



Avoiding Credit Card Fraud

Fraud Red Flags

During each transaction, there are a lot of factors which, by themselves, can be harmless. But when you combine them, they can make a typical transaction very risky. For more on spotting potential fraud, contact ARC at 703-816-8137 or FIFP@ARCcorp.com.

ARC-participating travel agents are required to:

- Comply with the general instructions contained in Section 8.0 of the Industry Agents Handbook (IAH)
- Determine whether or not the carrier accepts the credit card presented by the client; and, if it does, under what conditions (Section 8.4)
- Obtain an authorization (“approval code”), from the credit card company (Section 8.2)
- Follow the credit card acceptance procedures shown in the ARC Credit Card Chargeback Policy (Section 8.4)

LOW RISK	MEDIUM RISK	HIGH RISK
<ul style="list-style-type: none"> • Caller ID identifies caller as local • Passenger is also cardholder • Agent obtains manual imprint of unexpired and unaltered credit card in the travel agency • Agent obtains valid signature and approval code • Signature is an approximate match to that on back of the credit card • Originating airport is in the same region as the travel agency • Destination is in the same region as the travel agency • Established customer • Domestic travel • Date of departure is more than one month from date of issue 	<ul style="list-style-type: none"> • Caller ID identifies caller as local • Originating airport is in the same region as the travel agency • Destination is in the same region as the travel agency • Passenger may or may not be cardholder • Customer is new • Domestic or international travel • Date of departure is less than one month from date of issue 	<ul style="list-style-type: none"> • Caller ID identifies caller as out of area or with no information at all • Agents are usually contacted for the first time via, website, email or the TTY service (for the hearing impaired) • Cardholder is not the passenger • Credit card, driver’s license, passport faxed/emailed because cardholder is never present in the agency • Several tickets are purchased with different routings, travel dates and passenger last names using a single credit card • “Customer” may use a religious title (e.g., Pastor Robert) or a religious premise (Missionaries to Africa) or other socially respected profession, e.g., doctors, to establish credibility • Email requests contain obvious spelling errors (e.g. cities and states) • “Customer” uses airport codes in their emails, i.e., asking for tickets from ACC to LHR rather than Accra to London • “Customer” provides fictitious address and phone number in the US • Email address is from a free service (Yahoo, Hotmail, Gmail, etc) • Customer/passenger name is new to agency • Domestic or international travel • Customer not concerned with ticket price or service fee amount • Last minute travel • Highly flexible travel schedule • Customer offers multiple credit cards as payment if first credit card is rejected • Customer can be contacted only via a cell phone with an area code not in the same region
<p style="text-align: center;">REMEMBER!</p> <p><u>ALL</u> credit card transactions have some level of risk. It's the agent's responsibility to determine what level of risk they are comfortable with prior to issuing and releasing a ticket.</p> <p><u>Faxed or emailed images</u> of credit cards, driver's licenses, passports or credit card authorization forms are <u>NOT</u> sufficient documentation to receive chargeback protection.</p>		