

# Heads Up to the Warning Signs of Fraud

*Certain customer behavior could point to bankcard fraud. But remember, it doesn't necessarily indicate criminal activity—you know your customers, so let your instincts steer you in the right direction.*

## Watch Out for Customers Who:

- ✓ Purchase a lot of merchandise without regard to size, style, color, or price.
- ✓ Ask no questions on major purchases.
- ✓ Try to distract or rush you during the sale.
- ✓ Make purchases, leave the store, and return to make more purchases.
- ✓ Make large purchases right at opening or at the last minute when the store is closing.
- ✓ Refuse free delivery for large items.

## → IF YOU SEE SIGNS THAT MAKE YOU SUSPICIOUS

- ✓ Hold on to customer's card if you think you can do so safely.
- ✓ Follow your company's procedures and notify your supervisor.
- ✓ Call your voice authorization center and request a "Code 10" authorization using a normal tone of voice. An operator will tell you what to do.

