Fraud Alert

Payment Terminal Machines

tiaa

The NHS Counter Fraud Authority has issued guidance to prevent the fraudulent use of payment terminal machines. This was following an incident at an NHS Trust, but any organisation that uses the payment terminals could be a target.

How the fraud operates

'Worldpay' terminals were in use at the NHS organisation.

It was noted from the organisation's bank statements that refunds totalling over £230K had been processed for Worldpay transactions, which immediately raised concerns.

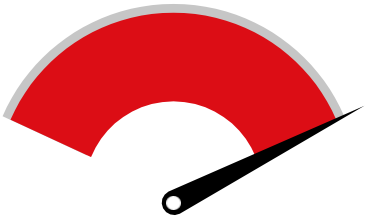
Worldpay confirmed that the transactions were linked to one payment terminal with the account details for the refunds being physically keyed in.

Even though the office was locked where the payment terminal machine was kept, fraudsters were able to reach under the glass partition and access the terminal to process the fraudulent refunds.

The supervisor code for the payment terminal had not been changed from the default code, enabling the fraudsters to make the refunds.

Prevention advice

- All payment terminals should be securely stored away when not in use.
- Only authorised individuals should access and use the payment terminals.
- All payment terminal 'supervisor codes' should be checked and must be changed from the default code. Consider changing these codes on a regular basis.
- When operating payment terminals, users should avoid being distracted.
- Regularly review payment terminal statements to identify any suspicious refund transactions.



Status: Action Required

If you think that your organisation has been a victim of fraud, please notify your bank immediately to attempt to recover lost funds, and alert your Anti-Crime Specialist or the NHS CFA by calling 0800 028 4060 or online at:

https://cfa.nhs.uk/reportfraud

How to protect your organisation from fraud

If your organisation uses a card payment terminal, review the advice above and take action to prevent fraud.

For further discussion and support, including fraud awareness training services, contact:

Melanie Alflatt, Director of Anti-Crime Services ■ Email: **fraud@tiaa.co.uk**

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