External fraud

Combating social engineering

Verification procedure

* Verify requester who is they claim to be
* Verify the requestor is currently employed in the position claimed
* Verify role is authorized request
* Record transaction

Organization security

* Data classification defines treatment
* Policies define guidelines for employee behavior
* Employees trained in roles need-to-know, and policies

Fraud scams

* Get a receipt from the trash, ‘return’ a product
* Copy gift certificate and cash at multiple locations
* Markdown sale prices reimbursed with receipt - copied and collected at multiple locations
* Fake upc numbers to pay low prices then return at a higher price. If receipt is total sufficient, scam may work

Preventing scams

* Receipts must have security marks on them (e.g., wo-colored ink on special paper, or better thermochromatic ink)
* Line-item detail receipts and sales records in company database
* Garbage bins which may receive receipts should be protected from access
* Register gift certificates - unique numbers
* Shredder should be used for any sensitive information
* Protect against shoulder surfing or device attachment for card readers