Manual Entry Credit Card Fraud Prevention
Ongoing Awareness

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RSG locations have been experiencing an increase in "manual entry credit card" fraud attempts and chargebacks. To mitigate the risk of fraud 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

- ✓ 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.

- ✓ If you suspect fraud or notice any manual entry credit card fraud indicators, 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.

- ✓ 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*.

- ✓ **Transaction amounts under $100 must be chip or tap verified and transactions over $100 must be chip and PIN 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

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

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

- ✓ **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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Manual Entry Credit Card Fraud Indicators

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A Credit Card Fraud with Manual Entry targets payment terminals (i.e. debit or credit card PIN Pads) during the transaction payment. The suspect will present a legitimate credit card with matching ID, but then *manually enter other credit card information on to the payment terminal.*

Please look for any of the following key fraud indicators on the receipt shown in the sample "Manual Entry Receipt" on the right.

1. **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.

2. **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.

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 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".*

Please see sample "Manual Entry Receipt" below:

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

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

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

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