COMBAT, DETECT AND FIGHT CARD FRAUD
WITH THIS USEFUL GUIDE

Don’t Let Them Catch You!

Card skimming to create CLONED cards is a rapidly growing type of card fraud

Skimming is a method by which magstripe information on a legitimate credit card is obtained and transferred to a CLONED card, which is later used fraudulently

The legitimate card and the CLONED card copy are electronically indistinguishable

Typically a collusive employee accepts a card from a non-suspecting card holder, processes the correct transaction but also performs an additional swipe through a skimmer which the employee later hands over to a criminal. The criminal then uses the captured data on the skimmer to create false CLONED cards

A skimmer can be as small as a lighter or smaller and could therefore easily be hidden under a jacket

Business owners are requested to take special care before employing staff who have not been carefully screened and whose references do not come from known and trusted sources

Skimming at your place of business could be of huge reputational risk to you and your business

Call for “CODE 10” AUTHORISATION
Call your authorisation centre immediately and ask for a Code 10 if:

You believe you have a counterfeit or altered card
The presenter/transaction is suspicious
The signatures do not match
An account number on the printed sales voucher differs from that on the card
The customer does not have his card with him and insists on purchasing goods with a credit card number only

CARD SKIMMING

- A fleet card is issued to a specific vehicle and may only be used for purchases for that vehicle
- The vehicle registration number and description of the vehicle on the forecourt must match the details embossed on the fleet card
- No drums, containers or tankers may be filled
- Manual or supervisor-override transactions must be accompanied with an imprint of the card as proof that the physical card was at the forecourt
- The card number on the POS voucher must match the number on the card
- No cash is allowed to be exchanged on these cards
- Do not split transactions to avoid authorisation
- Oil and any other lubricants may not be sold as take-away products. The vehicle has to be topped up at the forecourt
- Watch out for a person who pays in advance on a card, advising that another vehicle will collect the fuel later
- The POS device will request an odometer reading on all fleet cards. Check that the card has a full description of the vehicle, registration number and tank capacity embossed on it
- Spare bought over the counter should be for the vehicle as described on the card. Cards are embossed with the description of a vehicle. If necessary ask for a copy of ID or driver’s license
- Do not supply loose tyres. Tyres should be fitted to the vehicle on the premises and should match the description of the vehicle and registration number as embossed on the fleet card
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ACCEPTANCE OF FLEET CARDS
Refer to your Fleet Merchant Agreement

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Don’t be a VICTIM

Be alert for customers who:

- Make random purchases, selecting items with little regard to size, quality or value
- Provide you with an authorisation number that they allege to have obtained from the bank
- Cannot provide identification when asked, or asks what the floor limit is and makes small purchases to stay under the floor limit
- Purchase an unusual amount of expensive items – beware of transactional values above the norm
Below the **FIRST 4 digits of the CARD NUMBER** (either embossed with raised numbers, or laser printed on the face of the card) are the **same first 4 digits are printed in much smaller print**

- Check that these 4 digits are the same
- If not, refuse to do the transaction

**Compare** the visible **CARD NUMBER on the CARD FACE to the CARD NUMBER on the ELECTRONIC SLIP**

**When too busy check the LAST EIGHT DIGITS of these CARD NUMBERS. These must MATCH**

If the **CARD NUMBER EMBOSSED and raised** or Laser printed appears **UNUSUAL** or is of **UNEVEN TYPE or STYLE**

- **This is suspicious** and may indicate that the card is **COUNTERFEITED**
- Refuse to do the transaction and call your Authorisation Centre for instructions

**CHIP CARDS**

- Damaged chip on the card
- Never SWIPE, or FORCE a chip card through a POS terminal to process a FALLBACK to magnetic stripe transaction
- Avoid MANUAL imprinted transactions with embossed chip cards

When a **CHIP is damaged**, **AVOID HIGH RISK – HIGH VALUE SWIPE FALLBACK to magstripe transactions.** The CHIP may have been damaged with the intent to defraud

**CLONED CHIP CARDS**

- No chip on the card
- **If NO CHIP can be seen, yet your POS CARD TERMINAL shows that the CARD IS A CHIP CARD, this indicates that the card is a CLONED CHIP CARD. This means that the magnetic stripe on the card was cloned and contains data from an original genuine Chip Card**

**FINANCIAL RISK**

- Refer to Merchant Agreement

**MAPS**

- Debit card transactions are always PIN authenticated
- When a MAESTRO or ELECTRON debit card does not require a PIN, **this is suspicious**
- This may indicate that the card has been **CLONED** with a Credit Card number and not a Debit Card number (this is captured on the magnetic stripe)
- Refuse to do a transaction if the POS terminal does not require a PIN
- Refuse to do a transaction if the card numbers on the card face and the electronic slip are not the same

**PIN PROTECTION**

- A **PIN number** is an added security feature of Chip and Debit Cards
- To complete transactions with Chip and Debit Cards the **PIN NUMBER must be entered** into the POS terminal
- Be aware of observers who attempt to observe a cardholder entering the PIN number
- Advise the customer to block the **PIN pad** when the PIN is entered into the POS terminal

**CARD NOT PRESENT (CNP) transactions**

- **CNP transactions are only allowed when your merchant agreement provides for this**
- When your agreement does not allow CNP transactions, this may result in the LOSS of the transaction amount to your business

**For Online CNP transactions, additional security measures** from MasterCard Secure or VISA – Verified by Visa are available to protect Customers and Merchants against Online CNP fraud. Online Merchants and Card clients should enquire from their respective banks how to enrol in the above mentioned programs

**Customers feel more secure and are more likely to purchase from protected businesses**

- When your merchant agreement does not allow CNP transactions, this means that the cardholder and card must be present when the transaction is made