

American Express® Cards



if you suspect fraud, how do you handle it?

Conduct yourself so that you don't arouse the customer's suspicion.

- 1 If you suspect fraud, alert your store security.
- 2 Then, call American Express Authorizations at **1-800-528-2121**.
- 3 Alert the authorizer of a potential fraudulent transaction by stating that you have a **"Code 10."**
- 4 Keep the Card in your hand during the authorization process.
- 5 Answer the authorizer's questions with appropriate "yes" or "no" answer.
- 6 Follow the authorizer's instructions. Do not, under any circumstances, confront or attempt to apprehend the customer.

you can contact American Express for more information

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| Card Authorizations Center | 800-528-2121 |
| Travelers Cheque Encashment Assistance | 800-525-7641 |
| Global Merchant Services | 800-528-5200 |
| More Fraud Prevention Information | 800-528-5200 |
| E-mail | Amex.Fraud.Solutions@aexp.com |
| Web | americanexpress.com/fraudinfo |

how can
you spot a
fraudulent
Card?



Millions of dollars are lost each year due to fraudulent Card use. You can help mitigate this costly crime in your business by being on the lookout for Card fraud.



spotting fraud



keyed transactions have a higher fraud risk

Many built-in Card security features cannot be accessed when keying in the Card Number. Take these steps to help ensure that the Card is valid:

- Using a manual imprinter, obtain a clear, legible imprint of the Card.
- Manually key-in the critical account information: Cardmember's account number, expiration date on the Card (Valid Date), and CID Number*.
- Make sure the Cardmember signs the imprinted sales draft.

* Validating CID for keyed Card Present transactions allows you to submit in-person Charges without taking an imprint of the Card.

is the customer behaving normally?

Be wary of customers who buy large quantities of expensive merchandise, show up just before closing time, or try to rush you through the transaction.

- Does the customer come in frequently to make small purchases with cash, and then return to make additional purchases of expensive items with a credit card?
- Criminals take advantage of crowds and busy shopping days when you may be less attentive. Be aware that rudeness and rushing may be used to distract you.
- Never process transactions for a customer who does not present a Card, but rather cites the account numbers from memory, a slip of paper, an old charge slip, photo or fax copy.

you can mitigate fraud by following these basic Card acceptance procedures

- Does the Card show the CID Number?**
Pre-printed Card Identification (CID) Numbers must always appear above the Card Number, on either the right or the left edge of the Card.
- Is the customer using the Card really the Cardmember?**
Only the person whose name appears on a Card is entitled to use it. Cards are not transferable. Does the signature on the receipt match the name on the front of the Card and the signature on the back? The signed name should not be misspelled or obviously different. If a customer presents an unsigned Card, show the customer that the Card is not signed. Ask the customer to sign the Card and also request a photo identification (ID) such as a valid driver's license or passport to compare the signatures.
- Do account numbers match?**
All Card Numbers start with "37" or "34". Some Cards also have the Card Number printed on the back of the Card. These numbers, plus the last four digits printed on the Charge Record, must all match.
- Is the Card valid?**
The transaction date must fall within Card's Valid Dates. The Card may not be used after the last day of the month which appears on the Card.



does the Card appear to be altered?

Carefully examine a Card before accepting it. Do not accept any Card that appears physically modified.

notice the front of the Card

- Card Numbers should not appear re-embossed, crooked or unevenly spaced. There should be no "halos" of previous numbers under the embossed account number.
- Cards have a high-gloss finish. Does the Card have a partially dull surface, a bumpy surface or is it bent around the edges? This may indicate it has been altered.
- Black ink should not be smudged or messy on the raised Card Number and Cardmember name.
- Card Number and Cardmember name should be printed in the same American Express font.
- The letters "AMEX" and a phosphorescence in the Centurion® portrait should be visible when the Card is examined under an ultraviolet light. The Centurion portrait is printed with great detail similar to that on US currency.

examine the back of the Card

- Card Number printed on the back should be the same Card Number that is embossed on the front.
- The signature panel should not be taped over, mutilated, erased or painted over.
- The magnetic stripe should not appear to be deliberately scratched or destroyed.

