

NEWSLETTER

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FRAUD PREVENTION

Unfortunately fraudsters are out to steal your cheques, steal your data, access your financial systems, disrupt your activities. If the worst happens, the losses could be significant. Your reputation could be tarnished, your normal operations interrupted or even temporarily halted. Here are some of the most common risks and how you can help to prevent fraud:

Stolen Cheques—Cheques are stolen in the mail or from letter boxes and mis-appropriated by changing the payee to a fraudulent name, banking the cheque into a fraudulent account and withdrawing the funds before the drawer realizes the intended payee has not received the cheque. Write cheques only as a last resort. The safest way of making payment is by EFT using CDF Online. If you must write a cheque, hand the cheque to the payee rather than mailing the cheque.

Stolen Credit Card Data—If you have accepted a credit card number for payment of services or donation, it is your obligation to keep that data secure. Once the payment has been made ensure any record of the credit card remains secure or encrypted. The full 16 digits should not appear on any paper records. If the data is stored on a computer ensure that computer is not connected to the internet or is safely encrypted.

Fraudulent Access to your Financial System—Hackers access systems by exploiting security flaws in software. Others do this by stealing or guessing log-in credentials or fooling people into sharing them. Aim to make your systems secure enough that hackers don't bother with you because the effort is too great. Secure your Wi-fi, ensure system firewalls are up to date, use strong passwords and diarise to change them frequently. Never click on links contained in an email that is unsolicited or suspicious, no matter how genuine it may appear.

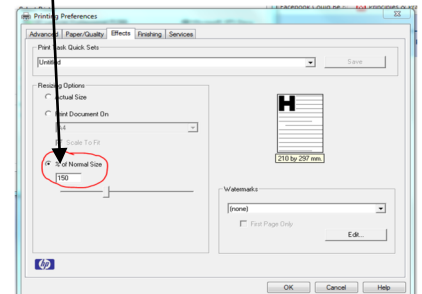
Fraudulent Credit Card Transactions—If using your credit card online, only ever purchase from sites you know and trust and never choose to store your number for future purchases. Never use public Wi-fi to make online credit card purchases. Monitor your credit card transactions closely and report any suspect transactions by phoning CBA on 131576.

Robin Hood Fraud—If you are a merchant using Bpoint Checkout to collect online donations then you may be a target for 'Robin Hood Fraud'. Fraudsters use stolen credit card numbers to make \$1 or \$2 donations. Once validated, a fraudster may then use the number to make a large donation such as \$1000. Then the fraudster makes contact and suggests that they only intended to donate \$100 and ask for a refund of \$900 to be made to another account that they can access. Be very wary of small donations and if the donor cannot be positively identified, always refund the transaction. If refunding a transaction always refund back to the originating card number. Be wary of any donations made by donors who are unknown to you. Set your minimum online donation to \$10 or \$20

As always, if you are unsure about any transactions always call us at the CDF on 93905200

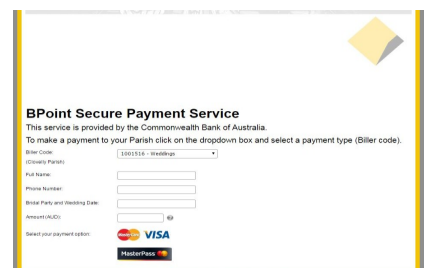
CDF ONLINE PRINTING

Thank you for your feedback received regarding the new look CDF Online. The overwhelming feedback continues to be positive, however the most common negative issue arose due to a printer incompatibility setting with the Google Chrome browser. Whilst Internet Explorer is still the recommended browser for CDF Online, we believe that the font size printing problem for Google Chrome users has now been rectified. If you are still experiencing small font printouts using Google Chrome, you should try adjusting your local print settings as below:



BPOINT CHECKOUT*

Numerous Sydney Parishes and other Catholic entities are already enjoying the benefits of receiving payments or donations online using Bpoint Checkout*. If you have a website that is well maintained and frequently visited, and you think its about time you extended your options of receiving funds, please don't hesitate to call the CDF to discuss the benefits, the cost and how to apply.



DID YOU KNOW?

- The CDF is a Sapphire Sponsor of the Catholic Education Foundation which provides scholarships to students in need.
- The CDF has distributed nearly \$15 million dollars to Parishes since its inception in 1993
- If you're using the yellow QuickCash* deposit bags you must enclose an encoded deposit slip in the bag

* A Service provided through the Commonwealth Bank of Australia