

Certain documents or portions of documents related to this training may be exempt from disclosure under the California Public Records Act on one or more of the following grounds:

- a. They are records dealing with security and safety procedures that are exempt pursuant to Government Code Section 6254(f). (Northern California Police Practices Project v. Craig (1979) 90 Cal.App.3d 116, 121-122.);
- b. They are materials for which the City of San Rafael does not hold the copyright or have permission to publish.

Where exempt material can be reasonably segregated from nonexempt material in these records, the exempt material has been redacted and the nonexempt material is shown. Where it is not reasonably possible to segregate out the exempt material, the Department is withholding the entire document from disclosure.



San Rafael Police Department

INFORMATION BULLETIN

P. Robert Krolak, Chief of Police

Police: (415) 485-3000 FAX: (415) 485-3043
Restricted - Law Enforcement Use Only!
Arrest!

Date: 01/15/95

Bulletin No:95018

Confirm All Wants Before Making Any

REQUESTED INFORMATION ON FRAUDULENT CHECK REPORTS

CHECKS: BLANK CHECKS STOLEN OR LOST:

If a victim reports their check/s stolen or lost and subsequently cashed the following information is needed:

- ♦ Crime classification: If a victim reports stolen or lost checks and a subsequent forgery of one or more of the checks occurs, you must determine where the check/s was/were cashed before assigning a classification. If the check/s was/were cashed in San Rafael, the classification is Forgery (8050). If cashed in another jurisdiction, **our** classification is Assist Other (9180), for lost checks or Petty Theft (Classification is determined by location of theft), for stolen checks.
- ♦ Original check: Usually returned by the bank to the account holder. If not, request the account holder to order the original check from the bank and turn in as evidence. Tell victim to have bank place check into a plastic sleeve. Forged checks can be examined for latent prints and can also be used to determine who the writer was through a handwriting comparison. If the victim has the forged check, handle as little as possible. Place into plastic sleeve as soon as possible.
- ♦ Location where check/s cashed: If checks are forged and cashed at different locations, in **San Rafael**, each location requires a separate report.
- ♦ Affidavits of Forgery: All victims of stolen forged checks should be advised to go to their banks and sign Affidavits of Forgery and forward copies to this office. The bank will reimburse the victim's account with the amount of the check.
- ♦ Business burglaries: If a report is taken regarding a burglary to a home or business, always ask the victim to check their check books (all the way to the last page) to make sure no checks are stolen. If checks are found to be missing, request the checking account be closed immediately.

ACCOUNT CLOSED, NON SUFFICIENT FUNDS CHECKS (476a PC):

Usually, these cases are made on the Fraudulent Document (counter) Report. For those that are not, remember to get the following information:

- ♦ Check Acceptor: Name, Address and phone number. Obtain description of suspect.
- ♦ Other Witnesses: Name, Address and phone number of other witnesses/employees who saw suspect. Obtain another description of suspect.
- ♦ Post Dated Checks: Always ask a victim or R/P if there was any request made by the passer to hold the check for a day or two so that a deposit can be made. If so, this is a "promissory note"

and can not be prosecuted.

- ♦ Copies of Checks: Always make copies of the checks, front and back, before submitting to evidence. Place two copies of the check/s into the case file.
- ♦ Driver's License Number: If a CD number is supplied, by the R/P or Victim, please ask dispatch to provide a readout of the name, address and description.
- ♦ Reason why check passed: Please indicate whether the check was presented for cash, services or merchandise.
- ♦ Payroll and Rent Checks: The District Attorney's Office will not prosecute a Payroll check which is returned, "NSF". Refer the victim to the State Labor Commission, San Francisco. Also, the DA's Office will not prosecute a rent check that is returned NSF or Account Closed.
- ♦ Two Party Check: We will not investigate a two party check because the second party cannot testify that the person who issued the check, "intended" to defraud them.
- ♦ Payment Stopped Check: Usually, these cases involve a disgruntled person who received poor or shoddy work on a car or other type of service for which they were dissatisfied. Occasionally, the person passing the check knew that they did not have sufficient funds in their account so they merely place a stop payment on the check. It is usually necessary to contact the payer and ascertain why the check was stopped. If it was for poor service or repair, the report can be closed as unfounded. If any other reason is given, forward the report to investigations for further evaluation.
- ♦ Counterfeit Checks: If a check is returned by the bank marked "Unable to Locate Account", it most likely means the check is a total counterfeit or the passer has cut out one of the numbers in the account number at the bottom of the check and has replaced it with another number from another check. Look carefully at the account number and attempt to determine if any of the numbers have been altered.
- ♦ Stolen from US Mail and Washed: These cases are considered Forgeries (470 PC). A copy should always be sent to Postal Inspector Bob Dortch, PO Box 882528, 1300 Evans Ave. Room 294 San Francisco, Ca. 94188 as well as sending a copy to Investigations.



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REQUESTED INFORMATION ON FRAUDULENT CREDIT CARD CASES

Below, I have listed some questions which should be asked when taking a report of the fraudulent use of a credit card.

- ♦ **Telephone order:** If the purchase was made via a phoned in order and a credit card number was given, ask if the order was made over an 800 phone number. If it was, ask the exact time of the call and ask the merchant to obtain the telephone records for the date & time, from their 800 carrier. Also, ask for dialects, speech defects or other speech patterns.
Obtain the name of the credit card company and any phone numbers where the company can be contacted. Call the credit card company and obtain the name and phone number of the card holder. Obtain statement from card holder if time permits.
- Use of lost or stolen credit card: Merchant as Victim or R/P.**
- ♦ **Acceptor's name, address & phone:** Ask the acceptor if the signature on the back of the card compared with the signature on the credit card transmittal slip.
- ♦ **Electronic Terminal:** If the business uses an electronic terminal as opposed to a merchant who uses the old fashioned mechanical embossing machines, ask if the name and number on the card matched the name and number on the credit card transmittal slip.
- ♦ **Additional Victims:** List the name, address and phone number of the credit card holder as an "Additional Victim." Also list the credit card holder's credit card company, if known. If the merchant talked with the credit card company's fraud investigator, obtain the name and phone.

Use of lost or stolen credit card: Cardholder as Victim:

Many cases are not reported until the cardholder gets his/her credit card statement and finds unauthorized purchases. Many of these cases are as a result of someone obtaining the victim's card number and making telephone purchases or re-encoding another lost or stolen card with this cardholders number. Most of the time, when a cardholder loses or has his/her card stolen, he or she will report the loss or theft to their credit card companies. The card is immediately canceled and not usable. Crooks will always go to a gas station and use the card in one of the swipe readers. If the card has been reported and canceled, the reader will deny the gas sale. If the purchase is accepted, they will then head for a mall and start shopping.

- ♦ **Telephone Purchase:** The cardholder will not be charged for these purchases and the credit card company will not reimburse the merchant for these purchases. If the cardholder is the R/P, inform him/her to report the charge to their credit card company. If the purchase was made outside San Rafael, send a copy of the report to that outside police agency.
- ♦ **Purchase made with card that has been re-encoded, Counterfeit:** Lost or stolen cards can be heated and the embossed numbers, and name, flattened out. A portable embossing machine can then re-emboss a new set of numbers and new name. The magnetic stripe can then be re-encoded with an electronic re-encoding device. This device, when coupled with a computer, can encode the new set of numbers and the new name into the magnetic stripe.

Typically, this kind of fraud starts when the cardholder uses the card, legitimately, at a business (gas station, restaurant, etc.) and an employee writes down the name & number and sells the number to a counterfeiter. The counterfeiter, in possession of another lost or stolen card, (blank counterfeit cards fit into this category) re-embosses and re-encodes the lost or stolen card with the new name and number. The card is then sold or given to an accomplice and the shopping spree begins. The card holder has no knowledge that his/her card has been compromised. When he/she gets the statement at the end of the month, they will get the bad news. When the police report is made, make sure we get a copy of the statement. If the illegal charges were made in San Rafael, the classification will be 484 f PC (8050). If the charges were made in another jurisdiction, the classification will be Assist Other(9180). A copy of the report should be sent to that police agency. The credit card fraud investigator will attempt to trace the point of compromise back by comparing other card holders accounts which have also been compromised.

- ♦ **Credit card, stolen from mail:** These cases will probably originate from the card holder. The card holder will not know that the card is stolen and will not know about fraudulent charges until he/she gets their monthly statement. Treat these cases the same as "cards that have been re-encoded. Any case where we know for sure that a card has been stolen from the mail, a copy should be sent to Postal Inspectors, PO Box 882528 1300 Evans Ave. Room 294, San Francisco, Ca. 94188.



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INFORMATION BULLETIN

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Voice: (415) 485-3000

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Bulletin No: 9502

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"BLUE BOX"

SAN RAFAEL P. D. HAS RECEIVED A LOANER "BLUE BOX" FROM DOROTHY HOURICAN, BANK OF AMERICA INVESTIGATIONS. THIS BOX WILL ENABLE US TO READ THE ENCODED NUMBERS ON ANY MAGNETIC STRIPE ON ANY CREDIT CARD, i. e. MASTERCARD, VISA DISCOVER, SEARS, MACY'S, ETC.

THE PEOPLE WHO ALTER CREDIT CARDS SOMETIMES DO NOT BOTHER TO MATCH UP THE VISA NUMBERS IN THE MAGNETIC STRIPE WITH THE EMBOSSED NUMBERS ON THE CARD. THE SAME IS TRUE WITH MASTERCARD AND DISCOVER. EACH CREDIT CARD COMPANY IS ASSIGNED IT'S OWN FIRST NUMBER.

AMERICAN EXPRESS CARDS ALWAYS START WITH THE NUMBER THREE (3), VISA CARDS START WITH THE NUMBER FOUR (4), MASTERCARDS START WITH THE NUMBER FIVE (5) AND DISCOVER CARDS START WITH THE NUMBER SIX (6).

MOST CREDIT CARDS HAVE 16 DIGITS BUT SOME OF THE OLDER CARDS HAVE ONLY 13. ALL CREDIT CARD COMPANIES ARE UNDER ORDER TO CHANGE TO 16 DIGITS BY SOME DATE IN 1995.

TO VERIFY A NUMBER ON A CREDIT CARD, PASS IT THROUGH THE BLUE BOX READER SLOT AS INSTRUCTED ON THE BOX ITSELF. MATCH THE NUMBER ON THE CARD WITH THE READOUT. ALSO, MAKE SURE THE FIRST NUMBER MATCHES THE ISSUING CARD'S TYPE, AS INDICATED ABOVE.

IF YOU GET ANY DISCREPANCIES WITH ANY OF THE NUMBERS YOU CAN CALL 24 HOURS A DAY TO ONE OF THE BELOW LISTED NUMBERS TO ASCERTAIN THE STATUS OF THE CARD.

VISA CARD	1 800 367 8472
MASTERCARD	1 800 231 1750
DISCOVER CARD	1 800 347 2683

TRY ONE OF YOUR OWN CREDIT CARDS TO BECOME FAMILIAR WITH HOW THE BOX WORKS. PUSH THE RESET BUTTON AFTER EACH USE. BE PATIENT, AS IT SOMETIMES REQUIRES TWO OR THREE PASSES BEFORE RECORDING THE NUMBER.

THE BOX IS SITTING ON TOP OF MY DESK.

R. A. DOUGLAS

Persons appearing herein are not necessarily associated with criminal activity. Information is merely to assist officers in their investigative function and is intended for law enforcement officers only. Unless specifically noted, there is no warrant or wants and probable cause to detain must be established by you.

