

Sandy City *Quarterly Newsletter*

Business Watch

Chief Kevin Thacker



Combating Credit Card and Check Fraud



Credit card and check fraud may effect the economic potential of your business. Establishing policies like those noted below, can help protect your business. Encourage your employees to do the following:

When customer is using a check:

- * Ask for proper identification (ID)
 - ⇒ Look at the ID and compare its picture with the person
 - ⇒ Consider taking a finger or thumbprint of a person who uses a check
 - ⇒ Make sure the address on both the ID and the check match
- * Do not take out of town checks
- * Never take a postdated check
- * Do not take altered checks
- * Have the employee accepting the check initial it upon approval for future reference
- * If your employee determines they have received a fraudulent check, contact law enforcement
 - ⇒ If the suspect leaves, get as thorough of a description as possible



Sandy City Crime
Prevention Unit
801-568-7200

Combating Credit Card and Check Fraud Continued

How often have you witnessed sales associates taking damaged or possibly altered credit cards while waiting in the checkout line? How do they know if the card is legitimate or being used to commit fraud? There are elements to look for if you think the credit card is being used illegally.

Check to see if:

1. Card looks like it has been tampered with
2. Security features damaged or absent
3. Card looks counterfeit

Circumstances when you would recover a Credit Card:

VISA states: "In general, you should recover a card if you have reasonable grounds for believing the card is being used fraudulently or is altered or counterfeit and it can be done safely." <http://usa.visa.com/download/merchants/card-acceptance-guidelines-for-visa-merchants.pdf>

How to verify if a credit card is legitimate:

1. Check ID
2. Check expiration date
3. Check the signature
4. Watch out for damaged cards. Make sure card has all appropriate information and not just the magnetic strip.

Six warning signs of fraud:

1. "Customer" purchases a large amount of merchandise without regard to size, style, color, or price.
2. "Customer" asks no questions on major purchases.
3. The "customer" tries to distract or rush you during the sale.
4. "Customer" makes purchases and leaves the store, but then returns to make more purchases.
5. The "customer" makes large purchases just after the store's opening, or as the store is closing.
6. The "customer" refuses free delivery for large items.

<http://usa.visa.com/merchants/protect-your-business/fraud-control/card-present.jsp>

Stay alert, follow store policy and consider the above information to minimize the possibility of yourself or an innocent citizen being a victim of fraud.



January 1 - March 31, 2015

Sandy City Offenses	Alta	Bell	Crescent	Sandy	Total
Arson			1		1
Assault	18	24	46	118	206
Burglary	33	12	17	69	131
Controlled Substances	26	4	32	151	213
Damaged Property	21	15	20	72	128
Embezzlement				2	2
Family Offenses	21	18	28	100	167
Fish and Game	2	1	1	3	7
Flight or Escape	10	2	9	53	74
Forgery	9	2	7	29	47
Fraudulent	12	4	50	46	112
Health or Safety				1	1
Kidnapping		1	1	4	6
Liquor Law	2		3	3	8
Morals - Decency	1			3	4
Obstructing Justice			1	2	3
Obstructing Police	1		4	17	22
Privacy Violations	4	2	9	31	46
Property Crimes				1	1
Public Order	72	33	69	214	388
Public Peace	37	21	40	130	228
Robbery			4	6	10
Sex Offenses	9	1	9	12	31
Stolen Property	3	1	2	6	12
Stolen Vehicles	5	4	13	48	70
Theft	59	25	158	242	484
Traffic Offenses	86	30	130	353	599
Weapons Offenses	5		6	5	16
Total	436	200	660	1,721	3,017

Alta - 1300 East to the east border, north border to the gully; **Bell** - 1300 E to the east border, the gully to the south border; **Crescent** - west border to 1300 East, the gully to the south border; **Sandy** - west border to 1300 E, north border to the gully.