

FRAUD PREVENTION

Fraud is perpetrated with a counterfeit Card, a lost or stolen Card, a Card not received by the true Cardmember, or simply the Card number alone. Each year, millions of dollars are lost due to fraudulent use of Charge and Credit Cards. Being fraud-aware will help to protect not only your business but your customers and clients as well.

What to do if you suspect fraud

There are two types of Card fraud:

- Card Present includes counterfeit/altered cards, lost/stolen cards
- Card Not Present includes internet & telephone transactions

Should you feel suspicious of a Card or a transaction, call our Merchant Services at +8802-9860210-212 or 16234 or contact your relationship manager.

Be alert to counterfeit cards

Always check the Card number embossed on the Card against the number printed on the receipt and check the signature panel on the reverse to ensure that the Card has not been tampered. Be alert to Cards that are visibly altered or damaged. If the Card is confirmed to be a counterfeit card, please do not destroy the card. City Bank will arrange for a collection of the counterfeit card.

For your protection, if you are ever suspicious of a Card transaction or a customer, do not confront the customer directly. If possible, please retain the Card.

City Bank will not be responsible for any unauthorized transaction or any transaction not carried out in accordance with the City Bank Merchant Services Terms and Conditions. For more information, please call our Merchant Services at +8802-9860210-212 or 16234 or contact your relationship manager.

Dealing with disputes and chargebacks

When a Cardmember does not recognize or disputes a transaction, City Bank will do the following:

- Research the claim using internal documentation of the information provided by the Cardmember
- Send an enquiry letter to you in order to help resolve the claim. However, under certain circumstances, City Bank will debit the disputed charges without sending an enquiry letter.