

## NEWS RELEASE

**For Immediate Release**

*Naples, Florida*

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### **First Data's ClientLine® Saves Sunshine Ace Hardware Thousands of Dollars**

*ClientLine®, a web-based transaction system provided by First Data, was critical in tracking and identifying credit theft at Sunshine Ace in Naples, Florida.*

In the wake of major security breaches this year and the rise of credit theft, retailers wonder how to protect themselves. Organized criminals obtain information needed to create counterfeit credit cards and matching IDs from security breaches like the Home Depot one currently in the news. They then purchase significant amounts of merchandise from unsuspecting retailers. Oftentimes, the fraud is discovered by the cardholder when they review their statement and reverse the charges. The retailer must then fight a lengthy review process to try and keep the revenue from the sold merchandise. Only around 20-30% of all chargeback reversal disputes are found in favor of the retailer.

Retailers typically eat the loss of the sold merchandise when the chargeback goes through and the revenue is lost. However, a six-store hardware chain in and around Naples, Florida fought back against retail crime and won. They prevented the loss of thousands of dollars by:

- Swift action
- Documented due diligence

“I have been here over 13 years and I have *never* seen anything like it!” Sunshine Ace account receivables manager, Lisa Daley, stated. Among her many responsibilities, Lisa oversees the credit card transactions at the downtown store location for Sunshine Ace Hardware in Naples, Florida. She was instrumental in identifying the credit fraud.

During the course of two days, a ring of well prepared and savvy criminals purchased over \$14,000 worth of merchandise using stolen credit card numbers and matching fake ID's. They first hit the Golden Gate store location. Then they went to the downtown Naples store and that's when they triggered red flags with Sunshine Ace employees.

They had two of their counterfeit credit cards declined before the third went through. Suspicions raised, the employee at the register notified the store manager. The store manager followed the suspect customer to the parking lot and took a photo of the customer's car and license plate then notified Lisa.

Sunshine Ace had just recently upgraded their electronic payment transaction processing system from Global to First Data. "I immediately went to the First Data website," Lisa said. "This was the first time I accessed the website after training. The data for these transactions were obtained quickly. There were card issuer names and phone numbers for the fraud divisions. I had everything I needed and have never had this type of information available to me until we started with First Data."

Lisa called the fraud contact for each credit card used by the customer. She confirmed with the card issuers that the credit card charges were fraudulent and the cards were immediately closed, before most of the cardholder's were even aware of a problem.

She then ran a report to see if the cards were used at any of their other store locations and learned Golden Gate was hit first. They immediately retrieved security footage at both locations and matched up the images to the transactions. The police for both Lee and Collier Counties were informed. They sent off warning emails to the other stores with the security footage and credit card numbers attached. All this occurred within hours of the credit theft at the Naples store.

Unfortunately, the criminals were able to hit a couple of the other stores early the next morning with new cards before the warning emails could be read, making the total amount of theft at the small local hardware chain over \$14,000.

While Sunshine Ace was not the only local business targeted by these criminals, their swift actions and information helped the local authorities who were actively tracking the criminals. Within a week of hitting Sunshine Ace, the criminals were detained at a local gas station. Over 20 individuals were arrested for participation in the criminal ring.

"It was just amazing, the information that I had with First Data," Lisa continued. "I have not been charged for that \$14,000. Not a penny. We are happy campers!"

Lisa was on record as having called each credit card issuer the same day as the fraud occurred. She also took the initiative to write a comprehensive letter detailing all the actions Sunshine Ace undertook. This due diligence meant that by law the retailer was not responsible for the theft.

Glenn Semel is the president of First Direct North America a direct agent office of First Data and is responsible for bringing the advantages of First Data and ClientLine® to Sunshine Ace. For additional information about how First Data combats credit fraud and theft, visit <http://www.firstdirectnorthamerica.com> or email [Sales@fdnorthamerica.com](mailto:Sales@fdnorthamerica.com).