

# ***Best Practices Checklist for Retail Agencies to Prevent Internal Fraud***

## ***Owner/Manager Best Practices:***

- Step #1 is to ensure that the retail agency is PCI compliant.

(Refer to PCI Security Standards website – [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org) where you can download a PCI Quick Reference Guide)

- Have employees sign a confidentiality agreement.
- Have a police check and credit check completed for each employee.
- Assign a unique ID number to each person with computer access.
- Create passwords that have capital letters, numbers and symbols.
- Ensure passwords are changed every 60 to 90 days and have a strict password policy.
- Ensure all sensitive information is in a locked cabinet at the end of the day.
- Ensure that no credit cards are going home with agents.
- Ensure all employees lock their computers when they are not at their desk.
- Ensure that there are no sticky notes with passwords written down in the office.
- Physically secure all paper and electronic media that contain cardholder data.
- The Manager (or designated trusted person) must be notified of any tickets being issued after 1800hrs, and at any time during weekend/holidays.
- Agents who work off site are not allowed to accept cash payments unless under very extraordinary circumstances, cleared with the Manager.
- Attention should be paid to employees who handle cash/cheques, especially those who almost never miss a day's work and rarely take time off. Fraud cases show that part of their modus operandi is to be present so that nothing goes wrong with their fraud scheme and is accidentally detected.
- Maintain a policy that addresses information security for employees and contractors.
- Upon termination of an employee ensure that their unique ID is disabled.
- Be vigilant with petty cash accounts, cash deposits and bank statements.
- When hiring new staff the references from others in our trade such as: tour operators, airlines, and/or travel agents, along with the employees legal status must be verified. A copy of the employee's driver's license and social insurance card must be provided to the employer for their protection.
- When hiring students, a work permit to legally work in Canada must be provided.
- A copy of the TICO certificate is mandatory. Employers may provide the option to pay for the test of a prospective employee at their discretion.
- Employees are not allowed to take any office documents, material, invoices, and tickets home to review unless permission is obtained from the Manager/Owner.
- Employees are not allowed to take any information on a USB drive from the office computers, work related laptops or electronic devices provided by the company to the employee.

- Office keys are to be used only for office hours. In case of an emergency, if office use is required the Manager/Owner should be notified immediately as to the reason.
- Ensure your in-house debit slips/accounts slips are to be locked in the safe at the end of the day.
- Ensure when you take credit card information over the phone, after the issuance of tickets the paper on which the credit card number was written down should be destroyed very carefully (cleaners have taken this type of information off credit cards) – cross shredders or incinerators are a must.
- If you have a cleaning company who maintains your office, ensure the company is bondable and the cleaning staff have legal status in Canada.
- If possible cleaners should come in just before closing time so that someone is present.
- Ensure you have a locked storage area to keep records on file for 7 years and that credit card numbers are stroked out.

### ***Employee/Independent Contractor Best Practices:***

- Ensure that there are no sticky notes with passwords written down in the office.
- The Manager (or designated trusted person) must be notified of any tickets being issued after 1800hrs, and at any time during weekend/holidays.
- Ensure all employees lock their computers when they are not at their desk.
- Agents who work off site are not allowed to accept cash payments unless under very extraordinary circumstances, cleared with the manager.
- A copy of the TICO certificate is mandatory. Employers may provide the option to pay for the test of a prospective employee at their discretion.
- Employees are not allowed to take any office documents, material, invoices, and tickets home to review unless permission is obtained from the Manager/Owner.
- Employees are not allowed to take any information on a USB drive from the office computers, work related laptops or electronic devices provided by the company to the employee.
- Office keys are to be used only for office hours. In case of an emergency, if office use is required the Manager/Owner should be notified immediately as to the reason.
- Ensure when you take credit card information over the phone, after the issuance of tickets the paper on which the credit card number was written down should be destroyed very carefully (cleaners have taken this type of information off credit cards) – cross shredders or incinerators are a must.