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# Avoid credit card fraud on your business website

If you sell services or products on your Web site, you should be concerned about credit card fraud.

With identity and credit card theft on the increase, you need to assure your customers that you are committed to protecting them from fraudulent transactions as well as protecting your business. It may not be practical for you to screen every transaction that goes through your site, but there are steps you can take to make sure that you are not accepting stolen or fraudulent credit cards on your Web site. Here are just a few.

## **Require a credit card verification number on all purchases**

The credit card verification number is referred to as a CVV (card verification value) or CVV2. It is a three digit number located on the back of every Visa and MasterCard. Requiring a CVV cuts down on fraud from stolen credit card statements or numbers that are obtained off of the Internet. This security measure won't help however, if the thief actually has the credit card.

## **Use an account verification system**

Also known as AVS, this system checks on the billing address of the card to make sure that the post code and other information matches. As long as the thief does not have access to the card holder's billing address this will help greatly to decrease fraud.

## **Be wary of "throwaway" email addresses**

Cyberthieves often use free webmail addresses from providers like Yahoo and Hotmail. The majority of users are legit however, if something does not feel right about a transaction, this can serve as a warning flag.

## **When in doubt, contact the customer**

If you suspect something about a transaction contact the customer to confirm the order. If the information is correct, there is no harm done. However, if the phone number does not work, or the person on the other line seems unduly nervous, you can cancel the transaction.

## **Look at billing and delivery addresses**

Although this is not a foolproof screening method, if the billing and delivery addresses are radically different, beware. Sometimes addresses are different because buyers would like the item delivered to their office or delivered somewhere else as a gift, if the addresses are in different counties proceed with caution.

## **Hire a fraud-prevention service**

If you are concerned about credit card fraud, there are many different companies that can help you ensure that you are not processing any fraudulent transactions.

Such companies as Authorize.net, ProTX and Barclays EPDQ all use such services, which takes advantage of the Verified by Visa and MasterCard SecureCode programs. Card issuers are working very hard to ensure that their customers are protected.

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If you would like more information on how to take payments online securely and safely or you want to know what is involved in working with one of the payment providers above, contact Spiral Sites today to discuss your requirements in more detail. We have partnerships with all the major payment gateway providers.

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