

The background of the slide is a solid blue color with a faint, semi-transparent image of a credit card. The card is tilted and shows the Visa logo and some numbers. The main text is centered on the slide.

CABCHARGE

FRAUD PROTECTION

Fraud

Wrongful or criminal deception intended to result in financial or personal gain.

Fraud in the Taxi Industry

Taxi services are unique – our payments occur where the customers are, not at a single place.

At Cabcharge, we use specialised fraud detection systems and training to protect our merchant partners and drivers from fraud.

Fraud affects everyone involved and can damage the relationship between networks, operators, drivers, and passengers.



Criminal offence

Prosecutions for fraud are under the NSW Crimes Act 1900 and similar legislation nationally.

You will have a criminal record if found guilty.

Crimes Act 1900

Section 192E

(1) A person who, by any deception, dishonestly:

- a) obtains property belonging to another, or
- b) obtains any financial advantage or causes any financial disadvantage,

is guilty of the offence of fraud.

Maximum penalty:
Imprisonment for 10 years.

Section 193D

(1) If:

- a) a person deals with property intending that the property will become an instrument of crime, and
- b) the property subsequently becomes an instrument of crime,

the person is guilty of an offence.

Maximum penalty:
Imprisonment for 15 years.

Section 256

(1) A person who makes, or has in his or her possession, any equipment, material or other thing designed or adapted for the making of a false document:

(a) knowing that it is so designed or adapted, and

(b) with the intention that the person or another person will use the equipment, material or other thing to commit the offence of forgery,

is guilty of an offence.

Maximum penalty:
Imprisonment for 10 years.

Taxi Industry fraud in the news

Dodgy taxi drivers cop blast

Sunday Herald Sun
November 07, 2010

Dodgy taxi drivers are ripping off unsuspecting customers, refusing to take passengers with wheelchairs or guide dogs.

Accusations of widespread credit card fraud have been made.

Some drivers are taking the long way to destinations, marking up fares and struggling to know where they are going.

Taxi passengers ripped off in 'credit card skimming scam', four face charges

ABC News
July 09, 2014

Taxi passengers have been ripped off by what police have described as a well-organised, sophisticated skimming scam that was used to steal credit card details to make ATM withdrawal.

Devices were fitted inside a number of taxis.

Four taxi drivers 'scammed \$230,000 from Fairfax'

The Age
October 25, 2012

Four Melbourne taxi drivers have been charged with fraud, after allegedly stealing almost a quarter of a million dollars from Fairfax Media.

Police arrested the drivers, who are accused of altering Cabcharge receipts to scam about \$230,000 in less than a year.

Levels of Risk

Different transaction types have different risk levels. It is important to be aware of those risks as credit card companies may refuse the transaction when a passenger denies the charge.

High-risk transactions

- No authorisation for a fare exceeding the floor limit
- The Card signature does not match the one on the merchant's copy
- The passenger is not the owner of the card – the name or gender is just not right
- Manually processing Cabcharge cards transactions
- Any time an EFTPOS terminal is not used for the transaction
- Breaking the transaction into multiple parts
- Passengers asking for cashback or when a trip didn't occur

Levels of Risk

Low-risk transactions

- EFTPOS terminal is used for the transaction
- The approval code on the receipt is “Approved 00”
- An authorisation is used for fares over the floor limit and the signature is verified

Chargebacks

A chargeback occurs when the passenger denies the charge or the trip. When a dispute arises, Cabcharge will always investigate the case.

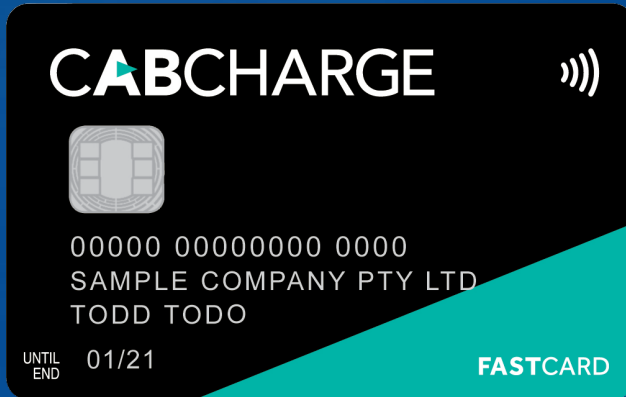
If an investigation suggests the passenger is right or there is doubt or fraud, the fare will be “charged back” (debited) to the merchant’s account and ultimately the operator and driver. This may mean that you could lose the full fare amount.

Chargebacks Cont'd

Common causes for chargebacks

- No authorisation for fares over the limit
- Wrong pick up or drop off details on the receipt
- The passenger (cardholder) questions the fare and no record was kept by the operator
- The cardholder did not authorise the transaction
- Wrong date and time listed on the cardholder's statement for the trip

FASTeTICKETS



You should always process a Cabcharge card through a Cabcharge terminal as payments are processed instantaneously, limiting the risk of fare rejection.



Do not process these later or in another place, as the records will look unusual and make the passenger suspicious of the charge.

Processing the same Cabcharge card both manually and electronically is fraud.

Emergency Dockets



Emergency Dockets should only be used as a fallback if your Cabcharge terminal is temporarily unavailable to process a transaction.

As docket transactions are manually processed, this payment method carries a higher risk of error and fraud, which will impact the certainty of your transaction.

Dockets should be fully completed and lodged according to Cabcharge docket guidelines provided by Cabcharge to ensure prompt payment.

Visit

www.merchants.cabcharge.com.au/green-docket for more information about docket processing.

Blue Dockets

Cabcharge
INTERNATIONAL CHARGE CARD FOR CARS
A.D.N. 99 001 506 295

DRIVER'S NAME: J. Smith DRIVER AUTH. No.: AB1230
DATE: 8 June TAXI No.: 4321 TRIP No.: 7 CABS

ACCOUNT NAME	TRIP DETAILS	FARE METRE
ACCOUNT HOLDER NAME	START: 9.10 AM FROM: George St City	S: 39.80
DEPT	FINISH: 10.00 AM TO: Parramatta	EXTRAS
TRIP EXPLANATION	PASSENGERS ARE REQUIRED TO WRITE THE FARE IN WORDS BELOW	
	5 rty two DOLLARS — CENTS 3 2.20	TOTAL
	PASSENGER SIGNATURE: 6 A. Rossiter 4 42.00	

① ACCOUNT HOLDER NAME
② FARE METRE
③ TOTAL
④ 42.00
⑤ rty two
⑥ A. Rossiter
⑦ CABS
⑧ 8 June

①23456789 "45678"
①23456789 "45678"

When accepting Blue Dockets, ensure that the docket is filled out correctly and the words are readable.

Genuine Cabcharge blue dockets have a blue background with a slight pink towards the centre of the docket. This is a security feature that is difficult to reproduce fraudulently.

Another security feature that should be considered is the MICR encoding characters on the bottom of the docket. If these figures are missing, please ask the passenger to pay by other means as it may be a fraudulent docket.

Floor Limits

A floor limit is a fraud risk reduction procedure. There is a different floor limit for each card issuer.

If you process a transaction that is above the floor limit of the card, it is important for you to get authorisation from the card issuer.

For more information about floor limits. Please visit our website:

www.merchants.cabcharge.com.au/training-and-resources



Floor Limits

Available on www.merchants.cabcharge.com.au/training-and-resources

Card Issuer	Floor Limit	Phone	Merchant No.
American Express	\$150.00	1300 363 614	9793 400 011
Diners Club	\$150.00	1800 331 112	0903 016 426
Motorpass	\$150.00	1300 130 113 (2)	20713
Motorcharge	\$150.00	1300 130 113 (2)	48627
UnionPay	\$75.00	132 515	4124 681
Mastercard & Visa	\$75.00	132 515	4124 681
Cabcharge Electronically Processed	N/A	N/A	N/A
Cabcharge Manually Processed	\$100.00	02 9332 9255	N/A

Suspected Fraud

If you suspect that your passenger is attempting fraud, you can **ask for another form of payment.**

Or if you are suspicious of a transaction, you may contact the police or your network.

**Always remember that your safety comes first!
Don't take any chances.**