



City of Eugene ❖ Eugene Police Department

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Preventing Business Fraud

Anytime there is money in one place, there is a chance that someone will want that money, and be willing to use deception to get it. With some simple steps, however, you can help reduce the chance that you or your business will be a victim of fraud. Here's how:

- Ask for photo I.D. and a check guarantee card.
- Actually look at the photo and signature to see if they match.
- While holding the photo I.D., feel the photo with your index finger and thumb. See if you can feel a straight indentation where the photo has been inserted. It should feel smooth.
- Don't be in a hurry. Criminals will wait until you are busy with a long line of customers, knowing you are in a rush to provide good service. The bad guys know you are not thinking about bad checks when you are under stress.
- Trust your instincts. If you have a strange feeling about someone, take the time to check out the transaction more carefully.
- If you are not comfortable, take the time to call the check owner and verify. Call 800 numbers to confirm credit card status or accounts.
- Watch the suspects. If they are looking down or away from you or looking out to the parking lot, or have a cap covering their eyes, be suspicious. They don't have to know your suspicions, but do check things out thoroughly.
- If you're not already using it, start the fingerprint program. This program requires those persons who you don't know as customers to have an inkless fingerprint (using special applicator) applied to the check.
- If the driver's license or check guarantee numbers are already hand written on the checks by the customer, consider this a "Red Flag". Over 90% of these are stolen checks.
- Dirty checks are almost always forgeries. The criminals use the smudges or dirt to hide the alterations made on the checks.
- Look for ink smears, or altered writing; writing over letters or numbers; and/or erase marks. These are tell-tale signs of forgery.
- If you have a forgery, try to keep the check or I.D. Don't ask them if they want it back or hand it to them voluntarily. In most cases, when they know you know it's a fake, they will run away. But be safe! If the bad guy demands it back, don't take a risk--just give it back.

- Protect the check and I.D. Quickly place the check into a plastic bag or protective sleeve. The police can recover fingerprints if the check is not handled a lot. Don't pass it around.
- If you discover a forgery and the suspect leaves the business, try to get a good description of them and their license plate, if possible. Write this information down right away while it's fresh and accurate.
- Report all forgeries and crimes to the police. If a crime is in progress, call 911.
- Remember, you can do all these things without upsetting customers. Courteous service is primary. The criminals don't care about this. All they want to do is steal from you. If they leave because they become suspicious of you checking on the transaction, that's fine. At least you prevented the crime from occurring.

For more information

Call (541) 682-5137 or e-mail the Eugene Police Crime Prevention Specialist at policeprevention@ci.eugene.or.us