

PSA Card Grading Standards

- **GEM-MT 10: Gem Mint**

A PSA Gem Mint 10 card is a virtually perfect card. Attributes include four perfectly sharp corners, sharp focus and full original gloss. A PSA Gem Mint 10 card must be free of staining of any kind, but an allowance may be made for a slight printing imperfection, if it doesn't impair the overall appeal of the card. The image must be centered on the card within a tolerance not to exceed approximately 55/45 to 60/40 percent on the front, and 75/25 percent on the reverse.

- **MINT 9: Mint**

A PSA Mint 9 is a superb condition card that exhibits only one of the following minor flaws: a very slight wax stain on reverse, a minor printing imperfection or slightly off-white borders. Centering must be approximately 60/40 to 65/35 or better on the front and 90/10 or better on the reverse.

- **NM-MT 8: Near Mint-Mint**

A PSA NM-MT 8 is a super high-end card that appears Mint 9 at first glance, but upon closer inspection, the card can exhibit the following: a very slight wax stain on reverse, slightest fraying at one or two corners, a minor printing imperfection, and/or slightly off-white borders. Centering must be approximately 65/35 to 70/30 or better on the front and 90/10 or better on the reverse.

- **NM 7: Near Mint**

A PSA NM 7 is a card with just a slight surface wear visible upon close inspection. There may be slight fraying on some corners. Picture focus may be slightly out-of-register. A minor printing blemish is acceptable. Slight wax staining is acceptable on the back of the card only. Most of the original gloss is retained. Centering must be approximately 70/30 to 75/25 or better on the front and 90/10 or better on the back.

- **EX-MT 6: Excellent-Mint**

A PSA EX-MT 6 card may have visible surface wear or a printing defect which does not detract from its overall appeal. A very light scratch may be detected only upon close inspection. Corners may have slightly graduated fraying. Picture focus may be slightly out-of-register. Card may show some loss of original gloss, may have minor wax stain on reverse, may exhibit very slight notching on edges and may also show some off-whiteness on borders. Centering must be 80/20 or better on the front and 90/10 or better on the reverse.

- **EX 5: Excellent**

On PSA EX-5 cards, very minor rounding of the corners is becoming evident. Surface wear or printing defects are more visible. There may be minor chipping on edges. Loss of original gloss will be more apparent. Focus of picture may be slightly out-of-register. Several light scratches may be visible upon close inspection, but do not detract from the appeal of the card. Card may show some off-whiteness of borders. Centering must be 85/15 or better on the front and 90/10 or better on the back.

- **VG-EX 4: Very Good-Excellent**

A PSA VG-EX 4 card's corners may be slightly rounded. Surface wear is noticeable but modest. The card may have light scuffing or light scratches. Some original gloss will be retained. Borders may be slightly off-white. A light crease may be visible. Centering must be 85/15 or better on the front and 90/10 or better on the back.

- **VG 3: Very Good**

A PSA VG 3 card reveals some rounding of the corners, though not extreme. Some surface wear will be apparent, along with possible light scuffing or light scratches. Focus may be

somewhat off-register and edges may exhibit noticeable wear. Much, but not all, of the card's original gloss will be lost. Borders may be somewhat yellowed and/or discolored. A crease may be visible. Printing defects are possible. Slight stain may show on obverse and wax staining on reverse may be more prominent. Centering must be 90/10 or better on the front and back.

- **GOOD 2: Good**

A PSA Good 2 card's corners show accelerated rounding and surface wear is starting to become obvious. A good card may have scratching, scuffing, light staining, or chipping of enamel on obverse. There may be several creases. Original gloss may be completely absent. Card may show considerable discoloration. Centering must be 90/10 or better on the front and back.

- **FR 1.5: Fair**

A PSA Fair 1.5 card's corners will show extreme wear, possibly affecting framing of the picture. The surface of the card will show advanced stages of wear, including scuffing, scratching, pitting, chipping and staining. The picture will possibly be quite out-of-register and the borders may have become brown and dirty. The card may have one or more heavy creases. In order to achieve a Fair grade, a card must be fully intact. Even though the card may be heavily worn, it cannot achieve this grade if it is missing solid pieces of the card as a result of a major tear, etc. This would include damage such as the removal of the back layer of the card or an entire corner. The centering must be approximately 90/10 or better on the front and back.

- **PR 1: Poor**

A PSA Poor 1 will exhibit many of the same qualities of a PSA Fair 1.5 but the defects may have advanced to such a serious stage that the eye appeal of the card has nearly vanished in its entirety. A Poor card may be missing one or two small pieces, exhibit major creasing that nearly breaks through all the layers of cardboard or it may contain extreme discoloration or dirtiness throughout that may make it difficult to identify the issue or content of the card on either the front or back. A card of this nature may also show noticeable warping or another type of destructive defect.

Half-Point Grades:

Cards that exhibit high-end qualities within each particular grade, between PSA Good 2 and PSA Mint 9, may achieve a half-point increase. While PSA graders will evaluate all of the attributes possessed by a card in order to determine if the card may be eligible, there will be a clear focus on centering.

Generally speaking, a card must exhibit centering that is 5-10% better, at minimum, than the lowest % allowed within a particular grade. It is important to note that there may be cases where the overall strength of the card, such as the quality of the corners and print, will give the card the edge it needs despite the fact that it may exhibit only marginal centering for the grade. This is especially true for cards that find themselves within the bottom half of the PSA 1-10 scale.

Finally, keep in mind that qualifiers will not apply to grades that achieve the half-point increase since, by definition, these cards have to exhibit high-end qualities within the grade in order to warrant consideration. For example, there will not be cards graded PSA NM-MT-Plus 8.5 OC or PSA EX-MT-Plus 6.5 PD since the half-point is reserved for high-end cards within each grade.

At this time, only cards qualify for half-point grades. Coins, pins, tickets and packs will not receive half-point grades.

QUALIFIERS:

PSA will grade nearly every card submitted. Cards having significant flaws will receive "qualified" grades as follows:

- **OC (Off Center):**
When the centering of the card falls below the minimum standard for that grade will be designated "OC." PSA determines centering by comparing the measurements of the borders from left to right and top to bottom. The centering is designated as the percent of difference at the most off-center part of the card. A 5% leeway is given to the front centering minimum standards for cards which grade NM 7 or better. For example, a card that meets all of the other requirements for PSA MINT 9 and measures 60/40 off-center on the front automatically meets the PSA front centering standards for MINT 9. If a card meets all of the other requirements for PSA MINT 9 and measures 65/35 off-center on the front, it may be deemed to meet the PSA front centering standards for MINT 9 if the eye appeal of the card is good.
- **ST (Staining):**
Cards with staining below the minimum standards for the grade will be designated "ST."
- **PD (Print Defect):**
Cards with significant printing defects will be designated "PD."
- **OF (Out of Focus):**
Cards with focus below the minimum standards for the grade will be designated "OF."
- **MK (Marks):**
Cards with writing, ink marks, pencil marks, etc. will be designated "MK."
- **MC (Miscut):**
Cards that exhibit an atypical cut for the issue or ones that contain partial portions of more than one card will be designated "MC."
- **UNGRADEABLE CARDS:**
PSA will not grade cards that bear evidence of trimming, re-coloring, restoration, or any other forms of tampering, or are of questionable authenticity. In addition, PSA does not grade autographed cards dated earlier than 1998 or any cards manufactured by Star except Star Baseball and 1996 Star Topps (reprint) Basketball Cards; only factory imprint signatures can be graded.

The Grading of Hand-Cut Cards

PSA will grade virtually any card that has been hand-cut off of a panel, box, etc. (Post Cereal, Hostess, Bazooka, Strip cards, etc.) keeping the following information in mind. This service does not include traditional sheet-cut cards. PSA will not grade cards cut from sheets that can be obtained in a normal fashion. For example, PSA will not grade a 1979 O-Pee-Chee Wayne Gretzky card cut from a sheet because that card was issued in non-sheet form. On the other hand, PSA will grade a 1959 Bazooka or 1961 Post Cereal Mickey Mantle because those cards could only be obtained in one fashion - removed by hand from a box or panel.

In order for PSA to actually assign a grade to any of the cards that possess visible/defined borders on all four sides, evidence of that border must be present. If the cut exceeds the visible border for the card in question, PSA will encapsulate the card as "Authentic" only. If the card is severely undersized and suffers in overall eye appeal, the graders may deem the card not suitable for authentication or reject the card as minimum-sized altogether.

Keep in mind that, for cards that do not possess visible/defined borders, the cards must still fall within a certain size requirement for that particular issue in order to qualify for an actual grade. In other words, the borders must be virtually full in order for a grade to be rendered. Otherwise, as stated above, a label of "Authentic" will be assigned or, in some cases, the cards may fall short of

the size requirement altogether. This is not an exact science. PSA will do its best to provide consistent guidelines for these types of cards.

In addition, PSA will allow cards that have had a coupon or tab removed from the original card to be submitted under this service. For example, if a 1952 Red Man Tobacco card is cut at or outside of the established tab line, the card would be eligible to receive a numerical grade. On the other hand, if the 1952 Red Man Tobacco card is cut inside of the line (the line where the tab meets the interior of the card), then the PSA graders will be precluded from entering a numerical grade. Cards that are cut within the limits established for a particular issue will be encapsulated and designated as "authentic" by PSA. All of the cards eligible for this service will be designated as "Hand-Cut" on the PSA label to distinguish them from the intact, "with tab" or "with coupon" examples.

PSA suggests that, in order to achieve the highest grades, the cuts of the cards should be relatively close to the visible borders without exceeding the limit. Cards that exhibit a clean, accurate and properly shaped cut have the best chance at achieving the highest grades. Eye appeal is very important. When it comes to excess paper or cardboard around the edges of the visible borders, the graders will place significant importance on overall eye appeal. Keep in mind that all cards of this type will be designated as "Hand-Cut" on the PSA label for accuracy. In addition, if the customer chooses, PSA will grade and encapsulate entire panels if those panels will fit in any of our current PSA holders. With the exception of the aforementioned items, normal grading criteria will apply.

No Grade Definitions

If the grade of your card is available and is listed with one of the following grades, this card was determined to be ungradable for the following reasons.

- **N-1 Evidence of Trimming** - When a card's edge has been altered, a card doctor may use scissors, scalpel, cutter, or any other cutting instrument. A trimmed card may show one of the following: Hook up or down, have one razor sharp edge, a difference in toning along the edge, a wavy look.
- **N-2 Evidence of Restoration** - When a card's paper stock is built up - for example, when ripped corners are built up to look like new corners.
- **N-3 Evidence of Recoloration** - Where a card's color has been artificially improved.
- **N-4 Questionable Authenticity** - This is the term used when a card is counterfeit.
- **N-5 Altered Stock** - This term is used when the paper stock is altered in one or more of the following ways: Stretching and trimming, recoloring and restoring, trimming and recoloring, restoring and trimming, crease or wrinkle is pressed out, or gloss is enhanced.
- **N-6 Minimum Size Requirement** - When a card is significantly undersized according to factory specifications. You will be given a voucher good for another submission for the same type of service.
- **N-7 Evidence of Cleaning** - When a whitener is used to whiten borders or a solution is used to remove wax, candy, gum or tobacco stains.
- **N-8 Miscut** - This term is used when the factory cut is an abnormal cut. The grading fees are returned. You will be given a voucher good for another submission for the same type of service.
- **N-9 Don't Grade** - When we do not grade an issue. The cards may be oversized or an obscure issue. The grading fees are refunded. You will be given a voucher good for another submission for the same type of service.
- **N-0 Authentic Only** - This means that PSA is only certifying that the item is genuine, without a numerical grade. This may be due to the existence of an alteration, one with malice or otherwise, a major defect or the original submitter may have requested that PSA encapsulate the card without a grade. The "Authentic" label means that the item, in our opinion, is real but nothing more.

The Importance of Eye Appeal and Subjectivity in Grading

Over the years, more and more collectors have come to understand the basic guidelines behind PSA grading. After grading for well over a decade, PSA grading standards have truly become the official standard for the most valuable cards in the hobby. That being said, there are a host of grading questions that arise and the one basic question that comes up the most has to do with eye appeal and centering.

While it's true that a large part of grading is objective (locating print defects, staining, surface wrinkles, measuring centering, etc.), the other component of grading is somewhat subjective. The best way to define the subjective element is to do so by posing a question: What will the market accept for this particular issue?

Again, the vast majority of grading is applied with a basic, objective standard but no one can ignore the small (yet sometimes significant) subjective element. This issue will usually arise when centering and/or eye appeal are in question. For example, while most cards fall clearly within the centering guidelines for a particular grade, some cards fall either just within or just outside the printed centering standards. **The key point to remember is that the graders reserve the right, based on the strength or weakness of the eye appeal, to make a judgment call on the grade of a particular card.**

What does this mean exactly?

Well, take this example. Let's say you have a 1955 Topps Sandy Koufax rookie card that is right on the edge of the acceptable guidelines for centering in a particular grade. The 1955 Koufax card has a yellow background that tends to blend with the border of the card. In other words, the contrast isn't great, so poor centering may not be much of an eyesore – the borders are not clearly defined. In this case, if the card exhibits extremely strong characteristics in other areas (color, corners, etc.), an exception *may* be made to allow an otherwise slightly off-center card to fall within an unqualified grade (no OC qualifier). This is a rare occurrence but it does happen.

On the other hand, there are cards that technically fall within the printed PSA Grading Standards that may be prevented from reaching a particular unqualified grade because the eye appeal becomes an issue. For example, a 1957 Topps Sandy Koufax card has great contrast between the white borders and the picture because the background is very dark. It is possible that a 1957 Topps Sandy Koufax, one that technically measures for a particular grade – let's say 70/30, may be prevented from reaching that unqualified grade because the market would view that card as off-center – based on eye appeal issues. Again, this is a rare occurrence but it does happen from time to time when a judgment call has to be made on a card that pushes the limits for centering.

In conclusion, the issues discussed do not apply to the vast majority of cards that filter through the PSA grading process each day but this is an issue that needed some clarification in the marketplace. The bottom line is that there are times when a PSA grader must make a call on a card that falls on the line between two grades and that final determination is made based on experience, eye appeal and market acceptability.