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Protecting Your Online Store from the Internet Burglars, Part 3

By Lynne Schlumpf

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Thanks for joining me for Part 3 of this article. Now let's look at some lessons we learned from our scenario of two Internet store owners.

Lessons to be learned:

That's what is great about this booklet. You don't have to lose to learn these lessons. If you read carefully and apply the principles I am going to teach you, your online business will be a fortress against credit card theft. Thieves prey on new online stores or lazy merchants.

I hate to be a skeptic, but TRUST will put you out of business on the Internet. Apathy will put you out, too.

Here are my steps to protecting yourself:

1. Do not use an automatic verification service for online shopping carts.

There are many providers out there who say they will take care of your processing for you. All you do is send your customers to the verification/credit card purchase page that the provider gives. The money is then automatically deposited in your account.

We created our own shopping cart. When we get an order, we're sent an email with a link to click on that takes us to a webpage printout of the order.

We then take that information, use the software our merchant provider gave

us and input it there for verification by modem.

Your credit card verification should be either by software or by telephone verification. This gives you control of what transactions you allow to go through.

2. Take a good look at the order. Does it look strange to you? Is the amount a large amount? For example, is someone ordering 200 computer monitors from you? There's probably a 99% chance it's stolen. Is the email address they provided from a free email service? Look at the ship to and bill to addresses. Are they different? Is someone having something shipped overseas, but the credit card billing information is in the United

States?

3. Call EVERYONE who orders from you. We get 4.9 cents a minute on our long distance, so for 25 cents to call the customer and the toll free number to the bank that issued the credit card, we verify EVERY order.

4. When calling the customer, explain to them that you have seen a lot of credit card theft on your online store. Make it clear that you want to protect them. Ask them these 2 questions. They will tell you whether or not that person has that credit card in their hand:

A. Please provide me with the tollfree number from the back of your card.

B. Please provide me with the bank's name

This conversation with the customer also gives you the opportunity to check them out and give them the comfort of knowing a human being took their order. (You would not believe how many of our online store customers have said they felt better that they got to talk to a real person!)

This does not ensure that the person you are speaking to on the phone did not lift the card from someone in a store or on the street. You MUST do step #3 to ensure your safety.

5. Call the toll free number they gave you over the phone. Explain to the bank that you are a merchant with an Internet store, and you need to verify that the order you received was a valid one. You can give the address that the customer gave you as a billing address to allow the bank to verify that this is the correct address.

You're STILL NOT FINISHED YET.

6. Make a copy of the order from your online store. Make a copy of the verification printout that you get or write down the authorization number received when you verified that the credit card had enough on it to make the sale. Make a copy of the invoice. File these away in a safe place.

You would not believe how many times we've received letters from our merchant account provider that ask us for these things because the customer is trying to do a chargeback against us, claiming they never made the transaction in the first place.

YOU EAT THESE and sometimes lose your merchant account if there are too many of them. And there are more than make me comfortable!

If you don't save copies of this documentation, you lose!

7. Another method of verification that will protect you: For orders over a certain dollar amount (the amount is wherever your level of UNcomfort is), we fax our customers a copy of the credit card slip and have them sign it, then fax it back.

We sometimes also have them put their card under a blank piece of paper, scratch over it with a pencil so that an impression of the card number, expiration, and name on the card show up, then have them sign this piece of paper and fax it to us.

Another note:

If the customer has sent you a check, **MAKE A COPY OF THE CHECK**. Attach this to the invoice and file in a safe place.

Now, I know that Internet online stores seem to be an easy place to make a quick, lazy buck, but as you can see, not talking to who orders from you and not using the services of Visa, Discover, Mastercard, and American Express can hurt you.

When I return, I'll provide you with some resources to protect your online store even further.

Lynne Schlumpf is the CEO of Route 66 Cyber Cafe, Inc., <http://www.r66cci.com>, a Web hosting and design company specializing in promoting websites for new owners, building affordable e-commerce sites, and providing reliable web hosting solutions as an affiliate of Virtualis Incorporated.

Home Security Sign And Decals

By **Ralph Winn**

Imagine you are a burglar with one thing on your mind: breaking into a home. Imagine you approach that home only to see a clearly visible security sign announcing that the home is protected by a continuously monitored security system. Would you think twice about trying to break in? You bet.

A Security Sign and Decal: A Powerful Deterrent

A security sign and decal, placed in full view of anyone who approaches your home, can be almost as effective a deterrent as having a real working home security monitoring system. Sometimes the security sign and decal is the only warning you need to give to keep invaders away. When combined with a wired or wireless home security monitoring system, a security sign and decal lets you know you have more than one line of defense against criminals, further protecting your home and family.

The Benefits of a Security Sign and Decal

A simple security sign and decal can be an important edition to your home security plan, and for just mere pennies on the dollar compared to the expense of a full security system. Without actually risking breaking into a home and being detected and caught, a potential burglar cannot know whether your decal is telling the truth or not. Prominently display decals in your yard and on your windows, and you could keep burglars away without needing to install a complicated wireless or wired system. Though we highly recommend a real security system to keep your family safe, a security sign and decal is certainly better than taking no security measures at all.

The Easy Installation of a Security Sign and Decal

Installation of a security sign and decal is easy, just like using a sticker or shoving a stick in the ground, and there is no maintenance beyond making sure your security decal always remains fully visible. A security sign and decal is completely wireless, non-electronic; needing no batteries or plugs, so you can put it anywhere you want.

Some security signs and decals will even alert emergency response teams that children or pets are in your home, and can save precious seconds by alerting rescuers to which bedrooms your family members occupy. More than just protecting your home from burglars, a security sign and decal can save your life.

Other Benefits of a Security Decal

The many benefits of a security sign and decal include: 24 hour protection, Visible to all who approach your home, Easy to install and Preventive security that saves you money

Use Security Signs and Decals with Your Home Security Plan

Security signs and decals are an inexpensive investment compared to the cost of more expensive

home security monitoring systems, but remember that only a monitored security system will alert authorities in the event of a break-in. Not all burglars will be deterred by a sticker. The best solution is

to invest in your peace of mind and the protection of your home and your family by installing a hardwired or wireless system; use home security signs and decals to decrease the chances of that system ever being tested.

Ralph Winn has over 32 years of experience in the security industry. Throughout his career, he has developed cost effective security programs for numerous small, medium, large commercial and government properties and for many nationally known corporations.



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