

CREDIT CARD FRAUD

Normally the offender is aware of the authorisation limit applied by the store. If not, they may test it several times before starting to produce stolen or fraudulent cards. They will try to get as near the stores' floor limit as possible and, having achieved that, will try another till close to the limit. If this is the case, keep the goods out of reach and ask for Code 10 authorisation. Look out for people who use cards with different names as these are probably stolen. Authorisation may be given but the card may have been recently stolen and not yet reported.

CREDIT CARD SKIMMING

This is where the details of a real card are noted during a transaction, e.g. restaurant bill payment, and possibly sold to a person with equipment to overwrite details on a stolen card. The card details will be accepted by a till and debited to the holder of the real card. Check the last 4 numbers on the till receipt against the numbers on the card to beat this fraud.

CHEQUE CARD FRAUD

Always ensure full checks are carried out when accepting payment by cheque: e.g. as above-check the last 4 numbers on the front of the card match those on the receipt. Goods are often purchased one day by cheque only to be refunded for cash/voucher sometimes the next day. Very often, the return will be presented at a different branch of the same company. As their cheque will be somewhere in the system, cash/vouchers will sometimes be paid out before the cheque is found to be stolen or fraudulent. The offer of a refund by cheque posted out to the claimant will often result in deterring this event.

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Local Businesses Against Crime

LBAC

**RETAIL CRIME
TECHNIQUES**

Retail crime is committed in many ways and this leaflet is only considered to carry some information which may assist staff.

PEOPLE TO WATCH

Persistent refunders or exchangers
Shopping to authorisation limits
Carrier bags produced from nowhere
Twitch observant people
People who select items at random and enter unmanned fitting rooms
People who change shape in fitting rooms
People who spend more time looking around the perimeter of the store for doors, windows, cameras, staff etc., rather than goods to buy.
Loiterers in corners or behind displays.

STORE CARD APPLICATIONS

Beware of people trying to open store card accounts on the basis of other cards. The other cards may be stolen and accounts opened in this way will be quickly ransacked before the first bill is sent out. Ensure that proper checks are carried out before issue.

CARD NOT PRESENT FRAUD

A common method is to order goods/gift vouchers and give an alternative address to which they are to be sent. Also be aware of goods being ordered for collection in store - if this is accepted ensure identification is produced before goods are handed over. The fact that a transaction is authorised does not guarantee payment, merchants should undertake further checks to validate a customer such as AVS (Address Verification Service) and CSC: provides additional security digits to confirm card number genuine.

DELIVERY OF GOODS

Similar to the above, goods ordered should never be sent to an address other than that of the card holder. Delivery men should never hand over goods except to the person who answers the door. Conmen will place orders and then meet the driver outside the house and sign for the goods. When the driver leaves they then leave the area.

USE OF FOIL TO ALLOW SECURITY TAGS TO PASS THROUGH STORE GATES

Security tags are magnetic based and can be overcome by covering them with kitchen foil. Foil may be individually wrapped around the tag of each item but, on a larger scale, carrier bags/boxes lined with foil allow faster and easier removal of goods in bulk. Freezer bags provided by some store provide ready-made concealment - including cool bags. Even foil crisp packets will suffice - e.g. will easily hold a CD/DVD.

USE OF MAGNETS

Magnets may be used to "kill" or remove security tags by passing them over the tab. Magnets have been found sewn into or onto bra straps and the item is held in front of the lifter in front of a mirror in the store while the tag is passed over the magnet. Because the size and shape of a magnet can vary so much, it is difficult to cover all aspects of this style of theft.

STEALING TO RECEIPT

Thieves may enter a store without any goods, pick up items which match items already bought with a receipt, choose similar items in the store and then head for a till. They produce the receipt which normally has additional items on it, and ask for a refund or exchange of goods. When the exchange is agreed, they will be given the "replacement goods", and the receipt will be endorsed by the assistant. However, by using surgical tape or Pritt-Stick on the receipt, that endorsement can be removed before the next attempt at a different branch.

FITTING ROOMS

Taking a number of items into the fitting room. Items either disappear into bags or on the person under other clothes or are replaced by old items when coming out of the fitting room and returning items to the rail. Items may also be passed to an accomplice in the next bay or hidden in a roof cavity or under a seat for an accomplice to remove soon after. Prevention requires an accurate count of the number of items taken into the room and checking again on exit.

TOILET STACKING

First thief, who may be well known, removes items to toilet and hides them in the roof space or elsewhere, and leaves carrying nothing. An unknown associate will then collect the goods later without having attracted attention. They may put the items in a bag which has been padded out with crunched up paper on entry.

PALMING/CROTCHING

Refers to small items where the offenders selects more than one, looks at them, and replaces only one, concealing the other in their hand and placed into bag/pocket. Etc. later. Person(s) with long loose dresses who hold goods between their thighs until they have left the shop.

TILL DIPPING

Methods for stealing cash from the till include; asking for a specific type of banknote and grabbing notes to help search for them. Asking for a product which is away from the till to remove the assistant and them forcing the till. Occupying two adjacent register aisles and while one makes a fuss, the one behind dips the open till. Some teams also have till keys and distract staff whilst others gain entry to un-manned tills.

BULK THEFT/STACKING

Normally used by groups to steal large numbers of items. The items are normally detagged and the selected stock is moved around the store to a point near and exit (could be a fire door or window). At some point, the goods will be collected, normally by a bag person and moved to a nearby vehicle or others waiting outside. A decoy may be used to set off alarms to allow others to leave the store while security deal with the decoy who will have a plausible excuse - e.g. tag "left" on purchased goods.

DECEPTION

Person(s) claims to have for example "fallen" in store - say on a wet floor or tripped on carpet etc., and damaged personal belongings (mobile phone/glasses/clothing). Person(s) usually claims compensation from store. Another common example is to claim to have purchased food which they state was "off" - and demand a refund and in many cases also compensation. Persons(s) involved in deception are usually very confident, abusive and tend to intimidate staff. This is a difficult offence to prove.

LBAC

Seeking to identify and deter criminals impacting on business profitability, Local Businesses Against Crime (LBAC) is an independent business crime reduction partnership managed and funded solely by the business community. The Board of Management operate the partnership on behalf of the business partners and in close cooperation with statutory agencies. First established as a local business crime reduction partnership in 2005 the partnership has worked closely with other crime reduction partnerships and key business partners to develop a fully scalable local, regional and national not for profit business crime reduction solution.