

How to Deal With International Orders and Suspect Transactions

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Year on year trends show that fraudulent transactions increase dramatically towards the Christmas period, and so we would like to take the opportunity to urge our clients to adopt the utmost vigilance when it comes to the fulfilment of international orders and those with incorrect or incomplete contact information.

If a valid credit card is used in a transaction, SportsTG is unable to stop an order, however closer scrutiny of the transaction at the fulfilment stage will capture the vast majority of fraud attempts.

INTERNATIONAL ORDERS

We strongly recommend that no orders be sent to countries including Malaysia, Indonesia, Nigeria, South Africa, Russia, Ukraine and Brunei and, even in the case of English speaking countries, we recommend that I.D checks are carried out to verify the validity of the purchasers' credit card. Trends to look out for include:

- False phone number (often only a mobile number is provided)
- Cardholders' address is a different country or state to the delivery address
- Customer provides only a PO Box address or a business address rather than a residential address.
- The sale is in excess of \$250.00
- The sale includes multiple units of the same product
- Multiple orders are placed within a short period (i.e. a few days apart)

If you have an order that comes through and, for any of the above reasons, is suspected of being fraudulent, we recommend taking the following steps:

1. Verify the phone number
2. Contact the customer and ask that they supply a copy of their passport or photo ID together with a print-out of their credit card statement which shows them as the authorised account holder and verifies their home address.
3. Google search the address of the recipient (using street view where possible) to ascertain whether the nominated address is a residential or business address.

As 99% of International fraud is carried out using a stolen credit card; requesting a copy of the credit card statement from the customer alleviates the majority of fraud attempts. If the customer is not able to meet this requirement, you are then at liberty to cancel and refund the order.

DOMESTIC ORDERS

Domestic fraud is far less common but does still happen. Trends to look out for include:

- False phone number (often only a mobile number is provided)
- Cardholders' address is a different country or state to the delivery address
- Cardholder provides only a PO Box address or a business address rather than a residential address.
- Instruction is given at the time of purchase to 'leave goods on front doorstep if no one is home'. Further investigation confirms in most cases that the cardholder does not live, nor has ever lived at the said address.

The majority of local fraud can be identified by the fact that the customer has given a false phone number (usually four or five digits in length).

CANCELLING AND REFUNDING

If you deem a transaction to be fraudulent, we recommend that you cancel and refund the transaction immediately. If the payment is not refunded and the cardholder lodges a dispute with their bank, you will incur a \$25.00 chargeback fee together with any international currency exchange fees which are applicable between the date of the initial transaction and the date of the funds being returned to the cardholder.

Once a refund has been submitted, contact our Support team at support@sportstg.com quoting the order ID to advise that a refund has been made.

CHARGEBACKS

If the credit card used does not belong to the recipient of the goods, in most cases we are notified by the Bank within 1-3 weeks of the order date that the payment is being disputed. If the order has not been fulfilled then we can simply refund the payment without further charge, however if goods have been sent, then we must accept that the Bank will return the funds to the cardholder as a chargeback. If this occurs, a \$25.00 fee is charged by the bank for returning the transaction which we have no choice but to pass on to you together with the cost of the initial order and any other applicable bank fees.

If you have any further questions relating to the fulfilment of International Orders or identifying potential fraud, please do not hesitate to contact your SportsTG Account Manager.

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