

In many cases fraudsters can be identified by their behaviour. The following indicators are guidelines only, but they're definitely worth looking out for:

- Customer carries an unusual number of credit cards
- Card presenter is in a hurry or nervous
- Asks for the transaction amount to be lowered if the initial transaction is declined
- Makes purchases without regard to size, quality, colour and price
- Someone who buys goods with a card, leaves the stores and returns a short time later to make further purchases
- Someone who orders goods via phone and picks up the goods
- Arrives on closing time
- Has no identification
- Requests transactions to be manually keyed through the terminal
- The partial account number that appears on the terminal receipt does not match the embossed (raised) account number on the face of the card

If you're suspicious, or there is something wrong with the card security features...

- Call your normal authorisation number and ask for Code 10
- You'll be guided by an operator as to what steps to take
- Remember, if you're asked to retain a card NEVER place yourself, staff or customers at risk!

And, if you only do one thing...

Always check the signature! If you're not sure ask for another form of ID (eg a drivers licence).

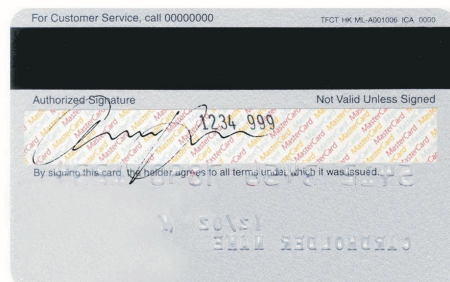
Card Security Features

Visa and MasterCard



Front of card

- Is the hologram 3 dimensional?
- Do the first 4 numbers of the account match the printed number above or below?
- Is there a unique security character?



Rear of card

- Does the signature on the transaction receipt match the one on the rear of the card?
- Is the signature panel intact?

