

Heads Up to the Warning Signs of Fraud

Certain customer behavior could point to bankcard fraud.

But remember, it doesn't necessarily indicate criminal activity—you know your customers, so let your instincts steer you in the right direction.



Watch Out for Customers Who:

- ✓ **Purchase a lot** of merchandise without regard to size, style, color, or price.
- ✓ **Ask no questions** on major purchases.
- ✓ **Try to distract** or rush you during the sale.
- ✓ **Make purchases**, leave the store, and return to make more purchases.
- ✓ **Make large purchases** right at opening or at the last minute when the store is closing.
- ✓ **Refuse free delivery** for large items.

If You See Signs that Make You Suspicious:

- ✓ **Hold on** to the customer's card if you think you can do so safely.
- ✓ **Follow** your company's procedures and notify your supervisor.
- ✓ **Call** your voice authorization center and request a "Code 10" authorization using a normal tone of voice. An operator will tell you what to do.

Never risk your own safety or the safety of others in the vicinity.

