

CARD NOT PRESENT FRAUD

Card Not Present (CNP) fraud accounts for most credit card fraud. Are you at risk?

What is it?

CNP fraud is where the cardholder is not physically present and is providing credit card details over the phone or online to purchase goods or services.

If you are selling, or looking into selling online, or taking credit card details over the phone to sell goods or services you are at risk of Card Not Present Fraud.

Talk to your financial or payment service provider about securing your business.

If it seems strange, suspicious, too good to be true or makes requests of you to pay other vendors or transfer money to other accounts – reject the order.

To help avoid credit card fraud

Don't

- allow split payment over multiple credit cards.
- manually enter card details if the card cannot be tapped, swiped or inserted.
- refund to a different card or a bank account.
- accept extra payment to pay a third party or another vendor.

Be very cautious when

- the order is for unusually large value items.
- there are multiple orders for the same item or multiple orders to the same address with different card holder names/card numbers.
- orders are declined before the person provides card details that are accepted.
- the order is from overseas, especially if the goods could be purchased locally. Ask yourself why the customer is prepared to pay more shipping and wait longer.
- delivery of goods is to a Post Office Box or third party.
- the order requires express freight.

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Disclaimer: This publication contains only general guidelines and strategies for dealing with business security, and no guarantees or representations are made concerning their effectiveness. SAPOL accepts no responsibility for any injury or loss resulting from the application of these strategies.



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