

# Fraud Information & Reporting

Provided by the Watertown Police Department

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The Watertown Police Department investigates financial crimes which occur in the City of Watertown, consisting of forgery, financial transaction card fraud (unauthorized use of credit, check, debit and EBT cards or account numbers), theft by swindle (scams, con games, misrepresentation), identity theft, and embezzlement. This document contains information from a variety of government and other law enforcement websites.

Several of the crimes described below may be reported in person, by phone at (605)882-6210, or through an [online form](#). Call our Criminal Investigative Division at (605)882-5238 or use the [online form](#) if have further questions.

## **If You Have Accepted a Forged Check from Someone:**

Call (605)882-6210 or use the [online form](#) to request a police officer come to your residence or business. The officer will take your report.

## **If A Merchant Accepts An "NSF" or "No Account "Check:**

Merchants who accept a check that is subsequently returned by the bank marked "NSF" (non-sufficient funds) should call the Codington County State Attorney's Office at (605)882-6276.

No Account Checks are investigated by the Watertown Police Department. Call us at (605)882-6210 or use the [online form](#) to make a report.

## **Credit Card Fraud: How to Detect Bad Credit Cards\*:**

**Authorization.** The most important security step for detecting bad credit cards is to carefully follow the credit card company's authorization procedures. All employees should be trained on how to follow each card's procedure.

**Physical Appearance.** When a credit card is presented to you, carefully examine it. Take a good look at the card. Look for anything out of place, embossed data that is crooked or improperly spaced. Look at the colors of the card. Are the colors too light or too dull? Darker in some parts and lighter in others? Beware of any credit card that does not look right as it may be counterfeit.

**Check Expiration Date.** Always check the credit card's expiration date to make sure that the date has not expired. Also carefully check the expiration date for any evidence of alteration or tampering. Beware, expiration dates are frequently altered to give "new life" to an expired card.

**Feel the Card.** Carefully feel the card. Does the card feel too heavy or too light? Does the card feel too thick or thin? Does the card feel too lumpy or rough on the surface or card edge? Beware of any card possessing the above abnormalities. It could be counterfeit.

**Examine Name.** Carefully examine the name to whom the credit card is issued. Beware of any irregularities in the lettering or spacing of the name. Professional counterfeiters are able to shave off or iron down the names and numbers on credit cards and then emboss new ones. These newly embossed names and numbers are used by credit card criminals to make stolen cards appear valid.

**Examine Back of Card.** All Visa and MasterCard cards contain a special magnetic strip on the back of their cards. They also contain a signature block on the backside. Be thoroughly familiar with the backside of all credit cards you process and whether they possess any magnetic strip. Beware of any charge card without magnetic strip and/or signature block as it may be counterfeit.

**Check ID and Signatures.** Ask for ID to check with credit card. When a criminal steals or counterfeits a credit card, they are forced to create or assume another identity to complete their name. A major weapon against credit card fraud is a close examination of identification and card signatures. Ask for positive identification.

**Triple Check Signatures.** Always ask for the credit card sales draft to be signed in your presence. Then carefully compare the signature on the sales draft to the signature on the back of the credit card. Then compare the signature on the ID. Triple check the signatures by comparing the ID signature to the signature on the sales draft. Beware of any discrepancies in comparing these signatures.

**Check Security Features.** Special security features are constantly being added and improved on credit cards. You must keep up to date on all these new security features. For example, holograms are now being used on many credit cards. This hologram is a specially processed three-dimensional appearance that is extremely expensive and difficult to counterfeit. Carefully check this hologram for the three dimensional appearance by tilting it at different angles.

**Obtain Authorization.** Know your company policy regarding credit card transaction authorization. Follow their procedure to the letter. Fully cooperate with the authorization center and any security measures or procedures they request.

Protect yourself and your customers from possible misuse of their credit card numbers by keeping their credit transactions confidential. This means giving the charge slip carbons back to the customer or destroying them so that the thief inside or outside of your business cannot obtain numbers and names by going through your trash. Once obtained, they could be used to target your business and others for fraudulent mail order or phone order scams.

If any unusual situations occur that make you feel uneasy about a credit card transaction, call the credit card company involved and ask for advice from their security before proceeding with the transaction. Do not return the card to the user until instructed to do so by the credit card security personnel. Also, have employees initial each charge transaction they handle so you can refer back to them in case of a discrepancy.

\*Retailers Protection Association, 2002

**If Your Checks or Credit Cards are Lost or Stolen (this includes check cards, debit cards and EBT cards):**

Make a police report to cover the theft or loss of your checks or cards. Call (605)882-6210 to request and officer to take your report or complete the [online form](#).

Notify your bank or credit card company if you have not already done so, and have them change the account number or close the account. Ask your bank to mark all returned checks as FORGERIES. This will reduce the likelihood of merchants turning the forged checks over to collection agents who will then hound you for payment. Then, call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so no new credit will be issued without your authorization. This is especially important if *any* form of identification was also lost or stolen at the same time.

[Experian](tel:1-888-397-3742): 1-888-397-3742

[Trans Union](tel:1-800-680-7289): 1-800-680-7289

[Equifax](tel:1-877-576-5734): 1-877-576-5734

#### **If your Stolen Checks or Cards Have Been Used:**

The subsequent use of any of the lost or stolen checks or credit cards must be reported to the police by the merchant or bank where it was presented for payment. Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraudulent use. Encourage the banks and businesses to pursue charges against any suspects identified. Your bank or credit card company should have you sign an affidavit of check forgery or credit card fraud, and they should reverse all of the checks/charges relating to the fraudulent transactions.

#### **If Someone has Stolen your Identity to Get New Credit:**

In South Dakota, identity theft becomes a crime only when a victim (person or business) suffers a monetary loss. Call The Watertown Police Department at (605)882-6210 or use the [online form](#) to make an identity theft report.

Call the [Federal Trade Commission Identity Theft](#) Hotline to notify them and get advice on how to proceed. Notify all three credit reporting bureaus to put a Fraud Alert on your data and immediately request a credit report. You must then advise the credit bureau and the institution making the entry of any specific fraudulent accounts appearing on that report. That institution should send you an affidavit of account/transaction fraud to sign and return to them.

[FTC ID Theft Hotline](tel:1-877-438-4338): 1-877-438-4338

Other internet resources for advice and information on ID theft:

[Federal Trade Commission \(FTC\) ID Theft Hotline](#)

[U.S. Department of Justice](#)

[Privacy Rights Clearinghouse](#)

[CALPIRG-Privacy Rights & ID Theft Campaign](#)

[Internet Crime Complaint Center](#)

[Minnesota Attorney General – Privacy Protection](#)

[NWCC Website](#)

[W3C Web Security](#)

[IAFCI](#)

[Community Crime Prevention-SAFE's "Guarding your Identity" Information \(pdf\)](#)

#### **If You Have Been A Victim of Internet Fraud:**

- The report should be filed in the jurisdiction where the money was received (the suspect's location). You will need to know dates, addresses, and amounts involved. They will give you a case number at the time you file the report.
- If the Suspect resides in Watertown, or the money or product was sent here, call the Watertown Police Department at (605)882-6210 or use the [online form](#).

- If the Suspect resides in Watertown, or the money or product was sent here, or the check/money order was issued/cashed here, we will need copies of both sides. Recover the original from the bank or money order company if you can and call the Watertown Police Department at (605)882-6210.
- If you sent payment by mail, you should contact the [US Postal Inspector's Office](#) in your area and file a complaint for mail fraud.
- You should also file a complaint with the FBI/NW3C through their [Internet Crime Complaint Center \(ICCC\)](#) on their website
- If you are aware of other victims, pass this information on to them and encourage them to file reports as well.

There are some limitations of local law enforcement prosecution of Internet fraud of which you should be aware.

- Due to geographic considerations, it is difficult to investigate and prosecute cases where the victim and suspect reside, or part of the transaction occurred, in another jurisdiction.
- Many incomplete business transactions are determined by prosecutors to fall into the realm of civil tort (non-performance on a contract) rather than criminal fraud.
- In many cases, the suspect may be operating out of a mail-drop or using an assumed name. No one ever meets face-to-face, so proving identity can be an issue.
- According to our last information on e-commerce, up to 20% of all Internet transactions on any given day are fraudulent on either the buyer's or seller's end. It is a "buyer beware" environment. When trading with someone unknown to you (either a business or an individual), it is often safer to deal through a third party broker that can complete the transaction fairly.

#### **If your Social Security Card was Lost or Stolen:**

Report the loss or theft to the Watertown Police Department. Call (605)882-6210 or complete the [online form](#) to make a report

Then call the Social Security Administration Fraud Hotline to notify them of the loss and get information on how to get a duplicate card. Also, notify the credit reporting bureaus listed above. Request a copy of a credit report a month or two after the theft to make sure no fraudulent accounts are being opened.

[S.S.A. Fraud Hotline](#) or 1-800-269-0271.

#### **If Your Driver's License Was Lost or Stolen:**

Report the loss or theft to the Watertown Police Department. Call (605)882-6210 to make a report.

Apply for a new driver's license as soon as possible. Ask them to "flag" your driver's license as stolen to help prevent identity theft. Use this link: [SD Dept of Motor Vehicles](#)

#### **If Your Passport Was Lost or Stolen:**

Report the loss or theft to the Watertown Police Department. Call (605)882-6210 or use the [online form](#) to make a report.

Notify the [U.S. State Department](#) of the loss.

#### **If New Checks Or Cards Have Been Mailed To A Different Address:**

U.S.P.S. Inspection Service 1 - 800 - 372 - 8347

Local Postal Inspector (612) 349-0301 Fax: (612) 349-4951

## OTHER ADVICE AND INFORMATION

**What you can do to protect yourself and your family from being victimized again.**

- Don't put your driver's license number or SSN number on your checks. This makes it easy to get a false ID made.
- Don't carry your social security card or birth certificate copy in your wallet or purse. Do not provide your social security number to any business that does not have a legitimate need (for tax withholding/reporting purposes).
- Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud.
- Safeguard your PIN numbers for all cards/accounts. Do not write them on or keep them with the cards.
- Always shred credit card offers you get in the mail. Thieves steal mail and trash to get these.
- NEVER give your card number or checking account number to someone calling you. Make charges only when *you* call and initiate a transaction/purchase, and remember, card fraud investigators will *never* call and ask for your number and expiration date.
- Never leave outgoing mail for your letter carrier to pick up. Always deposit all mail at a USPS facility or secure mailbox. Try to ensure that your mail is delivered into a locked or secure mailbox/receptacle.
- Never respond to emails or phone calls that ask you to provide or confirm account numbers or PINs, Social Security Numbers or any other unique identifiers, no matter what the purported source of the email or phone call might be (many fraudulent e-mail inquiries use corporate logos and appear genuine – this is called "phishing").
- Never participate in any transaction that requires you to deposit a check and then forward some or all of the money to a third party, especially if you have advertised something for sale or rent on the internet, or if you receive a letter advising that you have won a lottery prize.
- Never cash a check for someone who claims they don't have ID or a bank account of their own.