider, families, friends, etc.:	70%
Progress Rating:	A2
Phone Number:	416-766-9691
Web Site:	www.dynacert.com
12-Month Price Target:	\$1.00

Overview: While Tesla may be getting all the fanfare with a multibillion dollar market cap, dynaCERT is one tiny market cap company with a technology that is by far more energy efficient and green than the much ballyhooed electric Tesla car. I feel confident in saying that for two reasons: First, a trial on dynaCERT's HydraGen Technology on some 200 trucks, most of which were Pepsi trucks in the Detroit area, has proven the technology's ability to reduce energy consumption by between 10% and 20% while reducing toxic gases within the carbon emissions by 35% to 40%; secondly, dynaCERT's HydraGen car does not consume energy to save energy as Tesla's technology does, which relies on carbon-based power generation, much of which relies on the dirtiest of fuels—low-quality coal, especially in rapidly growing, heavily populated countries like China and India.

The market potential for this company is mindboggling. While the company's first application of its technology has been for long-haul diesel trucks, we could see absolutely explosive growth in the auto sector as dynaCERT is now testing the dynaCERT™ technology on a Volkswagen model with the view to helping that company and others urgently overcome the inadequacies of existing technology in meeting emission standards without reducing mileage efficiency.

The auto industry is a monster. But there are additional applications of massive scale, such as oceangoing vessels, train engines, and power generation. So the upside for this company is absolutely astounding. What the company has needed but until now lacked is third-party validation of its trial results. Now that it has ironed out that issue, I believe the company is in a position to begin meeting a pressing energy need

for the global economy. Both validation and orders are now being revealed for the trucking industry with a significant shipment scheduled to take place in January 2016. While this is a speculative story at this stage, I believe the table is set for a massive upside breakout in dynaCERT's share price. I am suggesting that a target price of \$1.00 over the next 12 months is reasonable and attainable, assuming management can execute its business plan.

The Technology

DynaCERT's technology is centered around providing a hydrogen-oxygen mixture (H₂/O₂), generated on demand through electrolysis, for combustion engines. The company acquired the intellectual property including all patents and patents pending for the technology behind **HydraGen™**.

The benefits of this additive have been investigated by several researchers. Here are a few of the established findings by the scientific community;

- The flame speed of hydrogen is nine times faster than the flame speed of diesel, burning diesel in the presence of hydrogen will result in overall faster and more complete combustion. This will result in higher peak pressure closer to the Top dead centre (TDC) and therefore, will produce a higher effective pressure to do work.
- Even a small amount of H₂/O₂ injected into the air intake to enhance diesel combustion decreases the brake specific fuel consumption (bsfc) regardless of the level of load.
- The induction of H₂/O₂ contains oxygen; as a result, the increase in the air-fuel ratio improves the combustion resulting in lower fuel consumption and better efficiency. (Fig 6)
- Hydrocarbons and CO₂ are reduced, due to the absence of carbon in hydrogen fuel and also due to better combustion of diesel fuel with the aid of hydrogen which has a higher flame speed. (Fig 8 and Fig 10)
- Although CO values for neat diesel operation is relatively lower, by inducting H₂/O₂ into diesel the CO amount is further reduced.

Truck Trial Results

In the Pepsi program dynaCERT Inc. installed 187 HydraGen™ units. To date they have driven over 18 million miles with 95% uptime, and have documented fuel savings of over 15%.

GLIDER MPG CONFIRMATION		
Truck Number	Miles	MPG
3877	2133.1	9.4
3878	1750.9	9.3
3879	1492.8	8.92
3880	2394.7	9.81
3881	1319.6	9.04
Industry Average		7.9

14.8% INCREASE IN MPG

The bottom line: 4,200 hundred gallons of fuel saved per year per truck, on average. This represents >\$3 million in fuel costs alone.

Table 1. (Left) -- This is a selection of the Pepsi trucks whose mileage was documented and benchmarked to the industry average. DYA.V technology showed a clear 10-20% increase in fuel efficiency.

At those rates, and with its prices, dynaCERT can provide the typical truck owner with a less-than-one-year payback period on one of its retrofitted units. Long-haul trucks that operate continuously will use upwards of (20 or 30

thousand) gallons of fuel per year and could potentially experience a payback on investment (based on an installed cost near US\$10,000) within as little as 4 months.

Good Results, But Why No Sales?

You may wonder, if dynaCERT's carbon emission reduction fuel-saving technology is so good, why this Toronto-based company has reported a measly C\$12,898 in sales and a gross profit of only C\$9,139 over the first nine months of 2015.

Well, it looks now like sales will start to kick in next month with the company reportedly in the process of filling an order for 50 *HydraGen*TM units and building an inventory of another 100 units. Here's the story.

Over the last few years DYA.V has worked with some of the largest trucking fleets in the world under the understanding that with third-party validation of a minimum 8% fuel savings they will commence outfitting their fleet with dynaCERT's HydraGen units. For example, it worked with Pepsi in a 200-truck program out of Detroit. There has been no disagreement that dynaCERT's technology accomplished 8%+ fuel-savings. The problem for an undercapitalized company has been the time and expense required to secure third-party validation. Thankfully, with computer power the collection of data pulled directly from the trucks has been sent to an accredited third-party source. So it is now a confirmed fact that rigorous yearlong multi-phase field testing has validated enormous reductions in toxic emissions combined with impressive, increased fuel efficiency. Thus it appears with the first of the company's new generation of units to hit the street soon, that official third-party accreditation is expected to follow near term.

The Economics of HydraGens

From the company's Web site, here is a pro-forma projection of how the company envisions the economics of its HydraGen business for trucks only.

Trucks Only						
UNIT SALES - HYDRAGENS	1,000	5,000	10,000	20,000	40,000	60,000
Dealer Price /Unit	\$ 6,750	\$ 6,750	\$ 6,750	\$ 6,750	\$ 6,750	\$ 6,750
Mfg Cost/Unit	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200
Sales	\$ 6,750,000	\$ 33,750,000	\$ 67,500,000	\$ 135,000,000	\$ 270,000,000	\$ 405,000,000
Cost of Sales:						
Manufacturing	\$ 2,200,000	\$ 11,000,000	\$ 22,000,000	\$ 44,000,000	\$ 88,000,000	\$ 132,000,000
Selling Commission	\$ 506,250	\$ 2,531,250	\$ 5,062,500	\$ 10,125,000	\$ 20,250,000	\$ 30,375,000
Total Cost of Sales	\$ 2,706,250	\$ 13,531,250	\$ 27,062,500	\$ 54,125,000	\$ 108,250,000	\$ 162,375,000
Gross Profit	\$ 4,043,750	\$ 20,218,750	\$ 40,437,500	\$ 80,875,000	\$ 161,750,000	\$ 242,625,000
Less SG&A	\$ 2,575,000	\$ 3,115,000	\$ 3,790,000	\$ 5,140,000	\$ 7,840,000	\$ 10,540,000
Pre Tax Profit (Loss)	\$ 1,468,750	\$ 17,103,750	\$ 36,647,500	\$ 75,735,000	\$ 153,910,000	\$ 232,085,000
Less Tax Provision - 25%	\$ 367,188	\$ 4,275,938	\$ 9,161,875	\$ 18,933,750	\$ 38,477,500	\$ 58,021,250
Net Profit	\$ 1,101,563	\$ 12,827,813	\$ 27,485,625	\$ 56,801,250	\$ 115,432,500	\$ 174,063,750
EPS (200 million shares)	\$ 0.006	\$ 0.064	\$ 0.137	\$ 0.284	\$ 0.577	\$ 0.870
PE Ratio @ 10 times	\$ 0.06	\$ 0.64	\$ 1.37	\$ 2.84	\$ 5.77	\$ 8.70

The trucking industry accounts for 12.8% of all fuel purchased in the U.S., according to www.Truckinfo.net.

There are 192,000 trucks sold annually in the U.S. alone. There are an estimated 15.5 million trucks operating in the U.S. and some 10 million trucks operating worldwide. The units are priced to allow a truck

owner to enjoy a return on his HydraGen investment within one year, which I understand is possible even given current low fuel costs. In other words, this application is enormous. Unless there is a more economic alternative to the HydraGenTM technology, if dynaCERT is successful in marketing this story to the industry and assuming it is able to raise the capital required to build inventory and meet other working capital needs. To the extent operations are profitable out of the gate, the company should be able to build some of its early working capital organically.

The proforma numbers above extend to up to 60,000 units per year. The company has its components manufactured and those numbers are built into the proforma above. DynaCERT then assembles the units and tests the units before shipping. It is my understanding that the company currently has a facility sufficiently large to handle up to 2,000 units per month, or 24,000 per year. However, there are other facilities reportedly available in the Toronto area in the event management outgrows its current facility. You can play with the math, but obviously, if the proforma numbers above are valid and if the company can generate sales along those lines, the truck business alone has the potential to drive these shares much, much higher.

Other Massive Markets

Power Generation – Management has begun testing its technology for power units in the Dominican Republic where reliance is mostly on costly diesel fuel. Specifically it has engineered the **HydraGen™** unit for large stationary power generation combustion engines that require hydrogen at a high rate, up to 300 L/minute. These units will sell for around \$500,000 each. With energy savings of just 5%, these units can provide a return on investment to the buyer in just eight months. Following are pro-forma projections from the company for the **HydraGen™** units to be used in power generation.

Again, assuming these pro-forma numbers hold up with marketing success, the prospects for earnings from this sector look extremely promising. In addition to a company that has been undercapitalized, another constraint in moving this segment of the company's business forward more aggressively thus far is related in part to geography. The company's first tests have been carried out in the Dominican Republic. Given the tropical climate and limited power capacity in that country, the time allotted to test is limited to a couple of the cooler winter months when electricity demand for air conditioning is limited.

Power Generators						
UNIT SALES - HYDRAGRENS	10	30	100	300	1,000	2,000
Dealer Price /Unit	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Mfg Cost/Unit	\$ 125,000	\$ 125,000	\$ 125,000	\$ 125,000	\$ 125,000	\$ 125,000
Sales	\$ 5,000,000	\$ 15,000,000	\$ 50,000,000	\$ 150,000,000	\$ 500,000,000	\$ 1,000,000,000
Cost of Sales:						
Manufacturing	\$ 1,250,000	\$ 3,750,000	\$ 12,500,000	\$ 37,500,000	\$ 125,000,000	\$ 250,000,000
Selling Commission	\$ 375,000	\$ 1,125,000	\$ 3,750,000	\$ 11,250,000	\$ 37,500,000	\$ 75,000,000
Total Cost of Sales	\$ 1,625,000	\$ 4,875,000	\$ 16,250,000	\$ 48,750,000	\$ 162,500,000	\$ 325,000,000
Gross Profit	\$ 3,375,000	\$ 10,125,000	\$ 33,750,000	\$ 101,250,000	\$ 337,500,000	\$ 675,000,000
Less SG&A	\$ 2,540,000	\$ 2,740,000	\$ 3,440,000	\$ 5,440,000	\$ 17,440,000	\$ 22,440,000
Pre Tax Profit (Loss)	\$ 835,000	\$ 7,385,000	\$ 30,310,000	\$ 95,810,000	\$ 320,060,000	\$ 652,560,000
Less Tax Provision - 25%	\$ 208,750	\$ 1,846,250	\$ 7,577,500	\$ 23,952,500	\$ 80,015,000	\$ 163,140,000
Net Profit	\$ 626,250	\$ 5,538,750	\$ 22,732,500	\$ 71,857,500	\$ 240,045,000	\$ 489,420,000
EPS (200 million shares)	\$ 0.003	\$ 0.028	\$ 0.114	\$ 0.359	\$ 1.200	\$ 2.447
PE Ratio @ 10 times	\$ 0.03	\$ 0.28	\$ 1.14	\$ 3.59	\$ 12.00	\$ 24.47

Clearly these larger units have potential application wherever power grids are not available, such as at mining projects in remote locations. A couple of the most promising applications appear to be for rail and oceangoing vessels. What adds significantly to the economics especially for shipping is a reduction in the opportunity cost of

needing to haul less fuel when the **HydraGen™** are used. Transatlantic ships, for example, need to haul a huge amount of fuel just to be able to cross the ocean. Reducing the amount of fuel requirements means more capacity to haul more profit-generating cargo instead.

What About the Auto Industry?

With the revelation that Volkswagen has cheated on its emission standards, a door into this enormous sector for dynaCERT's technology may well be opening up. The problem the automakers have is that when they comply with the emissions standards, it cuts down on the mileage. That's because typical emission control solutions treat engine exhaust gases after the burn, at the expense of loss of power and

increased fuel consumption. On the other hand, dynaCERT's HydraGen™ improves combustion resulting in a cleaner burn that produces increased torque, improved fuel savings, fewer oil changes, less carbon buildup in the engine, and significantly reduced toxic emissions. ***In other words, HydraGen™ not only reduces the emissions by 35% to 40%, but also increases mileage, enhances performance, and lowers maintenance costs.*** I could be missing something here, but it seems to me this is a must-have technology for the automobile manufacturers.

Given the performance of its technology, management believes it has a winning solution for the gigantic car industry. So, on Dec. 3, the company announced it has developed a compact version of the HydraGen™ unit for use on diesel-powered cars and light trucks. This compact unit (smaller than a cereal box) is based on the patent-pending **HydraGen™** technology, and the development effort is a direct result of the pressing need by the automotive industry for a permanent, at-the-source solution to reduce carbon emissions in diesel engines while improving fuel consumption.

The first of the new compact units is being installed on a 2.0 liter turbo diesel Volkswagen Passat (2013 model year) import sedan for testing. This test is being performed within the dynaCERT's own facility, after which the company plans to submit the data to an outside third party for validation. This testing is done independent of any automobile manufacturer and financed wholly through internal R&D budgets. Depending on the results obtained, further long-term, large-scale testing will require participation from one or more diesel engine manufacturer and automobile manufacturer.

MANAGEMENT

DynaCERT's board of directors and management team have a well-rounded combination of people that each contribute expertise in disciplines necessary for a successful organization:

Jim Payne, President, CEO and Director - Mr. Jim Payne is Chief Executive Officer, dynaCERT Inc. Mr. Payne also serves as Chief Executive Officer of his privately held consulting, project management and real-estate development company operating in the GTA and surrounding areas. Mr. Payne graduated from St. Clair College in Construction Engineering, Project Management and Estimating in 1974. He has successfully built and managed his own private companies for more than 38 years. This provides Mr. Payne with years of experience in accounting, business leadership, and the legal aspects of governance. Over the last decade Mr. Payne has taken his natural networking skills and built on them to create strong team dynamics that lead to success and generate movement. With a strong leadership presence, Mr. Payne is leading dynaCERT in a way that has helped to streamline corporate activities, generate growth, form new partnerships, and bring the corporate vision to a reality.

Robert K. Maier, MBA, P.Eng, Director - Robert Maier is a Mechanical Engineer who has spent over 30 years building machinery and technology companies. He served as president of MKG Inc., Kaperal Corp, and Semco Technologies which are all Ontario Companies. He was also the COO of MTA, a coal-mining equipment manufacturer in Pittsburgh. In addition he has served as VP Manufacturing for Skyjack Inc. and VP and director for Puma Engineering. All these companies developed and manufactured technology locally and shipped the products worldwide. Since 2011 he has been the President of SPS North America.

Ronald Perry, B. Comm, B.A., CA, Director - Mr. Ronald Perry serves as Vice-President of Metanor Resources Inc. and has been its Treasurer and Independent Director since March 2007. Mr. Perry has almost 30 years of accounting, financial and entrepreneurial business experience in high technology, venture capital and merchant banking companies. Since the year 2000, Mr. Perry has been the Founder

and serves as President of Briolijor Corporation, a financial consulting company to both private and public corporations. Mr. Perry has been involved in all facets of business including statutory reporting, internal controls, legal aspects as well as all administrative responsibilities. Mr. Perry serves as a Director of Manitex Capital Inc. and Pinetree Capital Inc. Mr. Perry is a Chartered Accountant and holds a Bachelor of Commerce in Accounting from the Concordia University and Bachelor of Commerce in Administration from the Concordia University. As a Director with dynaCERT, Mr. Perry serves as the chair of the Audit Committee.

R. Wayne Hoffman, CA, Director - Mr. Hoffman has served as a member of the Corporation's Business Advisory Committee since October 2007. He is a Chartered Accountant and business executive with one of America's finest companies, Deere & Company, a corporation that is customer driven and places a heavy emphasis on quality and teamwork. He served as Vice-President, Finance at John Deere Limited for 25 years and President of John Deere Credit for over 8 years. As well, Mr. Hoffman spent two years in Deere & Company's Business Development Dept. responsible for mergers and acquisitions. In his public service, Mr. Hoffman is volunteering as Treasurer of Christians For Israel, Canada, responsible for Planning and Development.

Richard Lu, Director - Richard has more than 25 years of global experience developing and implementing business strategies for organizations in North America, Europe and Asia. He has extensive experience in the energy industry. He was the President of Sky Solar (Canada) Ltd., and a Managing Director at Sky Solar Holdings Co., Ltd. Richard was the VP of Business Development at ARISE Technology Corporation, where he was instrumental in securing its long-term supply chain funding of close to \$1 billion dollars. Richard also previously held the position of Chief Conservation Officer and VP of Toronto Hydro Corporation, where he developed and executed a sweeping portfolio (\$110 million) of Conservation, Demand Management and Distributed Energy programs and was instrumental in creating an energy conservation culture in Ontario. Prior to that he was the Vice-President of Environment, Health and Safety, ensuring Toronto Hydro Corporation's commitment to providing a safe and healthy workplace for employees and the strategies for achieving sustainable development and growth are successfully met. Richard has held senior positions with Enbridge Gas Distribution, Husky Injection Molding Systems Ltd., and Dillon Consulting.

Elliot Strashin, Director - Dr. Elliot Strashin brings with him a wealth of experience across a number of industries. His involvement with public mining companies began with Maple Minerals Inc. from 1996 - 2001, where he served as a director. In April of 1999 he joined the board of Canadian Golden Dragon Resources Ltd. as Corporate Secretary and became President and CEO in January of 2000. He continues to serve Dragon under its new name, Trillium North Minerals Ltd., as CEO and President. Dr. Strashin is also CEO and President of Strashin and Sons Limited, a private real estate development company that specializes in LEED1 certified, green building. dynaCERT's plant and offices are located in one of these buildings. In keeping with his green focus, Dr. Strashin has also involved himself in green technologies as a co-founder of Ellsin Environmental Ltd., which has built a prototype tire recycling plant in Sault Saint Marie and is a wholly-owned subsidiary of Environmental Waste International Inc. He is also a 50% shareholder and Chief Financial Officer of Puma Hydrocarbons Inc., a company whose purpose is to promote and generate sales for green technologies, including dynaCERT products.

Other - Key Management

Peter Ross, Product Development - Peter graduated from George Brown College in management and began his career in plant management and quickly moved into custom machining, fabrication and design of non-metallic components and point of sales items. In early 1995 Peter started his own company which

grew into an aerospace specific supplier with 40 employees and sales in excess of 4 million in profits. The company supplied parts in numerous manufacturing disciplines, including but not limited to machining, metal stamping, welding, sewing and assembly to AS9100 standards. Peter joined dynaCERT's Product Development team in June 2013.

Mr. Michael Elwood, Head of Marketing, Sales & Brand Development - Mr. Elwood brings a wealth of over 30 years' experience and knowledge in new product launching and development. He currently holds a number of other positions, from Board seats to active consulting with commercial businesses and with the Institute for Electrification at McMaster University.

David MacMillan, Manufacturing - For over fifteen years David managed the manufacturing side of a high end custom woodworking shop and supervised over 70 employees. David followed this with 15 years as the operations manager of a custom hydraulic overhaul and repair facility with over 50 employees. David joined dynaCERT in June 2013 to work with the product development team and oversee manufacturing of the company's technology.

Yumey Fernandez, Corporate Secretar, Interim CFO - Ms. Fernandez graduated from York University with a Bachelor of Administration Studies with a specialty in Accounting and has worked in administrative and accounting roles with organizations in the private, public and Not for Profit sectors across North America. She joined dynaCERT in August 2012 and assumed the responsibilities of Interim Corporate Secretary in August 2013.

THE BOTTOM LINE

It appears to me as though dynaCERT has cleared the most significant hurdle that has kept it from marketing its outstanding HydraGen™ technology, first to the trucking industry for which a considerable amount of data evidences its efficacy. That hurdle was third-party validation. With the use of computer technology attached to each vehicle, data has been and will continue to be gathered at low cost making possible third party verification of the veracity of the HydraGen™ technology.

The pro-forma numbers shown above for the trucking and power-generating industries speak for themselves. Of course these are only pro-forma numbers, and your editor has been in business long enough to know it's easy to put numbers together on a spread sheet. It's quite a lot more difficult to execute a business plan to turn those numbers into projected profits. The biggest challenge I see is the company's current size and market cap. If management can successfully market this company's technology, not only to the users, but also to Wall Street and Bay Street, dynaCERT should have a glorious future ahead of itself because it provides energy savings at a time when the global economy more than ever needs to find ways to increase profit margins and at a time when environmental issues are of increasing importance, even to those like myself who are skeptical of claims that humans are the cause of global warming. One need only to view TV newscasts showing conditions in Beijing to know air pollution is a major health threat.

Given this company's technology and that the most important hurdle has now been cleared, buying this stock at its current price of under US\$0.10 is a speculative "no brainer." If the company can begin to roll out 2,000 + unit sales per year, starting over the next two years, I believe dynaCERT will be on its way to solving some major issues facing humanity, and in the process generate very substantial capital gains for those who buy these shares at their current price. The biggest risk may be the company's ability to raise capital at a time when the global economy is apparently in decline. Assuming that risk is overcome and adequate capital is raised and assuming management can assemble a competent marketing team, there is

no reason dynaCERT can't become a rapidly growing "green" company. Given the economics apparent in dynaCERT's business combined with the need for this technology on a global basis, the prospects for success appear very good. On that basis, I have set a 12-month price target of \$1.00 per share.

J Taylor's Gold, Energy & Tech Stocks (JTGETS), is published monthly as a copyright publication of **Taylor Hard Money Advisors, Inc. (THMA)**, Tel.: (718) 457-1426. Website: www.miningstocks.com. THMA provides investment ideas solely on a paid subscription basis. Companies are selected for presentation in JTGETS strictly on their merits as perceived by THMA. No fee is charged to the company for inclusion. The currency used in this publication is the U.S. dollar unless otherwise noted. The material contained herein is solely for information purposes. Readers are encouraged to conduct their own research and due diligence, and/or obtain professional advice. The information contained herein is based on sources, which the publisher believes to be reliable, but is not guaranteed to be accurate, and does not purport to be a complete statement or summary of the available information. Any opinions expressed are subject to change without notice. The editor, his family and associates and THMA are not responsible for errors or omissions. They may from time to time have a position in the securities of the companies mentioned herein. No statement or expression of any opinions contained in this report constitutes an offer to buy or sell the shares of the company mentioned above. Under copyright law, and upon their request companies mentioned in JTGETS, from time to time pay THMA a fee of \$250 to \$500 per page for the right to reprint articles that are otherwise restricted solely for the benefit of paid subscribers to JTGETS.

To Subscribe to J Taylor's Gold, Energy & Tech Stocks Visit: <https://www.miningstocks.com/select/gold>

Receive J Taylor's Gold, Energy & Tech Stocks monthly newsletter and weekly email messages for the period of your choice (U.S. and Canada). For foreign postal delivery contact us at email below. **Return to:** PO Box 778555, Maspeth, NY 11378, USA. Phone or Fax: 718-457-1426, E-mail: questions4rtaylor@gmail.com (Make check payable in US\$ to Taylor Hard Money Advisors, Inc.)

Please Select Subscription:

Email delivery only (Monthly and Weekly Email Message):

One-year US \$198.00 three-months US \$69.00

U. S. Mail Delivery of monthly newsletter only (Weekly message by email only):

One-year US \$240.00 three-months US \$84.00

Name

Address

City

State/Prov.

Zip/Postal Code

Telephone

Fax

Primary E-mail: [.....]

Secondary E-Mail: [.....]

Check Visa MasterCard Discover

Card Number [.....]

Exp.

Signature

3-digit Code [.....]

(Last 3 digits of the number found on the back of your credit card, below your signature)