BUSINESS SECURITY

CREDIT CARD PROTECTION FOR BUSINESSES

To reduce the chances of your business becoming a victim of fraud, please consider the following crime prevention security tips.

Be alert for customers that act in an unusual manner, who may:
- Appear to be in a hurry, nervous, blushing, talking hesitantly or someone overly chatty or friendly.
- Make a purchase without regard to the price, quality or size.
- Repeatedly return to make additional charges or presents a card from a pocket instead of a wallet.

When you check the signature:
- Ensure the card is signed and the signature has not been altered.
- Ensure the signature on the sales strip matches the card.
- If using an electronic terminal, ensure printed receipts match the printed details on the card.

Should alterations or irregularities be found:
- Ask for additional photo identification.
- Hold onto the card.
- Call for authorisation.

Contact the Authorisations Centre to obtain authorisation of credit card transactions where:
- The value of the transaction is high for the business.
- The person presenting the card is suspected of not being the cardholder.

If the transaction is not authorised:
- Hold onto the card, and listen to the instructions given to you from the credit card authorising agency.
- Call police on 131 444.
- Check that the refund limit for each EFTPOS terminal is set at an appropriate limit.
- Ensure the EFTPOS password or PIN is changed regularly and kept confidential.
- Ensure there is sufficient physical security of EFTPOS terminals.

For further business crime prevention information please visit www.police.sa.gov.au or contact your local police station.