

## **Avoiding credit card fraud**

Credit card fraud is a wide-ranging problem. Congregations are not immune to this, so make sure your staff follow safety guidelines and practices.

Two basic rules to follow are:

- 1) Before disposal, always shred documents with credit card or charge card numbers on them.
- 2) Be safe with your credit card when online — don't click on email links from anyone pretending to be your bank, credit card company or other business that uses your personal information, even if the email looks legitimate. These links are often phishing scams intended to trick you into entering your login information on a fake website.

It is not always possible to prevent credit card fraud from happening, but there are a few steps you can take to protect your congregation, making it more difficult for a crook to capture card information.

### **Guarding against fraud**

Here are some tips to protect your congregation from credit card fraud.

#### **Do:**

- Sign cards as soon as they arrive.
- Keep all cards in a safe place. If your congregation's cards are kept in your desk at work, make sure they're in a locked drawer.
- Keep in a secure place a record of your account numbers, their expiration dates and the phone number of each issuer.
- Keep an eye on your card during any transaction and get it back as quickly as possible.
- Save receipts to compare with billing statements.
- Open bills promptly, reconcile accounts monthly and pay in full to avoid interest charges.
- Report any questionable charges promptly and in writing to the card issuer.
- Notify the issuer in advance of a change of address.
- Shred expired cards.

#### **Don't:**

- Lend a card to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Give out the congregation's account number over the phone unless you're making the call to a company you know is reputable.

### **Reporting losses and fraud**

If you lose the congregation's credit cards or discover they've been lost or stolen, immediately call the issuers. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. Make sure you keep a written record of the time and date of the call and the name of the person with whom you spoke. In any event, your maximum liability under federal law is \$50 per card.