

ARC excels at not only mitigating major cases of fraud that are often very apparent, but also reading between the lines to help identify fraud that is difficult to detect. For instance, during most transactions, there are many risk factors that, alone, are usually harmless. But when you combine them, they often times make a standard transaction very risky. Below are lists of fraud warning signs and their varying degrees of danger. For more on spotting potential fraud, contact ARC at 703.816.8137 or [fifp@arccorp.com](mailto:fifp@arccorp.com).

### LOW RISK LEVEL

- Caller ID identifies caller as local
- Passenger is also cardholder
- Agent obtains manual imprint of unexpired and unaltered credit card in the travel agency
- Agent obtains valid signature and approval code
- Signature is an approximate match to that on back of the credit card
- Originating airport is in the same region as the travel agency
- Destination is in the same region as the travel agency
- Established customer
- Domestic travel
- Date of departure is more than one month from date of issue

### MEDIUM RISK LEVEL

- Caller ID identifies caller as local
- Originating airport is in the same region as the travel agency
- Destination is in the same region as the travel agency
- Passenger may or may not be cardholder
- Customer is new
- Domestic or international travel
- Date of departure is less than one month from date of issue

### HIGH RISK LEVEL

- Caller ID identifies caller as out of area or with no information at all
- Agents are usually contacted for the first time via, Web site, e-mail or the TTY service (for the hearing impaired)
- Cardholder is not the passenger
- Credit card, driver's license, passport faxed/e-mailed because cardholder is never present in the agency
- Several tickets are purchased with different routings, travel dates and passenger last names using a single credit card
- "Customer" may use a religious title (e.g., Pastor Robert) or a religious premise (Missionaries to Africa) or other socially respected profession, e.g., doctors, to establish credibility
- E-mail requests contain obvious spelling errors (e.g. cities and states)
- "Customer" uses airport codes in their e-mails, i.e., asking for tickets from ACC to LHR rather than Accra to London
- "Customer" provides fictitious address and phone number in the US
- E-mail address is from a free service (Yahoo, Hotmail, Gmail, etc...)
- Customer/passenger name is new to agency
- Domestic or international travel
- Customer not concerned with ticket price or service fee amount
- Last minute travel
- Highly flexible travel schedule
- Customer offers multiple credit cards as payment if first credit card is rejected
- Customer can be contacted only via a cell phone with an area code not in the same region

**IMPORTANT:** ALL credit card transactions have some level of risk. It's the agent's responsibility to determine what level of risk they are comfortable with prior to issuing and releasing a ticket. Faxed or emailed images of credit cards, driver's licenses, passports or credit card authorization forms are NOT sufficient documentation to receive chargeback protection.