

Working to fight fraud.

Businesses are often victims of fraud. Follow the tips below to fight counterfeit fraud, credit and debit card frauds.

COUNTERFEIT CURRENCY

If you suspect a bill is counterfeit, compare it to a genuine bill of the same denomination. Counterfeit paper is usually thin and lacks texture.

- Printing is not raised on the bill and micro-printing and borders are often blurred, illegible, or have broken lines.
- The pupil of the eye is often a solid spot, when on genuine bills eyes are made up of fine, concentric circles.
- Don't return a counterfeit to suspects.
- Report counterfeit to the police and try to detail the counterfeit or remember a description of the suspect.
- The funds will be returned to you if they are real.
- Educate employees in counterfeit detection. The Bank of Canada has information on counterfeiting prevention, please visit their website www.bankofcanada.ca

CREDIT CARD FRAUD

Police, prosecutors, courts, credit card companies, cardholders, and merchants all have a role to play in preventing credit card fraud.

- Merchants are often the best chance for catching fraud.
- Train employees and yourself how to spot fraud and what to do if it happens. Credit card companies can help you properly train your staff.
- Be wary of nervous shoppers who ask you to hurry up.
- Be wary of a customer who buys clothes without trying them on or buys several sizes of the same item. Also watch for those buying a variety of items and don't seem to care about the price. They may be stocking up for resale.
- Often, criminals will take the card out of a pocket rather than a purse or wallet.
- Be suspicious if a customer is interested in the 'floor limit' – how much each merchant can allow on a credit card before calling in for authorization.
- Be careful of requests for a 'split bill' – two receipts adding up to one total - for items bought over the floor limit.
- Examine all cards closely – look for alterations, check the expiry date, compare the signature on receipts to the one on the card.
- Check the presented card with recent lists of stolen and invalid credit card numbers.
- If suspicious, ask for identification. Most driver's licenses have physical descriptions you can compare to the person in front of you.
- Always fill out invoices or receipts completely and have the customer sign them. Keep the credit card until you have completed the entire process.
- Ensure the card has imprinted clearly on all copies of the invoice or receipt.
- If the card is invalid or stolen, or if you have any doubts, call for authorization. Take both card and receipt with you. If a customer runs away, you will have the card.
- If a customer does run, jot down a full description – age, height, build, hair colour, type of clothing, etc. – as soon as you can. Try to see if other customers or people outside leave at the same time – they could be accomplices. Note which direction they took. Get a description, and if possible a license plate number of any vehicle that may be linked to the crime. Call police immediately.
- Do random authorization checks on suspicious transactions. Ensure the receipt is signed and compare the signature to the one on the card before the customer leaves, while you still have the card.
- If a customer leaves his card, cut it up and send it back to the company.
- To report an in-progress fraud, phone 911 and give details of the offence, store name, address, and description of suspect and direction of travel.

DEBIT CARD FRAUD

- Be aware and ensure legitimacy of individuals who arrive at the business to 'service' ATM and debit card units.
- Ensure employees are aware of fraudulent schemes such as skimming devices and do not get involved if approached by criminal groups to facilitate fraud operations.
- Retailers and employees can receive tips and techniques to prevent this type of fraud. Visit www.interac.ca for more information.

WHAT DO WE HAVE IN COMMON?

Find out more about our common goal for secure workplaces. Your local police service can help you understand fraud better. Crime prevention ideas and information are also online at www.crimeprevention.gov.ab.ca