

Credit Card Fraud

With the reduction in the use of cash, the issue of credit card fraud has increased.

Prevention

Basic Security Tips

1. If using an electronic terminal, ensure printed receipts match with the printed details on the card.
2. Do not return the card to the purchaser before the sale has been processed.
3. If a manual imprint system is in use, ensure carbon sheets are destroyed.
4. Should alterations or irregularities be found:
 - Hold onto the card
 - Ask for additional photo identification
 - Call for authorisation or contact the credit card provider.
5. If the transaction is not authorised:
 - Hold onto the card
 - Listen to the instructions given to you from the credit card authorising agency
 - Call the police on Triple Zero '000' if required.
6. Contact the bankcard authorisation centre to obtain authorisation for credit card transactions:
 - Where the value of the transaction exceeds the floor limit
 - Where you suspect that the card presenter is not the cardholder.
7. Check that the refund limit for each EFTPOS terminal is set at an appropriate limit.
8. Ensure the EFTPOS password or PIN is changed regularly and kept confidential.
9. Make sure that there is adequate security of the EFTPOS terminal.
10. Ensure staff members are trained to identify fraudulent credit cards, cheques and currency.

For further advice about credit cards, refer to the websites of banking institutions or credit card providers.

Customer Considerations

Be alert for the person using the credit card:

- Produces a card with a name that does not match the person eg: wrong gender title, physical appearance to name
- Is in a hurry, nervous, blushes, talks hesitantly or is being overly chatty or friendly
- Requests immediate access to the goods
- Repeatedly returns to make additional charges
- Produces alternate cards when the first or subsequent cards don't work
- Reluctant to produce photo identification

Card Considerations

When you get the card look at the front and check to see if:

- The card has a valid expiry date
- The card is damaged
- That the embossing has not been altered
- That the hologram does not appear to be suspicious
- The card is listed on the warning bulletin.

