



TIP OF THE WEEK

Armed Robbery, Credit Card Fraud, Cheque Fraud, and Shoplifting – Summer Season

Many students will be working this summer, some at their first job. As well, many students work evenings and weekends during the school year to supplement, or provide an income. According to the “Alberta Community Crime Prevention Association” there are many things an employee can do when faced with an armed robbery, shoplifting, or credit card / cheque fraud threat.

To Stay Safe During an Armed Robbery ...

- Cooperate. Don't argue or try to be a hero. The robber will likely be nervous and may react unpredictably.
- Do exactly as he or she asks, and be as polite and accommodating as possible.
- Don't make any sudden moves. Tell the robber what you are doing if you have to make an unexpected move.
- Observe details of the robber's description. Write everything down as soon as possible without jeopardizing your safety.
- Try to get a description of the robber's car and write down the license number.
- Set off the holdup alarm, but only if you can do so safely and without any obvious movements.
- Don't touch the hold-up note or anything else the robber might have touched.
- Protect the areas for police examination. Lock the doors immediately after the robber leaves.

How to Spot Credit Card Fraud ...

- Be wary of nervous, in-a-hurry shoppers. Stealing can be hard on the nerves and can make a person fidget, perspire and try to get the job done quickly.
- Take a hard look at the customer who buys clothing without trying it on, or who buys several sizes of the same item.
- Another clue – the plastic criminal will often produce the credit card from a pocket, rather than a wallet or purse.
- Be wary of people who buy a variety of items – especially if they don't seem concerned about prices. They may be stocking up for resale.
- Be suspicious if a customer seems interested in the “floor limit” of the store. It's common knowledge that a sales clerk can allow a credit card sale only up to a certain amount without calling for authorization. The floor limits often vary, and the criminal may ask about the amount before making a purchase.
- Be wary of the customer who asks you to “split-bill” for items purchased over the floor limit (i.e. two or more sales drafts to cover one transaction).

How to make Credit Card Transactions Safer ...

- Examine the credit card closely – look for alterations, check the expiry date, compare the signature on invoices with the signature on the credit card.
- Check the presented card with recent lists of stolen and invalid credit card numbers.
- If suspicious, ask for identification. Most drivers' licenses include physical descriptions – compare this description with the customer's appearance.
- Always fill out invoices or sales drafts completely and have the customer sign them. Keep possession of the credit card until you have completed your inquiries.
- 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 and remember to take both the card and sales draft with you. If a customer runs away, you will still have the card.
- If a customer flees, jot down a full description including age, height, weight, hair color, type of clothing, etc. Try to determine if the customer was alone or had an accomplice. Look to see the direction of flight. Get a description of any vehicle that may have been used and record the license number. Call the police immediately.
- Do random authorization checks on suspicious transactions, ensure the receipt is signed and compare the signature on the receipt to that on the card. Don't wait. Do it before the customer leaves, while you still have the merchandise and the card.
- If a customer leaves his card, cut the card and send back to the company.
- To report an in-progress credit card fraud, or a person using a stolen credit card, phone police immediately at 911 and give details of the offence and the store name and location. Also give details about the suspect, a description, and a direction of travel.



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Cheque Checklist ...

- CHECK at least two types of identification. (i.e. driver's license, another credit card) READ the information on the identification; COMPARE the personal identification to the person: RECORD the information on the back of the cheques.
- CHECK the client's signature against that on the identification (you MUST witness the signature).
- CHECK with the bank on which the cheque is drawn.
- DO NOT accept postdated cheques or cheques that are more than a month old.
- DO NOT let the client hurry you into accepting his or her cheque.
- DO NOT accept the cheque if in doubt.
- BEWARE of cheques presented on a holiday eve or weekend.
- BEWARE of cashing youngsters' cheques. Young people may not be legally responsible.
- BEWARE of anyone who presents a cheque larger than required for the transaction and wants the change in cash.
- BEWARE of second-party and payroll cheques.
- BEWARE of a cheque that shows signs of change.

Shoplifting ...

- Be observant! Watch and tend to customers in a pleasant, courteous, and interested manner.
- Greet and serve customers promptly. Shoplifters do not want your attention.
- If you suspect someone has stolen something, call the manager or security. Watch them, engage them in conversation, and offer to assist them.
- Shoplifters come in all shapes and sizes. Be aware of people wearing loose, baggy clothing, those carrying shopping bags or large handbags, and customers under the influence of drugs or alcohol.
- Do not allow your attention to be diverted by someone who may be a shoplifter's accomplice. Stay alert and avoid unnecessary conversation.
- Keep displays neat and tidy. Constant attention to stock allows sales staff to become familiar with merchandise.
- Lock small or valuable merchandise in display cabinets.
- Sales personnel should have a full view of the entire sales floor area. Rearrange displays, shelving and lighting to eliminate blind spots.

If you have information a crime, contact Protective Services at 780-471-7477. If you wish to remain anonymous, contact Crime Stoppers at 1-800-222-TIPS (8477). Your identity will remain anonymous, and if the information you provide leads to a conviction, you could be eligible for a reward of up to \$2000.00.

Everybody benefits, except the criminal.