

# Fraud/Security FAQ's

## How to Spot Fraud

Below are a few telltale signs that can tip you off to potential fraud—watch for customers who:

- Purchase a large amount of merchandise without regard to size, style, color or price
- Don't ask questions on major purchases
- Try to distract or rush you during the sale
- Make purchases and leave the store but then return to make additional purchases
- Make large purchases just after the store has opened or as the store is closing
- Refuse free delivery for large items

## If You Suspect Fraud

- For card-not-present purchases, ask the customer for a phone number or an e-mail address and contact the customer with any questions
- Ask for additional information (consumer information or information that would typically be present on the card)
- Call the Authorization Center and ask to speak to a Code 10 operator

### 1. When attempting to get an approval, what does Call Center mean when it appears on my terminal screen?

**Response:** If you receive a Call Center response on your terminal screen, call the voice authorization center for approval; a Call Center response means the issuer is requiring additional information, before the transaction is approved.

### 2. What steps can I take to reduce credit card fraud?

**Response:**

- Check the card security features
- Swipe the card when possible
- Get an approval code
- Verify the last four numbers on the card match the last four numbers on the receipt
- Have the cardholder sign the receipt
- Verify the signature on the receipt matches the signature on the back of the card

### 3. How do I reduce fraud on key-entered transactions?

**Response:**

- Check the account number
- Check the expiration date
- Make an imprint of the card
- Get a signature
- Verify the signature on the receipt matches the signature on the back of the card
- Check the security features on the card
- Use fraud detection tools, such as Address Verification as part of the authorization process

## Fraud/Security FAQ's

### 4. What are the warning signs of potential fraud?

**Response:**

- Purchases for a large amount of merchandise without regard to size, style, color or price
- Customer does not ask questions on a major purchase
- Customer tries to distract or rush the merchant during the sale
- Customer makes a large purchase, and then leaves the store only to return and make additional purchases
- Large purchases made right after the store opens or right before the store closes
- Customer refuses free delivery on large items

### 5. What should I do if I suspect fraud?

**Response:** Call the Authorization Center and ask to speak to a Code 10 operator.

### 6. What are the security features on a card?

**Response:** The security features vary by card.

**Visa®**

- Account numbers start with the number 4
- The four-digit number printed below the embossed account number must match the first four digits of the account number
- The card has a stylized "V" security character embossed to the right of the expiration date
- The signature on the sales draft should match the signature on the back of the card
- The account number embossed on the card must match the account number printed on the sales draft or displayed on the terminal
- A three-dimensional dove hologram should reflect light and seem to change as you rotate the card
- The magnetic stripe should appear smooth and straight, with no signs of tampering
- All Visa cards must be signed before they are valid

**MasterCard®**

- Account numbers start with the number 5
- The preprinted Bank Identification Number (BIN) must match the first four digits of the embossed account number
- The valid date lists the last day on which the card is valid
- MasterCard cards have a stylized MC security character embossed to the right of the valid dates
- The back of the card must be signed and the signature should reasonably compare with the signature on the sales draft
- A three-dimensional hologram with interlocking globes should reflect light and seem to move as you rotate the card
- The last four digits of the account number embossed on the card must be exactly the same as the account number printed on the sales draft
- The magnetic stripe should appear smooth and straight, with no signs of tampering
- The word "MasterCard" is printed repeatedly in multi-colors at an angle on a tamper-evident signature panel, on the back of the card

## Fraud/Security FAQ's

### **American Express®**

- Only the person whose name is embossed on an American Express card is entitled to use it
- All American Express account numbers start with the numbers 37
- The card may not be accepted for use after the expiration date
- The portrait of the Centurion is printed with great detail
- The last four digits of the account number embossed on the front of the card must be exactly the same as the number printed on the back of the card and on the sales draft
- The letters AMEX and a phosphorescence in the Centurion portrait are visible when the card is examined under a UV light
- The preprinted customer ID should always appear above the account number
- Check to be sure that the signature panel has not been taped over, mutilated, erased or painted over
- All American Express cards, including Network, Optima and Corporate will bear the security features

### **Discover® Network**

- Under UV light, the word Discover will appear on the front of the card
- All Discover account numbers begin with 6011
- The special embossed Security Character appears on the same line as the Member Since and Valid Thru
- The Valid Thru date indicates the last month in which the card is valid
- The three-dimensional hologram should reflect light and appear to move as you rotate the card
- The account number printed on the signature panel and encoded on the magnetic stripe should match the account number embossed on the face of the card
- The account number on the signature panel appears in reverse indent printing
- Depending on the date of the card, there is an overprint pattern on the signature panel