



The cardholder is not traveling?
New client?
High risk destination?
Last minute travel?

Here are some simple and accessible steps/tools you can use to protect yourself from the most blatant fraud attempts. Unfortunately, many times there are cases of fraud that could have been avoided by checking a few simple facts.

1 **Verify the real identity of your customer:**

- + RESIDENTIAL ADDRESS: With proof (ID), ask your customer for their residential address and validate it on 'google maps' [google.ca/maps](https://www.google.ca/maps) (you might be surprised to find an intersection)
- + PHONE NUMBER: Ask your client to provide you with a phone number as a point of contact. Do a reverse lookup to validate their address at [canada411.ca](https://www.canada411.ca) or [whitepages.com](https://www.whitepages.com)
- + SOCIAL MEDIA: Refer to social media to make sure their profile exists and everything looks 'right'.
Facebook.com (Meta), Canadapeoplefinder and LinkedIn

2 **CHECK credit cards**

- + AVOID FOREIGN CREDIT CARDS: Use the 'bin checker' to get the name and country of the bank issuing the credit card. (enter the first 6 digits at www.binlist.net). If the card is issued by a foreign bank, reject the transaction 🙅.
- + VERIFY THE CREDIT CARD HOLDER: Name, address, phone number and/or email address of the cardholder by contacting the credit card company
 - Visa:** 800-847-2911, choose option 1, 3 and 2
 - Mastercard:** 800-247-4623 (you will need to enter the credit card number)
 - Amex:** 800-528-2121, choose option 1
- + USE OF MORE THAN ONE CREDIT CARD: If your customer provides you with different cards when the previous one is declined: A RED LIGHT 🚨 SHOULD BE ON.

3 **Origin of reservation request: in person or by phone or email**

- + TRANSACTION BY PHONE OR EMAIL
If in doubt, ask the customer to come to the agency, and you can then take the credit card imprint and have him/her sign and validate it. If it is a case of fraud, he will not come to the agency, on the other hand, he will be ready to provide you with all the necessary documents including a copy of his/her passport! And all these documents will be fake ones.
- + CUSTOMER IN THE AGENCY
A new customer shows up and buys a YMQ-PAR, departure in 2 weeks. He makes conversation with you, puts you at ease and leaves 1 hour later or more! Often, he will make you promise future tickets for him or his company.

Back home, he suddenly calls you to issue tickets that do not involve YMQ, but rather for flights between cities in Africa..... (RED LIGHT 🚨 MUST BE ON). This is a regular pattern seen by agencies that are victims of fraud. You are made to feel confident, you are made to feel friendly so that you let your guard down. Be vigilant !



4 The traveler is not the credit card holder

Unless you have known your passenger for a long time, you should know that fraud cases always take place with a card who's cardholder is not the passenger.

5 HIGH RISK destination and LAST MINUTE departure

+ HIGH RISK DESTINATION

If you check all the above points, then any destination becomes a high risk. But be aware that what we are currently seeing are tickets from where the origin and destination does not touch Canada, but between African cities, between Mexico and Asia as well.

+ LAST MINUTE DEPARTURES

In the example above where a YMQ-PAR will be booked with a departure in 2 weeks, be aware that anything the fraudster will want to book, in the meantime, will be for same day departure or within 72hrs. And he will change his credit card!

In conclusion,

Remember, these people are members of well organized criminal organizations who know the ins and outs of our industry. IF YOU HAVE ANY DOUBTS, FOLLOW YOUR INSTINCT!

Share your doubts with your boss, a colleague or your booking agent who can guide you, but if you have any doubts.... NO SALES 🚫