

Card not present:

There is a fraud scam that is now becoming a regular "attack" against guesthouses / lodges / travel guides and they (considered to be a Nigerian scam) operate as such:

- * They would find a list of guest houses in SA on the Internet.
- * They sent an e-mail to the guest houses to acquire a quotation for accommodation for a certain amount of people to visit SA on a conference or some sort of business trip.
- * They send the guest house credit card details to pay for the accommodation and also to transfer a large amount of funds to a "transport agent's" account.
- * They provide the "transport agent's" account details to the guest house in which they then transfer the said amount via Internet Banking.
- * Sometimes they would even provide a copy of the card, should the merchant request so but the card sent is a complete fraud as it has been changed and have none of the prescribed Visa and MasterCard security features.

How they commit fraud:

- * The syndicate has an operative with a number of UK based pre-paid cell numbers (0944) to be contacted on during the liaison with the guest house.
- * It is unknown if they are operating from the UK or local, as some UK pre-paid numbers works on the local cell phone networks (i.e. Vodafone uses Vodacom)
- * The syndicate uses foreign credit card numbers with high balances that they forward to the guest house to pay for the "accommodation" and by using the UK cell numbers, it seems to the guest house that the client is legit.
- * The credit card numbers used so far are all fraudulently used and mainly issued by Capital One Bank in the USA.
- * The syndicate have someone local person to open a bank account at a local bank with false details.
- * The syndicate would then forward this bank account details to the guest house as the bank details of the "transport agent".
- * The guest house would transfer funds to this account and as it is cleared immediately, the funds are either transferred out of the account or drawn in cash.

What the guest houses / hotels / lodges should look out for:

- * The name of the e-mail originator is usually the name used at the end of the e-mail with a set of numbers or just as is and a Yahoo or .Hotmail e-mail address (i.e. Anne_Crawford2528@yahoo.com)
- * The amount to be transferred to the "transport agent's" account is very high in comparison to the accommodation amount.

* The e-mail writer also allocates a very high and not commonly done by people booking accommodation, amount to the guest house to be used as "commission" on processing the transactions.

* The "transport agent's" account is a personal account and not of a known car rental company.

* The correspondence from the e-mail writer becomes very agitated once the credit card and "transport agent's" account details are provided for the funds to be transferred immediately.

* The English used in the e-mails are of very poor standard.

Important Information:

Manual /Key entered Transactions:

In terms of the FNB Merchant Member Agreement please note that when utilizing the manual entry facility on your SpeedPoint terminal all merchants are required to make an **imprint** of the relevant card. This confirms that the card was present at the time of the transaction.

A faxed copy, photocopy, scanned or emailed copy of the card in question will not be accepted as proof that the card was indeed present.

Imprint the card on the relevant manual transaction SpeedPoint slip or make use of the **Sales Booklet** available from FNB.

Understanding the risk:

Failure to make an imprint of the card (in the event of a key entered/ manual transaction) may result in a financial loss to your business if the transaction is being disputed.

Reward for impounding a fraudulent card:

A reward of R500 will be paid when a fraudulently used card is impounded and returned to the Bank. Please cut the impounded card in half; make a photocopy for your own records and forward the card to:

FNB SpeedPoint
Merchant Acquiring Windhoek
2 nd floor SWABOU Building
Schonlein Street
Windhoek West
Namibia PO Box 195

Authorisations:

Always obtain an authorization number electronically via the SpeedPoint terminal or directly from FNB Authorisation Centres – **never** from or via a cardholder. (Auth JHB 002711-369 2888.)

Do not split transactions to avoid authorization. Transactions processed in this manner will result in a chargeback to the merchant.

Regards
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