

Security Alert!

We would like to bring the following information to your attention. We have been seeing two types of concerns arise lately.



1. Several merchants have become victims of FRAUD by accepting telephone orders through a relay system. This system is called *Telecommunications Relay Service (TRS)* or *IP-Relay*. Basically this system is used by the hearing impaired, but fraudsters are now using it to defraud merchants. The fraudsters will go through these relay operators to place orders using credit card numbers that are lost, stolen, etc. They will usually ask for the product to be shipped to a different state than where the “customer” lives and, in many cases, will tell the merchants to add an additional amount to sale to cover their inconvenience. The fraudster might also possibly ask the merchant to add extra charges and send the overage to the “customer” by wire transfer. ***If you receive this type of call be VERY suspicious and contact your Risk department or your agent representative for assistance.***
2. The second concern refers to “slamming.” Slamming occurs when a merchant receives a call—or someone visits the merchant in person—and advises that there is a problem with the merchant’s terminal and they have to exchange it. The problem occurs when the terminal is exchanged: you are now processing with someone else other than your original processor without your knowledge (until it’s too late). If someone calls you or visits in person, ***DO NOT let anyone touch your terminal without verifying with your processor.*** Don’t let them call the processor, make the call yourself. Again, ***if you receive any calls about your equipment, or someone comes in advising you that there is a problem with your terminal, contact your Risk department or your agent representative for assistance.***