YOU CAN HELP STOP PAYMENT FRAUD RECOGNIZE. REJECT. REPORT.

When fraud hits a business, it’s not just dollars lost, it also adds unneeded stress and hassle for everyone in the workplace. You, our employees, are our best defense against the scammers, but only if you know what to watch for…

CREDIT CARD FRAUD

WATCH OUT FOR:
1. Larger than normal orders.
2. Orders that include more than one of the same item.
3. Orders made up of only “big-ticket” items.
5. Shipping to international addresses, especially when that is not a normal transaction for the business.
6. Customers using multiple credit cards, but shipping to the same address.
7. Orders on the same card, shipping to multiple addresses.

WHAT YOU CAN DO:
1. Use chip and PIN whenever possible.
2. Don’t be afraid to ask for ID—remember you are protecting the customer too.
3. Verify card security features (raised numbers and text, hologram, signature).

When in doubt, call our payment processor and ask for a Code 10 authorization.

PAYMENT TERMINAL FRAUD

SCAMMERS CAN TAMPER WITH POINT-OF-SALE TERMINALS TO STEAL MONEY OR CUSTOMER INFORMATION. DON’T LET THEM.
1. Keep terminals put away when not in use, and secure them when closing.
2. Fraudsters posing as customers may try to distract you or block your view of the terminal with bulky items. Don’t let the terminal out of your sight.
3. Check terminals regularly for: extra cords, broken parts, pry marks, missing screws or missing stickers.

IF YOU’RE EVER UNSURE OR SUSPECT FRAUD, DON’T BE AFRAID TO:
STOP THE TRANSACTION  ALERT YOUR SUPERVISOR

One in five businesses has fallen victim to fraud in the past year. Don’t let ours be one of them. Be alert, be prepared. Together, we can defeat fraud!

CFIB CANADIAN FEDERATION OF INDEPENDENT BUSINESS. cfib.ca

RECOGNIZE. REJECT. REPORT.