

Fraud and Business Scams

BizSafe
Putting Crime Out of Business

FRAUD - WHAT IS IT?

Fraud is defined as encompassing a wide variety of corrupt, deceptive, dishonest or unethical behaviour. It is described as using false representation to obtain unjust advantages.

The main types of fraud that retail and restaurant businesses are most likely to come in contact with include credit card fraud and counterfeit notes.



NSW POLICE
www.police.nsw.gov.au

CREDIT CARD FRAUD

Be alert for customers who act suspiciously, particularly if they:

- Try to rush through a sale
- Look nervous or agitated
- Make purchases without regard to size, quality or price
- Arrive at closing time
- Have no identification
- Request transactions to be manually entered
- Sign their name slowly or unnaturally

Always inspect the card front and back:

- **Check** if the card is damaged
- **Check** the expiry date
- **Check** the printing and embossing - does it appear to be altered?
- **Check** the hologram is 3D and changes colour when tilted
- **Check** to see if the card is listed in the Warning Bulletin
- **Check** to see that the card has been signed
- **Check** the signature panel - has it been altered?
- **Does** the customer's signature match the card signature?

If you are suspicious of the card:

- **Ask** for photo identification, such as a drivers licence or passport
- **Hold** the card while completing the transaction
- **Call** for authorisation and ask for "Extension 500"

Never let anyone service or remove your EFTPOS terminal without first sighting appropriate photo identification and change the terminal password or PIN regularly.

COUNTERFEIT NOTES - WHAT TO LOOK FOR!

- **Feel** the note - a genuine note is printed on special plastic polymer and is difficult to tear
- **Hold** the note to the light and look for the Australian Coat of Arms. This is generally located to the left of the clear window, or denomination numeral when looking at the front of the note. For the \$5 note, check to the left of the word 'Australia'
- **Look** for micro printing. This is generally located near the portraits. Using a magnifying glass, micro-printed words should be clearly visible

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- **Feel** for slightly raised printing on the main design of the note
- **Look** for the seven pointed star inside a circle
- **Compare** the background printing - look for any distortions or less clearly defined patterns.
- **Check** that the note has a clear window and that it has a clear printed image: \$5 note has a gumflower; \$10 has a windmill; \$20 has a compass; \$50 has the Southern Cross and the \$100 has the lyrebird. Also, if the note is titled the embossing of a wave pattern is located in this window on the \$10 and the numbers 20, 50 and 100 appear in the window of the respective notes
- If possible, **Look** under a UV light to locate the serial numbers

WHAT TO DO IF YOU SUSPECT THAT YOU HAVE RECEIVED A COUNTERFEIT NOTE!

- **Advise** the person that you think that the note is counterfeit and that you are going to call the Police
- **Handle** the note as little as possible and place it in an envelope or other protective covering
- **Record** the person's description and vehicle registration numbers (if sighted)
- **Notify** the Police straight away

BUSINESS SCAMS

- **DO** business with companies you know and trust
- **DON'T** be rushed or pressured into making a decision or fall for high pressured sales tactics
- **ALWAYS** ask for the name, identification, ABN and contact number of the person you are speaking to and who they represent
- **INSIST** on written information and quotes for work
- **FIND** out whom you are dealing with. Contacting the Australian Securities and Investments Commission (1300 300 630 or 9911 2200) is a good place to start
- **READ** letters and contracts carefully and seek professional advice from an accountant or solicitor if unsure or significant amounts of time or money are involved
- **DO NOT** give out personal information over the telephone, such as credit card details or the names of employees, until you have checked out the company and know they are legitimate
- **KEEP** proper records. Poorly organised businesses are the main targets for scammers
- **KEEP** the number of people authorised to pay cheques to a minimum.

IN AN EMERGENCY CALL 000

POLICE HEADQUARTERS

1 Charles Street
Parramatta NSW 2150
Ph (02) 8835 9271
International 612 8835 9271
7.30am - 5pm AEST, Monday to Friday
24-hour service (02) 9281 0000

WEB SITE

www.police.nsw.gov.au

CUSTOMER ASSISTANCE UNIT

Sydney Metropolitan Area
Free call 1800 622 571

CRIME STOPPERS

This community based policing service gathers details of criminal activity volunteered by members of the public. Cash rewards of up to \$1,000 are available if this information leads to an arrest. Information can be given anonymously.
Free call 1800 333 000

POLICE ASSISTANCE LINE

For reporting of crime which does not require immediate police presence.
24 hour service 131 444

