

Instructions

Use the attached form to report information about EnFact card fraud cases to the Card Processing Call Center. This information is used to help the EnFact system to more accurately identify future fraudulent activity.

1. Review closed cases on the CM45–*Closed Case Report* and take action as appropriate, such as updating the card status in CWSi Card Management. For more information about using the Closed Case report, please see your EnFact Reference Manual.
2. Use the form to report your findings/actions back to the Card Processing Call Center. For each case include the card number, cardholder name, card status, and fraud type. The valid card status and fraud types are listed below.
3. Fax this form to the Card Processing Call Center at 973-656-2254. **Do not email.** Retain fax confirmation for your records. This form contains confidential cardholder information.

Note: EnFact participants must assume responsibility for communicating these instructions to the Card Processing Call Center and for updating your card management application (e.g. updating the card status and any fraud information fields).

Card Status and Fraud Types

The following describes valid card statuses and fraud types:

Card Status (current card status)		Fraud Type
O = Open	L = Lost	For Confirmed No Fraud , use N = No Fraud
C = Closed	S = Stolen	For Confirmed Fraud , use one of the following codes:
		A = Application Fraud MI = Mail Intercept
		C = Counterfeit S = Stolen
		F = Friendly T = Takeover
		L = Lost

Fraud Type Definitions

Application Fraud—applying for credit with stolen cardholder information.

Counterfeit—person conducting fraud used a card produced in a counterfeit environment.

Friendly—a person known to the cardholder used the card without cardholder knowledge or consent.

Lost—cardholder does not think that card is stolen, but can't locate it.

Mail Intercept—card or card number is stolen from cardholder's mailbox and used to conduct fraud.

No Fraud—cardholder confirms that fraud did not occur.

Stolen—card was stolen.

Takeover—identity theft.

Card Services Processing Call Center

I authorize Card Services to take action on the following card(s): _____
authorized signature

[illegible]

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