

# Heads Up to the Warning Signs of Fraud

**Certain customer behavior could point to bankcard fraud.**

**But remember, it doesn't necessarily indicate criminal activity—you know your customers, so let your instincts steer you in the right direction.**



**Never risk your own safety or the safety of others in the vicinity.**

## **Watch Out for Customers Who:**

- **Purchase a lot** of merchandise without regard to size, style, color, or price.
- **Ask no questions** on major purchases.
- **Try to distract** or rush you during the sale.
- **Make purchases**, leave the store, and return to make more purchases.
- **Make large purchases** right at opening or at the last minute when the store is closing.
- **Refuse free delivery** for large items.

## **If You See Signs that Make You Suspicious:**

- **Hold on** to the customer's card if you think you can do so safely.
- **Follow** your company's procedures and notify your supervisor.
- **Call** your voice authorization center and request a "Code 10" authorization using a normal tone of voice. An operator will tell you what to do.