



Crime Prevention Tips

2010 Business Fraud Awareness



Crime Prevention ... a community responsibility

Helping businesses prevent fraud during the Olympics and other busy times

The 2010 Olympics will be a busy and, hopefully, lucrative time for many businesses in BC. Retailers, both storefront and online-based, need to do their part to protect their business and their customers from fraud and identity theft. There are many tools, checklists, and solutions available to ensure that transactions and data are secure.

Taking some time now to put together procedures and policies along with training for frontline staff will be time well spent before the upcoming holiday season, the 2010 Olympics, Paralympic Games and other busy times. Here are some tips to assist you in preventing fraud and identity theft.

Counterfeit Currency

You work hard to earn your money. Why not check to protect it?

Why bother to check money? Because there are no refunds for fake money. Checking keeps fake bills out of tills, customers' change and Canada's cash supply. Counterfeiters' profits can fund other serious crimes in your community. Their success depends on whether you check bills.

Use **TILL** to check two or more security features. It's a simple tool to help you remember how to check bills:

- **Touch the bill** - verify the unique feel of the raised ink and security paper
- **Tilt the bill** – look for changing colors and images in the holographic stripe and security thread
- **Look through the bill** – hold the bill to a light source and through it to see the watermark (ghost image), puzzle number (see-through number) and dashes forming a solid line (security thread)
- **Look at the appearance and action of each security feature carefully**

Once you know it, you can check all the latest bills – the ones with the metallic stripe (*five denominations – same security features*).

Payment Cards

While your Interac service provider works together with members, stakeholders and top fraud experts to maintain the security of the Interac services, you can also play a role in protecting your customers.

Protect your customers against debit card fraud

- Treat PIN pads like cash, out of sight when not in use and locked at end of day
- Know where the PIN pads are at all times
- Check the serial number regularly to ensure PIN pad has not been stolen
- Know your employees
- Beware of customers attempting to distract employees
- Shred all hard copy data
- Remind customers to protect PIN numbers when using them
- Use familiar ATMs with security cameras
- Change your PIN numbers frequently



This tip sheet was compiled in partnership with "E" Division RCMP, Commercial Crime Section



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Credit Cards

Guarding against fraud during the Olympics

Millions of dollars are lost each year due to fraudulent use of payment cards. During the 2010 Olympics and other busy shopping times, credit and debit card transactions skyrocket. Accepting these cards safely is an integral part of doing business.

There are simple things that merchants can do to prevent credit and debit card fraud and protect your business from this costly crime by:

- Incorporating fraud prevention into employee training sessions
- Posting fraud prevention reminders and materials near registers and in employee areas
- Offering rewards or incentives for employees who prevent a fraudulent transaction

Each time a customer presents a credit card, your staff should go through the following checklist:

- Check second piece of identification
- Check signature blocks
- Check security features on cards:
- Quality of embossing and quality of holograms
- First numbers on card consistent with issuing company
- Name/numbers on card consistent with transaction records
- Be cautious of magnetic strips that do not work

When You Suspect Fraud

Make sure that you have a procedure in place so that, if an employee is suspicious about a card or a cardholder at any time during a transaction, they know what to do.

Identity Theft

Did you know that all businesses in BC must comply with PIPA, the Personal Information Protection Act? The legislation requires that businesses make “reasonable security arrangements” to protect personal information belonging to their customers and employees from unauthorized access – no matter who tries to obtain that information or what method they use to access it.

Prevention tips include:

- Shred all documents containing personal information before discarding
- Report stolen credit and bank cards
- Don't let mail build up in mail boxes
- Wipe your computer hard drives prior to disposal
- Use a firewall or Internet Security Software to prevent hackers from accessing you data
- Watch for “shoulder surfers” who watch clients entering PIN numbers
- Monitor bank balances and monthly statement, report problems to your bank

USEFUL RESOURCES

Bank of Canada

www.bankofcanada.ca/en/banknotes

Interac Association www.interac.ca

Mastercard Canada

www.mastercard.com/ca/merchant/en/security/index.html

Visa Canada

www.visa.ca/en/merchant/fraudprevention/

American Express www.amexidprotection.ca

BC Crime Prevention Association

www.bccpa.org (*click on Identity Theft*)

**Office of the Information and Privacy
Commissioner for British Columbia**

<http://www.oipc.bc.ca/>