



2828 Forest Lane, Suite 2100
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Protect Your Business from Credit Card Fraud

Who does credit card fraud affect?

Any business can be targeted by credit card fraud, BUT there are some industries who are victimized more frequently than others, both in-store and online. If you sell these products, take extra precaution against fraud:

- Jewelry
- Electronics (Phones, Video, Stereo, Computer, Camera)
- Clothing and Shoes
- Gift & Novelty
- Liquor Stores
- Travel & Entertainment (Hotel, Limo, Taxi)
- Gas Stations, especially outside pump sales

Common signs of credit card fraud

Here are ways to recognize typical credit card fraud, even though you'll never be able to get rid of it completely.

- **Large orders**
 - A quantity or amount that is over the usual
 - Large orders with multiple payment cards
 - Rush shipping on large orders
- **Big ticket items**
 - Disinterested in how much it costs or how much they're ordering
 - Disinterest in company policies regarding returns for big ticket items or special orders
- **Multiple orders**
 - Multiple out-of-state orders or cards
 - Same address but different cards across multiple orders
 - Multiple orders with similar card numbers
 - Declined purchases followed by small ones
 - Same IP Address but different Cards (for online orders)
 - One card with multiple different addresses
- **Suspicious credit cards**
 - Have varying fonts and character sizes
 - Have no mag strip or chip
 - Have a weird looking signature section
 - Incorrect expiration dates
- **It just doesn't feel right.**
 - Ordering the same product in tons of sizes and colors
 - No prior shopping history
 - Can't provide personal information over the telephone or in person
 - Takes a while or hesitates to sign the sales draft
 - Spelling errors or ALL CAPS
 - Repeated inquiries about shipping and delivery dates
 - Uses deaf system relay to place orders
 - Fake email addresses
 - AVS or CVV do not match

What to do if you think it's fraud

- **Trust your instincts.**
 - If it feels wrong, it probably is.
 - Pay attention to the sale.
 - It's okay to refuse the sale and save your business from loss and theft.
- **NEVER make changes to the terminal settings to accept a sale.**
 - Leave your terminal settings as is. As your merchant account provider, Alliance Bancard Systems has setup your terminal with settings that protect you from typical fraud schemes.
 - Only call our office at (877) 682-7262 or call the Help Desk phone number printed on the terminal sticker for assistance with terminal errors or to make updates and changes in your credit card terminal.
 - Do not accept instructions from the customer or unrecognized numbers.
- **Always keep your payment software updated.** We know it's a pain, but you need to do it!
 - Respond to calls and/or emails from Alliance Bancard Systems that notify you when a new software version is available for your credit card terminal. Verify you are speaking to us.
 - Keep your POS software updated. The more you neglect upgrading your software, the more vulnerabilities hackers and fraudsters will be able to access.
- **Always use EMV.**
 - If the EMV chip will not read, do not trust the card.
 - Never swipe EMV cards. You are not protected.
 - Never manually key the sale. Chargeback and association guidelines no longer protect your business.
- **Use preventative measures like AVS and credit card codes** (for online or phone orders).
 - **AVS** (address verification system) double checks the house number and zip code against the issuing bank's file.
 - **CVV** (card verification value) ensures the customer has the card on hand.
 - You must see an "M" for AVS Match or CVV Match. A successful match does not guarantee the sale is protected. Use the Match/Unmatch information to decide if you want to accept the risk of the sale.

THANK YOU for choosing Alliance Bancard Systems as your trusted partner to take care of your business needs. It is our privilege to provide you personalized services and competitive pricing. Please recommend us to other business owners. We appreciate your referrals!



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