



## **Darien Police Department**

**25 Hecker Avenue**

**Darien, CT 06820**

**Main: 203.662.5300**

**Detective Bureau: 203.662.5330**

## **Fraudulent Transaction Tips**

### ***Credit Card Fraud***

- Train employees to follow each credit card company's authorization procedures.
- Be skeptical of a customer with only one credit card and one piece of identification.
- Be aware of the customer who makes several small purchases by check or credit card that are under the amount for manager approval.
- Is the item being purchased one that could be easily fenced for cash? (Examples include televisions, stereos, cameras, and other portable items.)
- If you are suspicious of the purchaser, make a note of appearance, companions, any vehicle used, and identification presented. Call your local police department.
- Look for "ghost" numbers or letters. Many times criminals will change the numbers and/or name on a stolen card. To do this they either melt the original name and numbers off or file them off. Both of these processes can leave faint imprints of the original characters.
- Examine the signature strip on the credit card. A criminal may cover the real card owner's signature with "White-Out" and sign it on the new strip.

### ***Check Fraud***

Many fraudulent checks are visibly phony. By paying close attention to a check's appearance, you can often detect a possible bad check before accepting it as payment. Protect yourself against possible losses by requiring management approval of the check or asking for an alternative form of payment.

- Things to look for
  - Apparently altered writing or erasures
  - Water spots or alterations of check's color or graphic background
  - Numbered under 500 (new account)
  - Post-dated
  - Glossy rather than dull finish of magnetic ink
  - Signature does not match imprinted name and ID
  - If all of the edges of the check are smooth, that may be an indication that the check was printed off a computer printer. (Note: some legitimate checks may be printed this way using check stock, MICR ink and business software.) *Most* legitimate checks will have at least one perforated side