Retail Stores Group

Manual Entry Credit Card Fraud Prevention
Ongoing Awareness

lotto!

To mitigate the risk of fraud, including 'manual entry credit card' fraud attempts and chargebacks at your location, be aware of suspicious behavior and safeguard against credit card fraud by following the **payment processing procedures** below:

1. Restrict access to lottery product until payment is confirmed

- ✓ If you suspect fraud or notice any manual entry attempts, advise the customer that **manual entry credit card transactions are not accepted**. Do not hand over any product or sell any more product to this customer.

- ✓ Collect payment and ensure any credit/debit transactions complete successfully **BEFORE** giving the lottery ticket(s) to, or even placing the lottery ticket(s) in reach of the customer.

- ✓ Be mindful that requests for **high value lottery products**, purchases over $75, should trigger caution.

2. Be aware throughout the payment transaction

- ✓ Make sure you **watch the customer complete the transaction on the PIN pad**, from start to finish.

- ✓ **Inspect every credit card receipt for *signs of manual entry fraud***. See page 2.

- ✓ **Transactions must be chip and PIN verified or Tap verified**.

- ✓ If signature is required, ensure the credit card number and signature on the receipt match the information on the credit card.

3. Follow all Point of Sale (POS) procedures diligently

- ✓ Ensure the **Manual Entry on your PIN pad is turned OFF** and do NOT accept any manual entry transactions.

- ✓ Treat your PIN pad device like cash.
  - ▪ **Protect your PIN pad** by having it close when in use.
  - ▪ **Securely store your PIN pad** out of the customer's sight when it is not in use (eg. shelf below Lottery terminal).

- ✓ **Keep all transaction receipts for 2 years** in case there is a "Chargeback" or "Retrieval Request".

Note: If you process a manual entry credit card transaction, you may be liable for the chargeback. It is your responsibility, as a RSG Retailer, to make sure you and your staff follow the credit card payment processing procedures in order to avoid chargebacks to your account.

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Suspects trying to conduct fraudulent transactions will present a legitimate credit card with matching ID, but then attempt to *manually enter other credit card information on to the payment terminal.*

Look for any one of the following key fraud indicators shown in the sample "Manual Entry Receipt" on the right.

1. **Receipt Contains "Obtain Manual Imprint"** - When a valid 'chip' card transaction is performed, a <u>cardholder signature section</u> is not usually printed on the receipt as the PIN verifies identity, however, *when a manual entry transaction is performed, the credit card receipt will print out requiring a signature with "Obtain Manual Imprint".*

2. **Non-Matching Card Numbers -** If the transaction is fraudulent, the card numbers on the printed receipt will NOT match the card numbers on the presented card.

3. **Receipt Contains ADMN (Admin Card) Field** - The receipt MAY contain an "ADMN" (Admin) Card number indicating that an Admin Card was swiped to enable manual entry of the credit card information.

4. **Receipt Number Starting with "M"** - The "Receipt Number" on the receipt will contain an "M" at the beginning of the number indicating the card number was manually entered.

Sample "Manual Entry Receipt":

CREDIT CARD FRAUD

2. Card number will not match the number of the presented Credit Card.

3. *"ADMN"* number indicates an Admin Card enabled the Manual Entry function.

4. **"M"** or **"G"** before the Receipt Number indicates the transaction is a "Manual Entry".

1. Receipt has instructions to *"Obtain Manual Imprint"* of the card indicates a Manual Entry.

```
BCLC                        LTC
        BURNABY        BC
CARD      4089*******5017
CARD TYPE          VISA
ADMN      4519002131226583
DATE            2015/03/24
TIME       7003  14.53.20
RECEIPT NUMBER
M84112077-001-026-031-0
----------------------------
PURCHASE
TOTAL
           $100.00
----------------------------
APPROVED
AUTH# 338586        01-027
THANK YOU


CARDHOLDER SIGNATURE
OBTAIN MANUAL IMPRINT

CARDHOLDER WILL PAY
CARD ISSUER ABOVE AMOUNT
PURSUANT TO CARDHOLDER
AGREEMEN

MERCHANT
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bclc