

Business Crime Prevention

Most criminals are opportunists. Either the victim himself or the victim acting unwittingly in response to a stimulus created by the criminal may create opportunity. A business door being left unlocked after closing is an example of the victim creating the opportunity. On the other hand, the act of armed robbery exemplifies a response-created opportunity. In either case, an awareness of the potential for crime empowers individuals and businesses to act more cautiously, thus, eliminating the opportunity. It requires, for many, to change the way they think and it requires putting a healthy suspicion into our daily lives and activities. It compels us to shed the “blindness” that we unknowingly wear as we go about our day, oblivious to the real threats that exist to our daily safety and survival.

Businesses can take an active role in reducing criminal opportunity in and around their property by participating in a variety of crime prevention initiatives. While other chapters cover several of these methods in much more detail, they are all important in a comprehensive business crime prevention and control program. They include:

- **Business Watch Program**

The business anti crime council or Business Watch program, like Neighborhood Watch, is designed to enhance community security through heightened awareness and open communication between police and citizens. It helps reduce crimes in commercial areas, particularly shoplifting, theft, burglaries, purse snatching, drug dealing, and vandalism. The Business Watch program helps build relationships between store owners and employees within a particular geographic area. By watching out for each other, businesses can maintain a safer working and shopping atmosphere within and around their establishment. A communication system, such as a fax network, between the businesses should be established to pass on information about suspicious persons or activities.

Typical Watch activities include crime reporting, Operation Identification, robbery prevention, burglary prevention, and self-protection for merchants and employees. At a Business Watch orientation training, store owners and employees can be encouraged to get to know the schedules and employees of the other establishments within their area. Additionally, a crime prevention officer could train employees on safe opening and closing procedures, as well how best to react during a robbery. Finally, the crime prevention officer could also explain how businesses can prevent crime by reporting suspicious persons or activities to police without delay so law enforcement officers can investigate them. Window decals or signs can identify participants, further deterring crime.

Nationally, businesses are robbed ten times more often than individuals, they experience most nighttime burglaries than homes and they are the sole target of shoplifters. As a result, business owners and managers usually welcome the assistance of local law enforcement in helping them decrease their losses and increase their bottom line.

- **Commercial Security Surveys - Burglary Prevention**

Businesses can reduce their vulnerability to crime in many ways. Security measures like updated locks, lighting, and alarms can make any establishment a less attractive target for criminals. In addition, many local police and sheriffs' departments offer commercial security surveys to area businesses.

The crime prevention officer could visit the establishment and evaluate its physical and procedural security measures. The officer would inform the business owner or manager how their particular business may be most susceptible to crime, and factors that may be making their business an attractive target to prospective criminals. The officer could complete the survey by offering specific suggestions on how the business could lower the potential for their business and its employees to become crime victims. All information discussed during the survey should be kept strictly confidential. Remember, most criminals are opportunists, and the goal of a security survey is to reduce the opportunity. These methods include, but are not limited to:

Lights: Proper lighting eliminates shadows, which burglars use for cover. Light up all points of entry, including those on the roof. Leave lights on inside just as you would do at home. Install lighting at the front and back in addition to any side doors of your business.

Doors: As with windows, check for signs of any structural weaknesses. Use heavy and solid constructions, and material that is drill-resistant. You can also reinforce the backs of doors with crossbars. Be sure the door frames cannot easily be jimmied.

Locks: Secure doors, windows, skylights and other openings with the best possible locks. No lock is burglar proof, but the longer and harder a burglar finds it to break in, the more likely they simply give up or are caught. Use deadbolts and be sure to change the locks every time an employee with access to them leaves.

Windows: Check window frames to see if they are loose or rotting, and ensure that the windows offer visibility. Arrange merchandise so that a passerby can see into the store. The store employee needs to be able to notice dangers outside and let witnesses see trouble inside. So keep windows clear of obstructions, from stacked boxes on the floor to high shrubs beside the walkways. Covering windows with bars or grills for added protection may be necessary. Install burglar-resistant glass or use wire mesh or iron bars over all glass.

Safes: Reduce how much cash you have on hand after hours. If you have cash or other valuables, keep them in a safe anchored to the floor and that is in an illuminated location visible from the outside. Change the combination if staff that are familiar with it leaves. Install and use a drop safe. Limit how much cash is in the register and post signs saying that a drop safe is used and registers have only limited cash.

Store displays: Keep your expensive merchandise away from the windows, toward the center of the store.

Roof: Check ventilation system to ensure it cannot be used to gain entry.

Fences: Make sure that fences are high and sturdy enough so they are not too easy to breach. For some workplaces, barbed wire on top of the fence may be appropriate.

Alarm System: Install an alarm system. At least an alarm offers a measure of peace of mind. It is a deterrent to burglars, or forces them to get out quickly if they happen to break in. Post warnings in clear view that the business is equipped with an alarm, and train the staff to avoid false alarms.

- **Parking Lot Security**

Car-jacking, auto break-ins, car thefts, armed robberies, rapes - parking lots present all these dangers and more. Whether the parking lot is next to a larger business or is operating as a parking lot business, it is the responsibility of the owner or manager to make the lot as safe as possible. To accomplish this goal, the business should create a security plan to safeguard the lot area. This plan should include:

Signs: Make sure lot users can find entrances and exits easily. Use signs to remind lot users to take precautions, such as “Lock Your Car” or “Remember Your Level and Aisle Number.” Some garages have sheets of paper at the elevator or stairs that a person can pick up to remind them where they are parked. A person wandering a parking garage is an easy target for a criminal. You can also warn potential criminals through signs like “No Trespassing,” “Security Patrolled” or “Lot Monitored by Video Surveillance” (but only if it is true; you do not want to give a false sense of security).

Emergency Telephones: If the parking lot is large, the use of emergency telephones that directly dials security or the local police or sheriffs’ department may be warranted.

Alarms: Alarms, such as duress or elevator alarms, should be clearly marked, and zoned for response so that security personnel can find any breaches quickly.

Lighting: Criminals love anything that will cover their activities, especially darkness. Use sufficient illumination, and replace burned out lights promptly. Have a regular maintenance plan in place for inspecting current lighting and to recommend additional lighting.

Video Surveillance: The decision to use security cameras depends largely on the available budget, monitoring capabilities, and the physical environment. For outdoor lots, cameras can give security personnel a feel for what is happening in the general area. Indoors, cameras are particularly effective at elevators, lobbies, entrances and exits, cash/ticket booths, stairwells, or any other area where people stand and wait.

Security Patrols: If a security force is available, patrol regularly and vary the patrol times and routes to avoid being predictable.

Facilities Design: Paint underground walls white to increase the light levels. Reduce hiding places for criminals and maximize visibility for any patrols (or for potential witnesses to a crime). Keep exterior walls and foliage less than three feet, and trim any tree branches below six feet.

Cash/ticket Booths: Be sure to exercise good robbery prevention techniques since parking lot cashiers are frequent targets of robbery.

Access Control: Even in a restricted lot controlling access is tough. Without turning it into a fortress, you can take precautions such as using pass cards, installing motion detectors to keep trespassers away, and linking emergency doors to the alarm.

Anyone noticing strangers lurking in the lot should notify security or the police immediately.

While the business owner or parking lot operator has a duty to protect the area, parking lot patrons must also exercise good crime prevention habits. To help they should:

Park in a well-lighted area as close as possible to the exit you will be using.

Lock the car and roll up the windows all the way.

Patrons should lock any valuables or packages in the trunk.

Use an escort to your vehicle. Ask the security guard or a co-worker to escort you to your car.

Have your keys ready for quick entry into the vehicle.

Check your vehicle for signs of a break-in and for anyone hiding inside.

By taking common sense security steps, both owners or operators and users can both greatly increase the safety of the parking lot.

- **Business Alarms**

Business premise security is one of the most important aspects of practicing sound crime prevention tactics. Burglary is a big business and to help prevent it, good locking, lighting and alarm systems play a crucial role in protecting the business' assets. The latest crime figures available from the FBI show that four burglaries occur every minute of every day. It is no wonder then that many homeowners and business owners are considering electronic alarm protection.

Unfortunately, there are some people in the burglar alarm industry who are out to take advantage of the anxious alarm buyer. Therefore, the selection of a proper alarm system is not always a simple matter. The needs of each individual homeowner and business owner are different. Some questions that should be answered when selecting an alarm system include:

What is the system going to protect? - Identify the target of the thief.

Where are the possible points of entry? - Doors, windows, roofs, etc.

What are the locations and types of sensors needed? - Motion detectors, glass break detectors, hold up switches, etc.

How will the alarm notify the authorities? - Through a direct telephone dial, a local annunciation device, central monitoring station, etc.

What type of monitoring is needed? - Is it connected to a central monitoring station?

Who will be operating the system? - The type and complexity of the user control board.

An alarm system should be simple to operate, designed to fit the lifestyle of the homeowner or the daily operating procedures of the business, and be easily adaptable to any foreseeable changes. An alarm system that does not fit your requirements will undoubtedly end up causing excessive false alarms, and will likely no longer be used.

Preventing False Alarms

One of the most persistent problems facing local law enforcement today is the increasing demand for their services for responding to false alarms. Many local governments have passed legislation to help deal with the problem, including escalating fines for continued false alarms. Businesses can help by:

Maintaining their system - Faulty equipment is a major cause of unnecessary alarms. Simple routine maintenance is crucial to ensure any alarm system's reliability. Check with your alarm installer or manufacturer to find out what maintenance schedule you should follow. One or two checks per year by an alarm system specialist may be all that is needed to guarantee proper operation.

Training all users - Every system operator must be familiar with the system and properly trained in its use. All authorized users must know the code, and be notified immediately when management has changed it. They must also know how to quickly notify the alarm monitoring company of an accidental activation.

Develop a routine in arming the system - Before arming your system, be sure all doors and windows are closed and locked. Be sure no one is left on the premise. If someone will be remaining inside, make them aware that the alarm is being turned on. Finally, supply all system users with an alarm operator's checklist.

Additional tips - Keep your alarm company informed of any custodial or cleaning service personnel that may be in your home or business while you are away. Also, keep all motion detector sensors aimed away from heating vents or windows where they may falsely activate due to heat movement (no motion detectors should be used in households with pets such as cats or dogs that can roam about the house while you are gone).

- **Crime Prevention through Environmental Design (CPTED)**

Crime prevention officers can review plans of new developments, buildings, or any other proposed structures to be built along with major renovations of existing structures for recommendations to prevent crime even before the construction begins. This process is called Crime Prevention through Environmental Design (CPTED) and its objective is to have structures designed with crime prevention tactics incorporated to reduce the probability of crime. Correcting problems at this stage of design is much more economical than initiating corrective action after it has been built.

CPTED examines various aspects of community planning including the following:

The creation of space, its use and safety;

The locations of land uses;

The positions of buildings and other structures;

Interior and exterior design details such as color, lighting, entrances and exits, and landscaping; and,

The users of space and when and how they will use it.

CPTED should be a key element in any local comprehensive crime prevention and control program. Decisions made by planners, designers, and law enforcement officials can help or hinder a neighborhood for many years to come.

To encourage builders to practice these preventive measures, many local police and sheriffs' departments prepare an extensive detailed report as to not only what changes are suggested, but also why the recommendations would increase the safety of persons and property within the proposed structure. These decisions influence resident and business conditions and behavior. They also influence two related phenomena—the probability that a crime will occur and the public's perception of community safety.

CPTED makes efficient use of local resources by involving a variety of local agencies (such as planning, law enforcement, licensing and code enforcement, housing, and others) and members of the community in the solution and provides alternatives to traditional methods of dealing with crime. This multi disciplinary approach includes collaborating to define problems, identify solutions, carry out the most feasible plan, and evaluate the results. In addition, it helps fix underlying problems instead of giving isolated solutions to individual incidents. CPTED is most effective when the collaborators participate in an ongoing exchange of information that helps them to anticipate community needs rather than react to them.

In most locations, unlike the fire prevention ordinances, these crime prevention recommendations are merely suggestions and not required by law, although some localities have enacted CPTED principles into their local planning laws. With the issue of civil liability by a designer or builder who negligently ignores foreseeable crime risks increasing; more litigation may be seen in the future where a plaintiff is alleging negligence for building a dangerous, criminally inviting environment.

- **Internal Theft Precautions**

Internal theft is a potential problem in any business. Most employees, like the rest of society are honest however; studies frequently cite internal theft as a major cause for small business failures. Here are a few precautions to take to prevent staff from stealing from their employer:

Hiring: Be sure to check references and to conduct background checks on those positions involving a high level of trust.

Job Functions: Separate the duties of purchasing, receiving and accounting to reduce the ability of one employee to accomplish a theft without the help of another staff member. When two or more people are involved in a particular function, instead of one, they would have to collude to defraud the company.

Purchasing: Have the purchasing function centralized to better control and supervise it. Control purchase orders by sequentially pre numbering them, and require supporting documentation for each expense invoice. Use pre numbered checks, so that management can track all expenditures in sequence.

Receiving: Create and control access to the receiving area. Use pre numbered receiving control forms to record shipments. Count and weigh all materials and compare the results with the shipping documents. Require two people to verify each shipment received. They will keep each other in check unless they start working together to defraud the company. To help prevent this, change at least one staff member frequently.

Shipping: Have one employee to assemble an order and another to check and pack it to reduce theft opportunities and errors. Seal the shipping cartons. Maintain records of stock movements and conduct frequent inventories.

Key Control: Maintain strict control over who is issued keys allowing access and occasionally conduct an audit of the keys. Never leave office keys hanging on a nail or in the lock, where they can be “borrowed” and duplicated. Be sure to change the locks should keys be lost or believed to be compromised.

Cash Control: Cashiers should close the register after every transaction and be required to provide receipts to customers. Voided or under rings and all returns should require verification. Management should conduct surprise cash counts.

Anyone Can Steal - To identify high-risk staff members, look for:

- Employees living beyond their means: the money must be coming from somewhere - it could be from the company coffers.
- Wronged employees: sometimes disgruntled employees believe they may get back at the company for grievances or perceived slights through stealing.
- Troubled or immature employees: they may find an emotional release in antisocial behaviors such as theft.
- Drug abusers: often find themselves under great financial pressures to maintain their habits. Again the company’s assets become attractive to help satisfy this need.
- Rule breakers: an employee who frequently violates company policy or rules may not be trustworthy to handle merchandise or cash.

By removing the opportunity a business has greatly cut the odds of becoming a victim. Staff steal not only because they can get away with it, but because they have a financial need or think they are taking what is owed them. It is disappointing to find that a long time-trusted employee has taken advantage of the company and broken the law. By setting up basic loss prevention techniques, any business can hopefully avoid this unpleasant event and reduce the chances of becoming a victim of internal theft.

- **Shoplifting Prevention**

Businesses lose billions of dollars each year to shoplifting, and then often must pass this loss on to the customers through higher prices. To help prevent this increasing problem business should:

Train employees in how to reduce opportunities for shoplifting and how to apprehend shoplifters. Businesses should work with law enforcement to teach employees what actions may signal shoplifting and the appropriate safe method to approach suspected shoplifters.

Design the store layout so all persons must pass by security personnel or store employees as they exit. The business may want to use an electronic article surveillance system or other inventory control device to deter shoplifting.

The cash register should be inaccessible to customers. It should be locked and monitored at all times. Place it near the front of the store so employees can monitor customers coming and going.

Dressing rooms and restrooms should be monitored at all times. Keep dressing rooms locked and limit the number of items taken in.

Keep the store neat and orderly. Keep displays full and orderly, so employees can see at a glance if something is missing.

Mirrors may be used to eliminate “blind spots” in corners that might aid shoplifters in concealing their trade.

Keep expensive merchandise in locked cases. Limit the number of items employees remove at any one time for customers to examine.

Merchandise should be kept away from store exits to prevent grab-and-run situations.

- **Vandalism Prevention**

Again customers shoulder most of the burden of this crime as businesses pass a portion of the costs of vandalism on to customers through higher prices. Most vandals are young people - from grade school students to young adults. Businesses should:

clean up vandalism as soon as it is discovered. Replace signs, repair equipment, paint over graffiti quickly in order to not encourage additional damage. Once the graffiti is gone, use landscape designs (such as prickly shrubs or closely planted hedges), building materials (such as hard-to-mark surfaces), lighting, or fences to discourage future vandals.

use simple burglary prevention methods to also help prevent vandalism. They should install and use good lighting and locking gates. Eliminate places where someone might hide, such as trees, shrubbery, stairwells, and alleys.

report to the police someone vandalizing property. Remember, vandalism is a crime with both businesses and customers suffering the loss.

- **Robbery Prevention**

While potential robbers are deciding whether to rob the store, store managers or clerks can do things that robbers do not like or that frustrate their intentions. The idea is to unnerve potential robbers. They include:

Use Good Cash Handling Procedures to Limit Money in Cash Register:

- Keep as little money in the cash register as possible, especially large bills. Be sure to display notices at entrances and near cash registers informing the public of these practices.
- Post a sign that the business may not accept large bills after a certain time. Stores can operate on very little money if you request customers to pay for their purchases with the smallest bill and the exact change. If you need any particular denomination of money, ask your customers. They can often help.
- Use a drop safe to avoid the accumulations of large sums of money in the cash register. A drop safe is one equipped with a slot to accept bills while the door remains locked. If a drop safe is available:
 - Put all \$100, \$50, and \$20 bills into the drop box or floor safe when they are received. Do so publicly.

- Tell customers the purpose of making the drop - Again to educate the public and to make the store less attractive to potential robbers, thus making robbing this business no longer worth risking imprisonment for.
 - While casing your store before a robbery, would-be robbers look into the cash register while it is open during a sale. If they see only change and small bills, they are less likely to rob the business.
 - Do not count cash in the presence of customers when clearing the register, particularly at closing time. This may provoke a spontaneous robbery, or, if repeated, will allow a potential robber to plan a robbery knowing when and how much money he can expect to take.
- Bank deposits can be used to reduce how much cash is on hand. When transporting receipts from a business to a bank or depository, do not use obvious money bags and avoid drawing attention to the fact they are carrying money. If possible, have someone accompany you and frequently alter your route and time of delivery.
 - Consider the use of bait money in all registers. Record the series, serial numbers and denominations of a small amount of bills and if there is a robbery, give these bills to the robber. Be sure to verify bait money regularly. Identification of stolen property is always a problem, especially cash. Unless the business can prove ownership for court purposes, use of bait money is useless.

Give the Store a Look that Says -We Are Alert. A drowsy clerk in a messy store may invite would be robbers. To discourage the potential robber businesses should:

- Have clerks get out from behind the counter when the store is empty. They can:
 - Keep the store clean and uncluttered;
 - Keep the store well stocked; and,
 - Keep active. The clerk's activity may turn away some robbers simply because it would take too much time for them to accomplish the robbery. Robbers prefer to quickly get in and out.

Increase visibility:

- Robbers do not want to be visible from outside the business. They do not want a police officer or other witness, who may be passing by, to see them with a gun in their hand holding you up.
- The store cash register should be located to allow a clear view for passing motorists, pedestrians and police patrols. If there is a robbery, a store employee can note car descriptions and direction of travel.
- Both the interior and the exterior of a business should be well illuminated to deter robbers from hiding in shadows or poorly lit areas. Poorly lit parking lots around businesses give potential robbers cover while they observe the store. It also restricts the ability of the victim to identify a getaway car. Customers will appreciate a well lit parking area as their comfort level will increase.
- Since most robberies occur after dark, block off areas outside where robbers could stand without being visible from inside the business.

- Store management should consider nighttime changes in the locations of the store signs or displays that may block the visibility of the cash register from outside the store.

Always Keep a Sharp Lookout:

- Occasionally the store employee should look at likely places such as outdoor phone booths or cars parked either across the street or in the lot, where a potential robber could be casting the business;
- Observe whether anyone might be watching the store or loitering; and,
- If the person does not leave, call the police or sheriff's department. Tell them where you are and what you see. The officer would rather check out a suspicious person rather than take a robbery report.

Greet Each Person Who Comes into the Store:

- Give everyone a friendly greeting. A robber does not want to be identified. Robbing strangers with as little human contact as possible is safer.
- Look each customer directly in the eyes. Such human contact will spoil it for some would-be robbers. It decreases their element of surprise, threatens them with the possibility of being identified later and makes it difficult for them to loiter in the store and watch you unnoticed;
- Ask the customer ahead of the suspicious person, "Are you together?" This usually causes the customer to turn around and look at the person. Because robbers do not want to be identifiable, this trick may scare them off;
- Keep a friendly eye on each customer. This has the added advantage of preventing shoplifting;
- Pay particular attention to young males; those wearing garments that would conceal weapons, those who come in without having parked a car where you can see it and those who loiter over a trivial item, perhaps waiting for other customers to leave;
- If you are alone with a suspicious person, leave the counter on an errand in the store and say, "I will be with you in a minute."

Special Late Night Steps:

- Most store robberies occur after dark. At that time you should take special steps to make the store a less attractive target to would be robbers.
 - Keep money in the cash register at the absolute minimum. Many stores operate with less than fifty dollars between two registers.
 - Be certain all inside and outside lights are on and working.
 - Don't Lie to Robbers: Fake security devices and signs do not help. Robbers soon learn to ignore them.

Businesses should follow these robbery prevention measures carefully and make sure their employees observe them also.

- **Bad Check Fraud**

Many fraudulent checks are blatantly bogus. Store employees can often detect a possible bad check before accepting it as payment by paying close attention to the check's appearance. The following telltale signs may indicate a phony check:

There are no perforation on check edges possibly indicating a copy of an actual check instead of one that was removed from a series of checks.

Is the check being cashed within a one-year time frame? Checks with a date over a year ago may be expired or forged.

Does the signature match the imprinted name or the identification provided.

Does the type of identification appear to be genuine and unaltered?

Does the identification really belong to the person presenting it?

The check is numbered under 500 which may indicate it is a new account.

The check has apparently altered writing or erasures.

The check is post-dated.

The check has water spots or alterations of check's color or graphic background.

The check's magnetic ink has a glossy rather than dull finish.

Store personnel may help protect their employers against possible losses by requiring management approval of the check or asking for an alternative form of payment.

- **Counterfeit Currency**

Counterfeiting of money is one of our nation's oldest crimes. Today it still represents a potential danger to the national economy. Today, counterfeiting once again is on the rise. One reason for this is the ease and speed with which large quantities of counterfeit currency can be produced using modern photographic and printing equipment as well as computer equipment. Businesses can help guard against this threat by being more familiar with our currency. The following information will list how to detect counterfeit bills and coins and how to guard against forgery losses.

The New Security Features of Recently Redesigned U.S. Currency

- Two new security features – a denominated security thread and micro printing – are being added to U.S. currency to help deter all counterfeiting, but especially office machine copier counterfeiting. The new features will appear in \$50 and \$100 Federal Reserve Notes, Series 1990. All other denominations will be gradually phased in, with the possible exception of the \$1 denomination.
- The security thread is embedded in the paper and runs vertically through the clear field to the left of the Federal Reserve seal on all notes except the \$1 denomination. If it is decided to use the thread in the \$1 denomination, it will be located between the Federal Reserve seal and the portrait.
- On \$20 denominations and lower, the security thread has “USA” followed by the identifier, e.g., “USA Twenty USA Twenty.” Higher denominations have “USA” plus the numerical value, such as “USA 50 USA 50” repeated along the length of the thread. The thread and printing are easily seen when held up to a light source. The inscriptions are printed so they can be read from either the face or the back of the note.
- Concurrent with the addition of the security thread, a line of micro printing appears on the rim of the portrait on \$50 and \$100 denominations, beginning with Series 1990. The words “THE UNITED STATES OF AMERICA” are repeated along the sides of the portrait. As with the new security thread, the

micro printing will also be gradually phased in on all denominations, with the possible exception of the \$1 denomination. To the naked eye, the micro printing appears as little more than a solid line and can only be read by using magnification.

Recognizing the Counterfeit Bill

The best method of detecting a counterfeit bill is to compare the suspect bill with a genuine bill of the same denomination and series. Look for:

- the red and blue fibers in the paper. Often counterfeiters attempt to copy these fibers by printing colored lines on the paper.
- the security thread in the paper and for the micro printing by the portrait. However, it will take several years before these features appear in all currency, so compare other features with a genuine bill.
- differences-not similarities. Counterfeiters do not have access to equipment as sophisticated as the Government's. Nor do they possess the skill of the Government's master craftsmen. Therefore, counterfeit bills are inferior in quality. A photomechanical process makes most counterfeits. The printing appears flat and lacks the three-dimensional quality of genuine bills. If you look closely, you can see that the lines in the portrait background form squares. On counterfeits, some of these squares may be filled in, and many of the delicate lines in the portrait may be broken or missing.

If You Receive a Counterfeit Bill:

- Do not return it to the passer.
- Note the passer's description, the description of any companion, and the license number of the vehicle used.
- Delay the passer, if possible.
- Telephone the police or sheriffs' department or the United States Secret Service.
- Write your initials and the date on the bill.
- Handle the bill as little as possible to preserve any fingerprints and place it in a protective cover.
- Surrender the bill only to the police, sheriffs' department or the U.S. Secret Service.

- **Credit Card Fraud**

Credit card fraud cost businesses billions of dollars each year. To help prevent this fraud businesses should:

Train their employees to follow the authorization procedures of each credit card company.

Instruct the sales staff to:

- 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 that are under the amount for manager or credit approval.

- be observant of whether the item being purchased is one that could be easily fenced for cash? This could include cigarettes, meat, televisions, stereos, cameras, and other portable items.
- make a note of appearance, companions, any vehicle used, and identification presented if they are suspicious of the purchaser. Contact store or mall security or the police or sheriffs' department to investigate.
- 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 to see if the signature on the card compares favorably with the signature on the sales slip.