If the Card is NOT There— You Need to be MORE Aware

With the proper know-how and the right tools, mail order, telephone and Internet merchants can detect fraud and avoid associated card losses.

Report suspicious activity to your merchant bank.

To stay ahead of the crooks and reduce your fraud exposure:

1. **Ask the customer** for the card expiration date and include it in your authorization request. An invalid or missing expiration date can be an indicator that the person on the other end does not have the actual card in hand.

2. **Use fraud detection** tools like the Address Verification Service (AVS) and Card Verification Value 2 (CVV2) as part of the authorization process. To order the Merchant Guide to AVS (VRM 01.31.08) or the Merchant Guide to CVV2 (VRM 03.14.06) call 1-800-VISA-311 or visit **www.visa.com/merchant.**

3. **Be on the lookout** for questionable transaction data or other signs indicating "out of pattern" orders.

If you suspect fraud:

• **Ask the customer** for day/evening phone numbers, then call the customer with any questions.

• **Ask for additional information** (e.g., bank name on the front of card).

• **Separately confirm the order** by sending a note via the customer's billing address, rather than the "ship to" address.