

Fraud

Each year, tens of thousands of dollars are lost to local businesses through fraud. The Crestwood Police Department is greatly concerned with your potential victimization, and have prepared this brochure in the hope of reducing your chances of becoming a victim.



This brochure covers such topics as bad checks, stolen credit cards, and phone orders. This information may seem obvious, however many of these steps are not followed by businesses, increasing their chance to be the victim of fraud.

In addition to the information provided here, the Crestwood Police Department offers safety seminars to businesses to educate employees about safety measures they can take. To schedule a seminar, contact Detective Mike Provaznik, Community Services Officer, at 729-4833.

Telephone Orders

Another form of fraud seen by this department involves orders taken by telephone. This is a common scam in which a criminal will obtain someone's valid credit card number and give a false name. The purchase will be accepted by the credit card company initially, however once the fraud is discovered, your business will suffer the loss.



Avoid taking phone orders where the customer wants to use a credit card number and arrange to have the item picked up by a third party, such as a delivery service or taxicab.

When taking ANY phone orders, verify all information possible, and contact the credit card company by phone to get approval.

Crestwood Police Department
#1 Detjen Drive
Crestwood, MO 63126
Phone: 314-729-4800
Fax: 314-729-4848



Crestwood Police
Department

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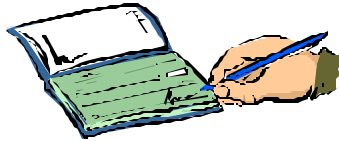
Checks and Credit Cards

Do not accept the following checks:

- Out of state checks;
- Starter checks;
- Checks written that are not supported by valid Missouri State Driver's License or State identification card;
- Checks that appear to have been tampered with: different types of print used, or account numbers appear to be raised or changed;
- Third party checks, undated, or post-dated checks.

Obtain the following information for every check:

- Driver's license number;
- Date of birth;
- Correct address;
- Home and work telephone numbers for the check writer;
- Type of identification used: driver's license, I.D. card, etc.
- The person accepting the



To Report a Bad Check

1. Attempt to collect the check yourself.
2. Keep documentation of attempts to contact the check writer and conversations you have had with him/her.
3. Forward the uncollected check to the St. Louis County Prosecuting Attorney's Office, 889,2760. That office will give you instructions on where to bring the check. Their office will attempt to collect the check through certified mail. If they are unsuccessful, they will mail the check back to your place of business.
4. Once you have the original check back in your possession, you can call this department. At the time you report the check, the person who accepted the check must be present and able to identify the check writer.
5. Once you report the check to the police department, you must not accept financial restitution from the check writer. Let any restitution be handled through the court system.

Credit Cards

The following rules should be followed when accepting credit cards:

- Check to make sure the credit card is endorsed on the back. If not, ask for the user's picture identification. If it is signed, ask for the user's picture identification so you can authenticate the signature.
- Know the caution codes that come back from the credit companies.
- Call the credit card company's 800 number to verify the credit card.
- Know which codes mean the card is stolen or just refused.
- If the card comes back as stolen, avoid a confrontation with the user, and notify the police department immediately.
- Get a good description of the card user.
- Stay on the phone with the police department until officers arrive so you can give further information on where the perpetrator is going.

