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Flowers Made of Money? Floral Merchant's Fall Victim to Valentine's Day Fraud

Customers placing flower orders using stolen information

(Columbus, OHIO – February 13, 2009). A newly identified fraud practice is targeting floral merchants.

Recently fraudulent customers are placing orders for flowers using stolen credit cards. The customers are requesting that the florists wrap the floral arrangements in cash and bill the total amount to the credit card provided. Some fraudulent orders have even reached \$4,000.00. These orders have been placed via fax, e-mail, and/or hearing-impaired relay calls.

A shipping address is normally given to the merchant, however in some cases the perpetrators have hired an accomplice to pick up the flowers in person. The unassuming accomplice is normally instructed to ship the flowers using UPS or the U.S. Postal Service.

There is a major threat to the merchant in this situation. When the true cardholder sees the charge on their monthly statement, they will immediately initiate a chargeback. As the cardholder is not responsible because the order was placed without their authorization, you the merchant may become responsible for the full sale amount.

In order to protect your business please limit the amount you allow for "card not present" transactions to a reasonable amount. **Do not send cash with orders.** And report any suspicious card activity to your processing company.

About Payex: Payex provides credit card processing, e-commerce solutions, check protection, gift and loyalty card programs, prepaid solutions and merchant funding for several thousand businesses nationwide. Douglas J. Mack, president of Payex, has been in the Merchant Service industry since 1995. He is a small business advocate and an active member of his local business community in Columbus, Ohio. He is an advisory board member for the Green Sheet and has been featured in a number of industry related publications.

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If you would like more information about Payex or this topic please contact Evan Metelko, Marketing Coordinator at (614) 488-VISA x107 | (888) PAYEX-4U or email Evan at emetelko@pay-ex.com