

# CRIME PREVENTION FOR MERCHANTS

Holiday season is a busy time for many merchants, as it is for many perpetrators of theft and fraud. Acts of fraud against businesses include credit card and check fraud, and many different scams. In the case of credit card fraud, the perpetrator often uses another person's name and credit card (or credit card number). Sometimes the thief actually commits **identity theft**, by falsely using the stolen personal identifiers (DOB, Driver's License No., etc.) that you examine to verify their identity. The thieves also use common personal computers to generate counterfeit documents of identity, checks, and credit cards. Both businesses and consumers are victimized by these crimes.

## Be **aware** of suspicious activities.

### **Purchases by Credit and ATM Cards**

- While you have the customer's card, do not leave it unattended, or in open view to bystanders.
- Post this rule at the register, and follow it: "For purchases by credit, ATM card, or check, we are required to require proof of identity, including verifying that your signature on your check or credit card receipt matches that on your ID and credit card. This rule is for your protection as well as ours. Thank you for your cooperation."
- Always request at least one primary photo ID.
- Acceptable Primary photo ID:
  - California Driver's License, or CA ID Card (not temporary, and not out of state)
  - Employee photo ID card. Check for alterations
  - Notice if the customer is resistant to, or nervous about the verification.
- Also check the expiration date of all cards.
- After the signing and verification process, remember to return the right cards to the right customer.

## Take **action** to avoid trouble in advance.

### **Purchases by Check**

- Require at least one primary photo ID (as listed in left column), and another primary, or secondary photo ID.
  - Acceptable Secondary photo ID:
- Check guarantee card. Check the expiration date and maximum amount of coverage.
- Major credit card; Check the expiration date and signature on the card. Do NOT record the credit card number.
- Counterfeit checks are usually drawn on business checks stock, look authentic, and are presented by individuals.
- Call the issuing bank and verify availability of funds.

### **Shoplifters**

- A true shopper examines merchandise for size, color, etc. Shoplifters don't. They keep an eye on employees and others in store.
- Make visual scans frequently. Notice customers' hands, make occasional eye contact.
- Be alert and courteous.

## **Report** all crimes to police.

### **Robbery**

- Keep the cash register up front and visible to the street.
- Start a Business Watch on your block to establish teamwork for the mutual safety of each other.
- Install video surveillance and alarm systems to deter crime, and help apprehend violators.

### **Management, Organization, Maintenance**

- Analyze the property and procedures of your business. Develop crime prevention measures accordingly.
- Train employees on crime prevention.
- Run your business in an orderly fashion, recognize and address unusual occurrences.
- Keep all areas, inside and out, properly lighted, organized, and clean.
- Keep an accurate inventory and books.
- Hire an armored car service for making bank deposits. Deposit frequently. Limit the amount of money onsite.
- When you dispose of receipts and transaction records, destroy them.

Call **SAFE** at 553-1984 or visit [www.sfsafe.org](http://www.sfsafe.org) to arrange a security survey, begin a Business Watch, or obtain further information.  
For emergencies or crimes in progress dial 9-1-1. For non-emergencies dial 553-0123.

# CRIME PREVENTION FOR HOLIDAY CONSUMERS

Certain types of crime occur more frequently during the holiday shopping season. One such crime, fraud through **identity theft** is increasing annually. Remember that financial creditors, government agencies, and other entities use many identifiers to verify who we are. More of our personal business is handled via computer networks, according to our identifiers. A thief can charge purchases, and receive benefits in the name of, and at the expense of someone else by obtaining and using just a few of that person's identifiers. Robbers and thieves usually do not act at random, but by **opportunity**. They take advantage of people not demonstrating proper awareness and exercising safe habits.

## Examples of **PERSONAL IDENTIFIERS** that Require Protection

- |                              |                           |                              |                    |
|------------------------------|---------------------------|------------------------------|--------------------|
| ➤ Proper Names and Nicknames | ➤ Bank Account Numbers    | ➤ California ID Number       | ➤ Date Of Birth    |
| ➤ Social Security Number     | ➤ PIN Numbers             | ➤ Mother's Maiden Name       | ➤ Home Address     |
| ➤ Credit Card Numbers        | ➤ Driver's License Number | ➤ Health Care Policy Numbers | ➤ Telephone Number |

**Be aware** of suspicious activities.

Take **action** to avoid trouble in advance.

**Report** all crimes to police.

### **Credit, ATM, Calling Cards.**

- While use of credit cards may decrease the amount of cash you need for shopping, you should carry only the cards you need.
- Do not leave these cards anywhere unattended.
- Keep a photocopy of all cards in a safe place (such as a safe deposit box).
- Thank store clerks for comparing your signature on your credit card receipt with that on your credit card.
- Be sure the card(s) you get back is/are *yours*.
- Take your receipt. Use it to balance your financial statement. When you dispose of a receipt, destroy it.
- Beware of anyone attempting to eavesdrop as you use your credit, ATM, or calling card.
- Your PIN number should be unpredictable to others. Do not use your birthday or address. Memorization is how you carry your PIN number, not written.

### **Mail, Telephone, Internet, Solicitations**

- Receive your mail in a secure mailbox or mail slot approved by the US Postal Service.
- While on vacation, have somebody pick up your mail, or request the Post Office to put a hold on delivery.
- Beware of all solicitations involving sales, deals, and prize offerings that you did not request or initiate.
- Follow your sixth sense. Any deal that seems too good to be true, probably is.
- Do not grant anyone (especially an unexpected caller) access to your home or personal information until you:
  - 1) Know who they are, including address and phone.
  - 2) Confirm their business is legitimate.
  - 3) Decide that YOU have reason to provide it.
- Avoid stating sensitive data over a cellular phone.
- Program 553-8090 into your cell phone for contacting 911-EMERGENCY from within San Francisco only.

### **Walking, Driving, Loading the Car**

- If shopping after dark, take a friend, and park in well lighted areas.
- Don't overload yourself with packages and hinder your own visibility and freedom of movement.
- Keep the visible interior of the car as empty as possible. Lock packages out of sight in the trunk.
- Lock the doors of your car, whether driving or parked.
- Keep car keys available in your hand when walking to your car or home.
- Notice anyone who approaches as you arrive at your car or home, and as you load/unload the car.
- Invest in some sort of anti-theft device for your car.
- Use seat belts and baby seats in cars properly.
- If you are robbed, do not resist. Give the money or packages and get away, quickly and safely.

Call **SAFE** at 553-1984 or visit [www.sfsafe.org](http://www.sfsafe.org) to arrange a security survey of your home, begin a Neighborhood Watch or obtain further information. For emergencies or crimes in progress dial 9-1-1. For non-emergencies dial 553-0123.