# Check ID or Credit Card upon Order Pick-up

## Definition/Description

One security or fraud mitigation technique is checking an ID or credit card upon order pick-up. This technique is applicable to: merchants or warehouses who have a buy-online, pick-up in-store (BOPIS) option to ensure that a product is released to the appropriate party; businesses that sell controlled products (e.g., alcohol, firearms, tobacco).

## Applicability

| Channel | Applicable? | Use Case | Applicable? | Stakeholder | Applicable? |
|---|---|---|---|---|---|
| In-app [merchant app] | NA | Customer onboarding | NA | Merchants | Yes: internal |
| Mobile browser | NA | Authentication (onboarding) | NA | Issuers | NA |
| Desktop/laptop computer | NA | Authentication (transaction) | Yes | Issuer processors | NA |
| Phone | NA | Authorization | NA | Wallet/online payment providers | NA |
| | | Post-authorization review | Yes | Acquirer processors | NA |

## Technical Features/How the Technique Works

When a customer has placed an order online and is coming to retrieve their merchandise, service, or order, an associate can request an ID and check it to ensure that the name on the order matches the name on the ID. The associate may also check that the customer has the same credit or debit card used to place the order.

Each merchant can tailor how they wish to proceed if this request is not met by the customer. For example, if a customer refuses, a business may wish to continue to allow the pick-up or fulfillment and not place their associates in a situation that may escalate. Or, a business might refuse to release the product unless an ID is shown. Merchants would choose the approach that meets their requirements for customer friction, customer experience, and level of risk.

## Risks Associated with Technique

Fake IDs are not difficult to procure by seasoned fraudsters.

Having a customer interact with an associate responsible for the final decision may be risky, impact customer satisfaction, and possibly create a confrontation at time of pick-up if the associate refuses to release the product or service.

## Customer Impact/Level of Friction

This technique is familiar to customers since individuals often need to produce a government-issued ID or driver's license for any number of purchasing scenarios:

- Writing a check
- Applying for credit at a bank
- Ordering a drink at a restaurant
- Checking into a hotel
- Picking up certain medication
- Flying
- Starting your transaction online and then picking up in store.
- Picking up a parcel from a shipping company

While use of an ID or credit card check is familiar to customers and therefore considered to be a low friction technique, it may also be a viable option depending on the situation. For example, picking up items over certain dollar amounts may require an ID, while picking up low-cost merchandise may not.

## Implementation Considerations

Implementation of this technique can range from easy with little/no cost to more complex with expensive technological solutions.

- Low cost/implementation: Changing standard operating procedures for associates to ask for an ID upon pick-up. Practices can vary by merchant or business.
- Medium cost/implementation: Black-light readers that help associates spot fake IDs by showing holograms. ID validation technology varies by state and store associates will require training.
- High cost/implementation: Several third-party services or vendors have technological solutions that will authenticate the ID or use facial recognition. This approach might require IT integration with existing systems, create privacy considerations on how that data is transmitted or stored, and involve layers of management to monitor performance, effectiveness, and experience.

## Maturity

Checking IDs in different environments has been standard practice. Use of technological solutions have varying maturity.

## Applicable Industry Standards

This technique has no applicable industry standards.

## Publicly Available Statistics on Implementations and Use

Statistics are not available for this technique.

## Further Reading

**Source Document**: This technique is extracted from the *Card-Not-Present (CNP) Fraud Mitigation Techniques* white paper. That white paper was developed to provide a high-level document that directs readers to relevant fraud mitigation techniques while providing easy access to details about the solutions. The white paper is available at: https://www.uspaymentsforum.org/card-not-present-cnp-fraud-mitigation-techniques/