

CARD PRESENT FRAUD (TAP AND GO)

Credit cards are now mostly used from a smartphone or watch, but card details can be copied onto fake cards or physical cards stolen.

Gift cards, high value or easily disposable items like jewellery, liquor and cigarettes are popular purchases for tap and go fraudsters.

To help avoid credit card fraud

Don't

- allow split payment over multiple credit cards.
- manually enter card details if the card cannot be tapped, swiped or inserted.
- refund to a different card or a bank account.
- accept extra payment to pay a third party or another vendor.

Watch out for

Unusual behaviour

Customers purchasing without regard to price or are anxious or in a hurry.

Multiple purchases

Customers who return to make more purchases, especially of the same item.

No wallet or phone

Customers producing a loose card from a pocket instead of a wallet/purse or on a phone.

If unsure or suspicious, hold onto the card, ask for identification and call the number for the issuing financial institution which is on the back of the card.

