PROTECTING YOUR BUSINESS FROM FRAUD

Accepting card payments is safe, simple and secure. While some fraudsters may perceive businesses as easy targets, you can protect yourself with prevention, prediction, detection and resolution. For more tips and resources on fraud prevention, visit **https://www.mastercard.us/en-us/business/overview/safety-and-security/cyber-security.html**.

✅ 1. Prevention

- Invest in accepting chip cards (EMV). It's more secure. The key element of EMV involves including dynamic digital data in every transaction. This makes chip transactions extremely secure and reduces the risk of counterfeit fraud.
- Take advantage of contactless technologies that make transactions faster; the mobile solutions we power like Google Pay™, Apple Pay™ and Samsung Pay™.
- Consider investing in additional security tools. For example, Mastercard Identity Check™ offers best-in-class fraud detection, our network facilitates a rich data exchange and authenticates billions of secure transactions every year.

To learn more: https://www.mastercard.us/en-us/business/overview.html

✅ 2. Prediction

- Monitor your customers' usual purchase patterns and use common sense - double-check when something seems amiss.
- Call customers and confirm remote purchases before shipping an unusual or large order.
- Explore the Electronic Monitoring Solutions (EMS) that payment networks like Mastercard provide.

✅ 3. Detection

- Leverage the security features of the card —when transactions are denied or flagged as problematic, trust those warnings and communicate with the card networks to confirm its legitimacy before allowing customers to receive goods and services.
- Protect your own business credit cards by signing up for fraud warnings via text or email.

✅ 4. Resolution

If a fraudulent transaction occurs, contact the following entities for assistance:
- Your bank or payment processor
- Your legal counsel
- Your local police department or U.S. Secret Service office

✅ MAKE YOUR BUSINESS PCI COMPLIANT

It's important that your business becomes and remains PCI compliant to reduce your likelihood of a costly compromise.

To learn more about PCI compliance, visit our Resources and Compliance information page at https://www.mastercard.us/en-us/business/overview/safety-and-security/security-recommendations/site-data-protection-PCI.html

About Master Your Card:
Master Your Card is a community empowerment education program sponsored by Mastercard, that works with committed partners nationwide to bring information about the benefits of electronic payments technology for underserved communities to build brighter financial futures. The program has facilitated presentations and workshops in numerous cities around the country, provided financial education to tens of thousands of students and reached millions through partners' initiatives and education materials.