

CCTV CAMERAS

- Is your security camera pointing in the right direction e.g. towards the door and/or point of sale?
- Is your camera in focus? Ensure that cameras are in good working order.
- Are the times/dates on your camera correct and synchronised with your card terminal? Ensure that the time is changed in winter and summer as incorrect times on film may be inadmissible in a court of law.
- Do you keep your footage for a reasonable length of time? Records should be kept for at least 31 days.

INFORMATION SECURITY

- **Unsolicited E-mails / Phone Calls:** When someone phones you out of the blue saying they are from a bank, financial institution or your acquiring processor always check that the caller is genuine before parting with any information. You can do this by phoning the caller back on the landline number you know to be correct for the organisation in question, i.e. from your statement or the phone book.
- **Cardholder Information:** Never give payment card information out over the phone when you haven't initiated the call yourself.
- **Merchant Receipt Copies:** Store these securely for the required period of time.



CARD NOT PRESENT (CNP) SECURITY

If you accept payments via mail order, telephone or the Internet, ensure that you carry out all security checks on the customer before finalising the transaction. For useful tips on how to reduce your exposure to CNP fraud, visit www.SafeCard.ie

CARD PRESENT TRANSACTIONS

CHIP AND PIN TRANSACTIONS:

From 17th March 2007 the option to bypass the PIN has been removed. If a customer does not know their PIN and you decide to override it, you should expect the card company to decline the transaction. If you override this decline and process the transaction you could be held liable if the transaction turns out to be fraudulent, i.e. on a stolen card.

NON CHIP AND PIN TRANSACTIONS:

Most Irish debit and credit cards are now Chip & PIN enabled. You can continue to accept old style cards by swiping the card and obtaining a signature just as you always have done, however you should remember to make additional security checks – for further information on these, visit www.SafeCard.ie

IF YOU ARE SUSPICIOUS OF A CARD OR A CUSTOMER, CARRY OUT A CODE 10 CALL TO YOUR CARD PROCESSOR WHO WILL ASK YOU TO REQUEST SPECIFIC INFORMATION FROM THE CARDHOLDER TO ENSURE THEY ARE GENUINE

Do not hand the card back. Call the authorisation centre and let the operator know you are suspicious by simply saying that you are making a Code 10 call. The bank won't mind if it's a false alarm - it is better to be cautious than to let a card criminal deceive you and your employer. Above all, never put your colleagues, customers or property at risk.



Bank of Ireland

