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## Ten Ways to Foil Credit Card Fraudsters

By Heather Reimer

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In the last twelve months, credit card fraud against online companies has exploded as more and more thieves figure out how easy it is. To make matters worse, online and phone orders are not automatically insured against fraud – you are 100% liable for all your losses.

So here are some easy ways to protect your e-business from credit card fraudsters:

1. Reject orders sent from free web-based email accounts like Yahoo or Hotmail. Antifraud.com says nearly all fraudulent orders come from free accounts.
2. Most real businesses have e-mail addresses that include their website's domain name. Go to their site and see if it looks legit.
3. If the billing address is different from the shipping address, this should raise a red flag, especially if they are in different states or countries.
4. Another high-risk transaction is two or more orders from the same credit card.
5. When in doubt, phone the number listed on the order.
6. US banks have an Address Verification System (AVS) that merchants can use to ensure the billing address the purchaser has given matches the one in the AVS system.

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7. If you use an online order processor, make sure it has thorough fraud prevention measures.
8. Put a message on your site warning crooks you have anti-fraud protection in place.
9. Create a blacklist of bad credit card numbers so you won't get ripped off twice by the same thief.
10. If you want an extra sense of security, insurance coverage is now available against this type of fraud. One

reputable site that offers it is <http://www.iib.com.au/>

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### **How To Make Sure You Don't Fall For A Credit Card Scam**

**By Joseph Kenny**

Credit card fraudsters are having to up their game and are becoming ever more ingenious with the scams they try to pull off. As a UK credit cardholder you need to staying on your toes and ahead of the game. You need to ensure you keep up to date with all the different types of credit card scams that fraudsters might try on you. In this regard we are fairly lucky in the UK in that most UK credit card frauds have been tried previously elsewhere, notably the Unites States.

The following are some general tips to ensure that you do not fall foul of any fraudster:

#### Phishing Phonecalls

Never give your credit card number to anyone who phones you asking for these details unless you are certain that the call is a genuine call. Currently a number of fraudster are trying to get UK credit cardholders to give them vital information about their credit cards by `cold' calling and asking for these details on the pre-fix that a fraud has been carried out on the card. If you are in any doubt about the genuineness of a call, tell the caller you will phone them back and then independently check the number you need to call.

#### You Need My Personal Details?

Never respond to an email asking you for personal financial information. Always remember that banks and UK credit card providers will never solicit this information from you in an e-mail as they're fully

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aware of the dangers of phishing scam e-mails.

### Phishing Emails

Never click on a link in an e-mail if you are not sure of the genuineness of the e-mail sender. More and more fraudsters are obtaining vital personal information about credit cardholders by persuading them to click on e-mail links and complete bogus online forms.

### Dispose Your Statement Carefully

Never throw your card statement away in the rubbish bin. It may be hard to believe, but it is known that credit card fraudsters are not adverse to checking through people's rubbish to see if they have thrown away vital financial information that can be used to defraud them. If you really want to dispose of old credit card statements, then make sure you put these through a shredder at the office.

### Take Command of the Situation

Never leave your credit card unattended. Today all credit card transactions can be completed via the Chip and PIN. There is no reason whatsoever why you should ever have to let your credit card out of your sight. If the salesman tells you then need to check something, tell them they have to do this in front of you.

Combating credit card fraud is the responsibility of every credit card user in the UK. If we can help to

reduce the cost to UK credit card providers for losses arising from fraud the savings should trickle down to us as credit card users. More importantly, however, is if the UK credit card user can show that you did not act in a way that would have reduced the chances of your having been defrauded, then they may be able to hold you accountable for some of the loss incurred as a result of that behavior. So always remain vigilant and aware of any scam that UK credit card fraudsters may try on you.

Joe Kenny writes for the UK personal finance sites

and also



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