



Best Practices for Fraud Prevention

Your business can help prevent credit card fraud by using the steps below when processing payments if the card is present, or if a transaction takes place over the phone.

Card-Present Transactions

The steps you should take in processing a transaction are:

1. Swipe the card to request the transaction authorization. Hold the card through the entire transaction.
2. While the transaction is being processed, check the card's security features to make sure the card is valid and has not been altered in any way.
3. Obtain authorization and get the cardholder's signature on the transaction receipt.
4. Compare the name, number and signature on the card to those on the transaction receipt. If you suspect fraud, make a Code 10 call.

Card-Not-Present Transactions

When processing a transaction over the phone, pay attention to these situations:

- First time shopper
- Larger than normal orders
- Orders consisting of several of the same item
- Orders made up of "big ticket" items
- Order shipped "rush" or "overnight"
- Orders shipped to an international address

If You Suspect Fraud, Get a Code 10 Authorization

A Code 10 Authorization request alerts the card issuer to suspicious activity—without alerting the customer.

When you call the Voice Authorization Center, tell them you have a Code 10 authorization request. Stay calm, to avoid alarming the person who presented the card.

Keep the card in question in your hand. Answer the operator's questions in a normal tone, with a simple "yes" or "no." Follow the operator's instructions. For your staff's safety, do not, under any circumstances, confront or try to apprehend the customer.

If it becomes necessary to notify the police, the operator will do so while you wait on the line. The Authorization Center will help you decide whether to complete the transaction.

