

CREDIT CARD: PHONE ORDERS

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CREDIT CARD FRAUD PREVENTION:

Parts of This can be used as a in store check. But in all phone orders that you are shipping to a new customer out of state tis all is critical.

1. Go through motions of finding out what they want
2. I always ask how they found us or who referred them. I write down the answer, and ask again later in conversation or a future conversation. If they give you a different name and/or the name is not in your computer as a past customer RED FLAG
3. Get credit card info as soon as you can: Name on Card, Credit Card #, Billing address, V-Code. If their name and name on card don't match=BIG RED FLAG
4. Google the address, see what it looks like, apartment in bad area RED FLAG, if house for sale RED FLAG. The bad guys will often either re route the package, or wait for it to be delivered at an empty house
5. Go to <https://quickbinlookup.com/> look up the Issuing Bank information
6. google the bank and call them, ask to verify name and address. Now often they will put up a block, they can't give you the information, but reaffirm you will give the information they can just say match or not AND that they should be partners in helping to prevent fraud. NO MATCH=BIG RED FLAG
7. You can ask, as some banks help most do not, you can ask them to contact card holder to verify the purchase, Again, the banks do not make it easy. My feeling, the employee is in a very focused job, and in case of fraud like this, the merchant is bearing 100% of the risk.
8. If you get through all this, you have put yourself on pretty good footing.