

Credit card fraud

NHS fraud prevention quick guide

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Credit cards are commonly used in the NHS for a variety of purchases and transactions, usually for the ordering and/or purchase of goods and services where immediate payment is required or where normal procurement processes do not apply. This quick guide looks at common fraud risks relating to the use of credit cards by NHS organisations.

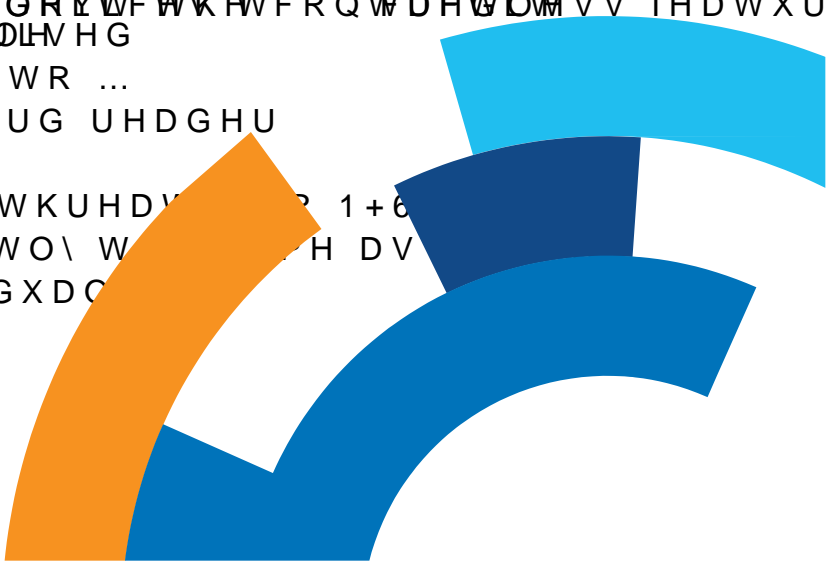
&UHGLW FDUGV FDQ DOVR EH UHIHUUHG WR DV SXUFKDVLRQJ F
PDNLQJ DXWKRULVHG SXUFKDVHV RU WUDQVDFWLRQV

What is credit card fraud?

&UHGLW FDUG IUDXG FDQ LQFOXGH

- ” XQDXWKRULVHG WUDQVDFWLRQV PDGH XVLQJ D VWROHQ
- ” XQDXWKRULVHG WUDQVDFWLRQV PDGH XVLQJ VWROHQ SI
JRRGV DQG VHUYLEFHV DUH SXUFKDVHG RQOLQH RUWRKLV
LV RIWHQ UHVLQGHV WUDQVDFWLRQV
- ” WKH XVH RI VNLPRLOUSGRYWFWKHFRQWDFWV IHDWXU
FDUGV ZKHUHQDXOWKULVHG
WUDQVDFWLRQVFRQWRRWR ...
SURFHVVHG ZLWK D FDUG UHGHU

:LWK D FUHGLW FDUG WKH WKUHDV 1+6
RUJDQLVDWLRQV DUH H[DFWV W...H DV
IDFHG E\ SULDYDWH LQGLYLGXDC



Who is this quick guide for?

7KLV JXLGDQFH LV LQWHQGHG IRU DOO VWDII LVVXHG ZLWK D
WKHLU PDQDJHUV DQG VWDII ZRUNLQJ LQ 1+6 ILQDQFH DQG S

How to spot credit card fraud

,WV LPSRUWDQW IRU VWDII WR UHPDLQ YLJLODQW WR FUHGLW
DZDUH RI

- „ **Insider threat** ±&UHSDWGHPLVXEHVWDRXQDXWKSRXUFRKSWWLGHR
RI RIILFLDO EXVLQHVV ,Q VRPH FDVHV HPSOR\HHV ZLOO
XQDXWKRULVHG SXUFKDVHFWRHGH HH LI LW LV
- „ **Poor controls and management** ±\$ ODFN RI RYHUVLJKW DQG VFUXWL
FLUFXODWKHQUDQSRXODEHFKDYLRQGHVPLVXEWWDWKH\
JRXQFKDOOHQJHG
- „ **Poor security of credit cards** ±(PSOR\HHV PD\ ORVH FDUGV WKURXJK
FDUGV PD\ DOVR EH VNLPPHG GXULQJ D OHJLWLDPDW WU
VWQRGQGVXVHG

How to stop credit card fraud

&RQWUROV WKDW PLWLJDWH WKH ULVN RI FUHGLW FDUG IUDX
RSHUDWLQJ SURFHGXUHV 623V DQG VWDII VKRXOG EH WUDL
EUHDFKHV 7KH IROORZLQJ FRQWUROV VKRXOG EH LQ SODFH

- „ :KHQ 1+6 FUHGLW FDUGV DUH LVVXHG WR VWDII IRU EXVL
SROLF\ VKRXOG EH DYDLODEOH VSHFLI\LQJ WKHWHGUPV D
SXUFKDVH OLPLWV DQ\ PHUFKDQW FDWHJRU\ UHVWULFW
VKRXOG DQ\ EUHDFKHV RI WKHLUWHGFRWLIDQG FRQGLWLRQV
- „ :KHUH WKH IXQFWLRQDOLW\ VHUylFH LV DYDLODEOH II
VXVSHQG QHZ FUWGHVLFVHGLVPLQWLO WKH FDUG KROGH
DJUHHPHQW DQG EHHQ LVVXHG ZLWK WKH QHZ FUHGLW F
- „ \$Q XS WR GDWH OLVW RI DOO HPSOR\HHV ZKR KDYH EHH
D FUHGLW FDUG VKRXOG EH UHFRUGHG RLODQSHWDRQGPLO
KRZ IUHTXHQWQHWHLZHGLVW LV
- „ \$ FOHDU SURFHVV VKRXOG EH LQ SODFH WR HQVXUH WKD
)LQDQFH RU 3URFXUHPHQW WHDP DUH QRWLILHG RI VWDI
UHWXUQHGHDFWIRYDWHG
- „ 3XFKDVH OLPLWV VKRXOG EH DJUHHPHQW DQG VHW E\ WKH LV
FRQVXOWDWRQ ZLWK WKH)LQDQFH 3URFXUHPHQW WHDP
SXUFKDVHV WR DYRLG WUDQVDFWLRQ RU FRQWDFWOHV
H[FHHGHG IRUWHVFRQODWLRQ VKRXOG EH LQFRUSRUDWHG
SROLF\

- „ 2QFH SXUFKDVH OLPLWV KDYH EHHQ DJUHHG WKSDUDPHWHV UHOHYDQW V\ VWHP RU SURFHVV WR HQVXUH WKDW RQO\ S DJUHHG OLPLWV FDUDFWHUHQW GLUHFWRU DSSURYDO WKH OLPLW LV H[FHHGHG
- „ &DUG KROGHUV VKRXOG QRW IRUPHYLW RQHZEWKGLQ FBRP FRPSDQ\ RU SD\PHQW JDWHZD\V ZKHQ FRQGXFWLQJ RQO
- „ \$ PD[LXP OLPLW IRUKRUXDQVDFWLRQ WKH
- „ \$OO FUHGLW FDUG WUDQVDFWLRQV VKRXOG EH FKHFNHG 7KLV LV WR LGHQWLI\ DQRPDOLHV XQDXWKRULVHG VSHQSRWHQWLDOLVXVH RU
- „ ,I DQ\ WUDQVDFWLRQV KUHDFKHMHQ 1+6 RUJDQLVDWLRQ FRQGLWLRQV H J VSHQGLQJ RXWVLGH DJUHHG OLPLWV LPPHGLDWHO\ VVSHQGHHG XQWLO WKH PDWWHU WR UHVR DFFRXQW IRU DQ\ EUDPDQV DZGHWKWLRQ\ GLVFLSOLQVKRXOGSSDLHG
- „ 6WDII LVVXHG ZLWK WKH FUHGLW FDUG VKRXOG EH DGYL SODFH

If you suspect credit card fraud



1. ,I D FDUG LV ORVW 2. RU DQ\ WUDQVDFWLRQV IUDXG LV VVSH VVSHFWHG RI EHLQDSSHU VVSLFLRXVRUJDQLVDWLRQV VWROHQ WKLV VKRXOG EH FDUGENKRXOG SURFHVV VKRXOG UHSRUWHG LPPHGLDWHO\ VVSHQGHHG LPPHGLDWHO\ RZHG LPPHGLDQG WKH DRRXQW ZLWK DQ\ IXUWKHU WKH /RFDO &RXQW EHURJHQ WUDQVDFWLRQV FDQVSHQGLD LVW FRQV RU IURJHQ DGYLFH VHH DOVI UHSRUVEHURJG

How to report fraud

5HSRUW DQ\ VVSLFLRQV RI IUDXG WR 1+6 <http://reportfraud.com>) UDXG \$ reportfraud RU WKURXJK WKH 1+6) UDXG DQG 800 28 X561 SRQ 5HSRU

E\ &ULPHVWRSSHUV \$OO UHSRUW DQG DUK WDMBWHG LQS WR Q L C
DQRQ\PRXVO\

<RX FDQ DOVR UHSRUW IUDXG WR \RXU QRPLQDWHG /RFDO &R

Why take action?

+DYLQJ D SROLF\ DQG 623 LQ SODFH IRU WKH PDQDJH PHQW R
LV RYHUVLJKW DIK RQGDFFRXQW DQG DVVLVWV LQ WKH SUHYHQ
LPSOHPHQWLQJ WKHVH UHFRPPHQGDWLRQV 1+6 RUJDQLVDWL
FUHGLW FDUG IUDXG DQG WKH ORVV RI 1+6 UHVRXUFHV WKDW

Further information

- „ <https://cfa.nhs.uk/fraud-prevention/fraud-guidance>
 - » ,QYRLFH DQG PDQGDWH IUDXG
 - » 3UH FRQWUDFW SURFXUHPHQW IUDXG DQG FRUUXSWL
- „)RU IXUWKHU LQIRUPDWLRQ www.cfa.nhs.uk (H 1+6&)\$ ZHEVLWH
- „ 'HWDLOV RI \RXU /RFDO &RXQWHU)UDXG 6SHFLDOLVW

information