

How to spot counterfeit cards

With ever-increasing instances of fraud with counterfeit credit cards, we all need to be on the lookout for warning signs and suspicious behaviour when credit cards are presented for payment. Be alert, examine the card and the cardholder and look out for these telltale signs:

- The card number on the POS-printed slip is different from that on the card.
- Signatures clearly do not match.
- A cardholder insists on paying for a transaction without having his/her card present.
- Cards have been tampered with, either on the front or on the signature panel.
- Telephone/Fax orders – where extras are requested.
- High ticket values near closing time.
- Cardholders are unusually charming, when they do not have to be.
- Poor-quality cards.

If you pick up on any of the above, call our Authorisations Centre on 0860 321 222 and mention that the call is a 'code 10'.

Did you know?
Nedbank will pay a reward of R1 000 when you impound a 'hot card' or when requested to do so by the Authorisations Centre. More is paid for an arrest. Call our Fraud Department on **011 667 8718** or send an email to fraudrewards@nedbank.co.za

Call the Nedbank Merchant Helpdesk
on **0860 114 966**
or visit www.nedlink.co.za.

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Reduce Chargebacks Card-processing Guidelines



MAKE THINGS HAPPEN



NEDBANK

Card fraud

Card fraud is on the rise both locally and internationally, resulting in an increase in chargebacks. This brochure is intended to assist you in processing transactions correctly, as well as providing you with fraud prevention tips to help reduce your chargebacks and minimise your financial losses.

'CHIP & PIN' card transactions

How to process a 'CHIP & PIN' card transaction correctly



- Step 1: Insert the card (chip first) into the chip reader. The card must remain in the chip reader for the full duration of the transaction.
- Step 2: If the card supports multiple applications, eg CREDIT, CHEQUE or SAVINGS, ask the cardholder to advise which application is applicable when prompted by the POS device.
- Step 3: Select the type of transaction, eg SALE, and enter the total amount due.
- Step 4: Ask the cardholder to enter his/her PIN number. No customer signature is necessary if the PIN is entered successfully.
- Step 5: Your POS device will authorise the transaction and issue a merchant and cardholder receipt.*
- Step 6: Remove and return the card and receipt to the cardholder.

* NB: If a cardholder enters his/her PIN incorrectly three times consecutively or has forgotten his/her PIN, advise the cardholder to contact his/her bank. If the transaction declines or fails, follow current operating procedures.

Manual transactions

How to process a manual credit card transaction correctly

- Step 1: Ensure you have a zip-zap machine with your merchant identity plate and stock of manual vouchers.
- Step 2: Obtain an authorisation code from the Authorisations Centre on **0860 321 222**.
- Step 3: Ensure that the following details are recorded on the voucher:
 - Authorisation number.
 - Date of transaction.
 - Rand value of transaction.
 - A clear imprint of the credit or charge card.
 - Your merchant details.
 - The CVV/CVC number (last three numbers on the reverse of the card). Please note that the CVV/CVC number should be recorded below the printed card number and that the words 'CVV' and 'CVC' are not to be used on the voucher.
 - Cardholder's signature.
- Step 4: Attach the POS slip to the voucher and, using the details on the voucher, ensure that the manual transaction is entered on the POS device when back online.
- Step 5: Retain the voucher for a period of at least three years from the date of the transaction and in such a manner as to ensure the voucher retains its clarity.

TIP: Debit cards cannot be processed manually.

Call our
Merchant Helpdesk on
0860 114 966 for more
information.



Tips on fraud prevention

An Authorisation;

- Does not verify that the person presenting the card is the cardholder.
- Code indicates that the account used is in good standing and has sufficient credit available, but is not a guarantee of payment.

TIP: Request positive identification when accepting cards as a method of payment.

How to avoid common chargebacks;

- Ensure that the card is always present.
- Obtain a clear imprint of the card.
- Prepare a zip-zap voucher for every manual transaction as proof that the card was present.