



Tips to Avoid Card Fraud

- ✓ **Be wary of expedited shipping when billing and shipping addresses differ.**
 - ✓ When the “bill to” and “ship to” addresses are different and the customer is asking for expedited shipping, there’s a high possibility for fraud. Also, when the “ship to” address is not the same as the billing address for the card, you are at greater risk of it being a fraudulent transaction. Different billing and shipping addresses are not always a sure sign of fraud, but for all large orders that fit this profile, always call to try to match the phone number as well.
- ✓ **Watch out for suspicious email accounts.**
 - ✓ Some email addresses can be a dead giveaway tipping you off you’ve received a fraudulent order. Always check the email address used when placing that order. Does it read something like xzqv123@yahoo.com? If so, it’s a red flag.
- ✓ **Always require the Security Code.**
 - ✓ This security code is typically a three-digit number printed on the back of the card (in the case of American Express, four digits on the card front). It is not stored in the magnetic strip or embossed on the card, so it can’t be as easily retrieved by thieves unless the card is in hand. This code goes by different names depending on the credit card brand: Visa calls it a CVV2, MasterCard calls it a CVC2, and American Express calls it a CID.
- ✓ **Ship your orders using tracking numbers and require signatures.**
 - ✓ A tracking number helps prove a package was delivered, of course. While this may not protect your business in the case of outright criminals, it may help if you get into a dispute with a legitimate customer who says they never received the package, but you are sure it arrived. For expensive items, always require a signature upon delivery.

If you suspect card fraud—Calling Allegiance Merchant Services and Requesting a “Code 10” is the best protection to avoid fraud. You can do this before OR after you process the card.

Call and request a Code 10. Provide the following information:

- ✓ Full Credit Card Number
- ✓ Cardholders Name
- ✓ Expiration Date
- ✓ Billing Address of Cardholder

If your Merchant ID Number (MID) starts with an 8, call 1-800-834-0409.

If your Merchant ID Number (MID) starts with a 4 or 5, call 1-800-228-1122.

A case will be open with the Voice Authorization Fraud Department. Once the transaction is confirmed with the Card Holder, we will call you to confirm if the transaction is legitimate or fraudulent. Please allow up to 72 business hours for verification to occur.