

To STOP a Thief

One of the fastest growing sources of credit card compromise is restaurants. Here are several ways a person can be a victim of fraud in an eating establishment, beginning with the least serious:

1. Unscrupulous waiters can doctor the check to add a larger tip. For example, some quick work with a pen can turn a three into an eight and suddenly the unwary diner is a big tipper.
2. Other criminals take the card back to the cash register and on the way, copy the name, number, expiration date, and security code. Later they will take this information and go on online shopping spree.
3. Serious losses come from wait staff that carry hand-held skimmers and gather up data from hundreds of cards over the course of days. This information is sold to the highest bidder on the Internet. The restaurant management may have no idea that this is happening.

Many restaurants, particularly small, independent eateries are not up to code regarding compliance with Visa and MasterCard security standards. This leaves another opening for criminals looking for data in restaurant computers and network connections. Regarding IT security; large, well-known restaurant chains are more likely to comply with security standards.

What can you do to protect yourself?

The most obvious and foolproof defense is to pay with cash, although carrying cash has its own risks. Another strategy is to not let your credit card out of your sight. You could patronize restaurants that have encrypted card readers at the table, or take the credit card directly to the cashier when paying. If neither of these is possible, then you should at least try to keep the card within sight at all times when it's out of your hands.

Lastly, examine the receipt before leaving the restaurant and make sure that the expenses are correct and that the credit number and other vital data are not visible on the receipt. Keep a record of what was spent and keep a close watch on your account for suspicious numbers.

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