

'Tis the Season to be aware!

As your busy time of the year begins, so does the incidence of fraudsters.

Be Alert!

Be alert for transactions with these characteristics:

- ➔ Larger than normal orders
- ➔ Orders requested to be shipped "rush" or "overnight"
- ➔ Orders shipped outside the United States, or internationally
- ➔ Orders shipped to a single address, but made using multiple cards
- ➔ Multiple transactions in a short period of time which appear to be indiscriminate purchases
- ➔ Orders from outside your normal market area—ask the customer how they found you. An email from someone you have never done business with before can also be a red flag.
- ➔ Train employees to compare signatures on cards to the signature on the sales draft. If a card is presented which is not signed, ask for an ID with a signature on it to compare to the signature on your sales draft.
- ➔ If the card won't swipe, be sure to imprint the card and obtain a signature on the imprinted sales draft.

None of these items by itself means you are the victim of an attempted scam artist, **but you should be cautious!**



Is the card present?

If the card is not there, you need to be more aware. Remember, you cannot depend on an authorization code as proof of a non-disputed sale.

Know your customer!

Do everything you can to know your customer and protect yourself.

- ➔ Ask the customer for the card expiration date. If it is missing or invalid, this may be an indication that the person calling you does not actually have the card in their possession.
- ➔ Use fraud detection tools like Address Verification Service (AVS). Consider shipping only to the billing address of a cardholder.
- ➔ Obtain CVV2 or CVC (the three digits on the back on a card) and input this data with each transaction or authorization request.
- ➔ Do not accept payment for other businesses or persons through your merchant account.
- ➔ Always be suspect of orders originating from Pacific Rim countries, Eastern European block countries, and African nations.

If you are suspicious of any transactions, give our risk department a call at 1-800-697-0480—we are happy to help.

Plus, if at any time you are suspicious of a transaction, please call your voice authorization center at 1-800-990-2265 and request a Code 10 authorization request, this alerts the operator of a possible fraud situation. You should follow their instructions—if the situation is stable and you feel it is safe for you to do so.