

FRAUD

PRESENTED BY THE BURLINGTON POLICE
DEPARTMENT

Forgery, Fraud and Counterfeiting are some of the fastest growing crimes in the United States. The following information may help prevent your business from becoming involved in these kinds of cases.

Be cognizant not to violate card issuer agreements in the process of protecting yourself and your business from fraud.

IDENTIFICATION

Fraud and forgery are heavily dependent upon identification being assumed or misrepresented. For this reason, make sure to identify anyone using credit, checks or means other than cash to make purchases.

Ask for photo driver licenses, and compare it to the name on the credit card or check. Also document the phone number they provide. For larger purchases, you may want to call the phone number while they are at the counter to make sure it is in service. Their name on the voicemail, or the person answering knowing them serves to confirm their identity.

SIGNATURE COMPARISON

Compare signatures from more than one document. Driver licenses, credit cards, debit cards, and checks all bear the owners signature. You don't have to be a document examiner to detect a truly poor forgery – so it's worth at least taking a

look at what they are using as a signature.

ASK QUESTIONS

Just as you would ask questions of anyone else, make small talk to confirm the identity and propriety of the person making the purchase.

While you have the card in your hand, ask them about it. Question the full name on the card, their full middle name, what the holograms on it are, which bank it is that issued the card, the expiration date, and so forth. If they use the card every day, they're likely to know. If they ask why you are so curious, you telling them that you are protecting them from fraud will only make them happier.

CHECK THE CHECKS

Check fraud is very common, and some businesses are no longer accepting checks at all, as they are easily compromised.

Be cautious accepting prefilled checks, or checks that are partially made out prior to arriving at the counter, or that clearly bear more than one person's handwriting.

A person presenting a check that appears to be a single, as in is all by itself, and not coming out of a checkbook also raises interest. People will sometimes carry single checks for emergencies, but it is more common for people to carry the whole checkbook, or none at all. It is common, however, for a single check or a few checks to be stolen from a checkbook, or for only one stolen check

to be carried at a time, instead of the whole stolen checkbook.

COUNTERFEIT MONEY

With the advent of modern computers and printers, counterfeiting has become a much more common enterprise. What in times gone by was a time consuming task can now be done with a scanner and printer in someone's living room.

Most new US Currency is equipped with strips embedded in the bill that denote what the bill is, and what the value is as well. Holding the bill up to the light will show this strip, and authenticate the bill. Older bills have multicolored threads embedded in the paper throughout, which serve to show a valid bill, but not the value.

Watermarking, similar to faded portraits, are also included on new bills, as are a host of other security features – a full list is available on the US Treasury website.

Be cautious when accepting larger bills and you may choose not to accept larger bills, such as \$50 or \$100 bills, depending on your business.

Purchase and keep a counterfeit detection pen at your register. These pens write on the suspect money, and the ink changes color in the presence of a false bill, but vanishes in the presence of a legitimate bill.