CRIME PREVENTION GUIDE

For Business owners, Managers, and Employees

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Introduction

The South Portland Police Department’s fundamental goal is to serve the community. We are committed to seeking solutions to the problems experienced by our citizens, while enhancing the quality of life for all persons concerned.

We are aware that the activity of criminals is causing significant amounts of loss to retail merchants. Whether the crime is burglary, check fraud, counterfeit money, credit card fraud, employee theft, shoplifting, or robbery, the end result is a monetary loss by the retailer. Which ultimately has an adverse effect on the community.

This program is designed to provide the retail merchants with information on some of the crimes that are impacting their business, and presents effective means for combating those crimes.

The South Portland Police Department supports the idea that cooperation among all elements of society, merchants working with the police, is the key to combating the crime that plagues the business community.

Although there are many problems that retail merchants must deal with, this manual will focus on the following topic:

- Shoplifting
- Burglary
- Robbery
- Check/Credit fraud
- Employee theft
- Counterfeit money
- Laws

Each of these problems has, to a greater or lesser degree, a negative effect on business. We will discuss each topic in depth, and recommend methods to reduce or eliminate their occurrence. Remember a cooperative relationship between store personnel and the police is the essential component for preventing businesses from being victimized by crime and effectively prosecuting the individuals who persist in their criminal activities.
SHOPLIFTING

- Types of Shoplifters
- Indicators of Shoplifters
- Techniques used
- Prevention
- Apprehension & Detention
- Refund Fraud
Shoplifting

The Maine Revised Statutes Annotated; Title 17-A, section 353, “Theft by unauthorized taking of transfer” defines a shoplifter as the following. “A person is guilty of theft if he obtains or exercises unauthorized control over the property of another with the intent to deprive him thereof”.

Shoplifters can simply be defined as any individual whom enters a business and takes its’ merchandise without paying for the items removed. At times shoplifting loss can be minor, however repeated loss can accumulate to major loss. In 1992 shoplifting accounted for well over a million dollars of retail loss in the Maine Mall area alone. The Maine Mall area has almost tripled with the number of new businesses, over the past 12 years. And now suffers a loss of approximately 3 million dollars a year, due to shoplifting. An estimated 40 million shoplifters exist globally; resulting in retail lose $50 million a day to shoplifting. Of those individuals committing shoplifting, 25% are juveniles and 75% are adults.

The threat of shoplifters is present any time customers have the ability to handle the merchandise. Through awareness, knowing types, techniques used, and indicators, prevention, business can implement the necessary steps to eliminate loss through shoplifting.

Types of shoplifting:

The description of a shoplifter is any person who enters the business. A shoplifter has no particular gender, skin color, size, or personality. All people have the potential to be a shoplifter, however there several categories that such individuals can be classified.

➢ *The professional* is a skillful individual who knows the tricks and techniques to be successful in the trade of shoplifting. Professionals will conduct themselves in a way that will keep from drawing attention. The professional will usually be interested in items that are high-value, so that money can be made in resale, however, small enough to be concealed. For the professional, shoplifting is made into a profitable career. Consequently planning ahead and being cautious enable this type to be successful.

➢ *The amateur* is the individual who is skilled, acts on impulse. The desire to have the item is the driving force. Clothing, food, or items that are of use to the amateur are the target. The amateur is often nervous yet cautious, and does not make shoplifting a career or lifestyle.

➢ *The juvenile* will shoplift to seek thrill and entertainment. They may also shoplift on a dare by peers, in an attempt to fit in and gain acceptance. The juvenile will often work in a group rather than alone, however the groups may not necessarily be organized gangs. The juvenile will target the items that are of use to them, such as cloths, recreational items, or records.
The narcotics addict will often be in need of means to support the habit. The need for the substance is overpowering and will cause them to act out of despair; thus, shoplifting is the means for obtaining more drugs. When the narcotics addict is in pursuit of items that will enable more drugs to be bought, any attempt to intervene could be dangerous. The addiction will have taken over, hindering the ability to reason. This type of shoplifter will stop at nothing to get the needed drugs.

The vagrant will items such as food, alcoholic beverages, tobacco, and clothing that they will use because the items are needed. Many times this individual will be under the influence of alcohol and can be labeled a hit and run type shoplifter.

The kleptomaniac is the compulsive stealer whom acts on urges or impulse. Kleptomaniacs will target items that are of no use to them, and are not concerned with item value. This type of shoplifter is careless, and will admit to the wrong doing; however, no remorse or shame will be expressed. At the time of apprehension, the kleptomaniac may not be aware or recall performing the theft.

Indicators of Shoplifting
The successful shoplifter must have quick hands, steady nerves, and the ability to leave the store without drawing attention any attention. While some of the professional shoplifters will be very difficult to spot, the following list of indicators will help the store employee spot a potential shoplifter.

- Unusual or excessive eye movement, watching store personnel instead of looking at merchandise.
- Entering the store with items such as heavy outer garments, baggy clothing, bags, boxes, bundles, backpacks, large purses, briefcases, baby strollers, newspapers, umbrellas etc., which would provide a place to conceal merchandise.
- Individuals carrying merchandise to an isolated area of the store, for example changing rooms, bathrooms, or any area not occupied by an associate.
- Wandering around the store, with a lack of interest in buying any items or appearing to be waiting for a friend to shop.
- Individuals who show no interest when engaging the associate to provide information about an item they were initially interested in.
- Individuals who appear to be confused, undecided, or picky. They will pick up and put down various items a number of times.
- Individuals showing signs of nervousness, such as a flushed complexion or perspiring in a room of normal temperature.
- Leaving a department, or the store in a hastily manner.
- Using distracting behavior or questions as to divert your attention from an accomplice. For example, making you search for particular items in the stockroom or knocking over a display.
- Removing or switching price tags.
Techniques used by shoplifters

As noted earlier shoplifters come from all walks of life; Consequently, a varied of methods have been used that are based on type and level of the shoplifter. The unpredictability of shoplifters makes it impossible to pin point all possible methods used by shoplifters to get the merchandise out of the store. The best defense is to be on the lookout for all types of shoplifters and the following methods of operation.

- The shoplifter’s hands are the best tools for obtaining the merchandise. **Hands do the stealing,** for they have the ability to obtain and conceal items.
- Palm small articles. Carries items such as a knitting bag, diaper bag, large purse, briefcase, paper bag, umbrella, packages, newspapers, coats, gloves and other items that are carried in the hand can be used as shoplifting aides, for they can easily be used to conceal merchandise.
  - The baby carriage or stroller is a great tool for shoplifters. There are always blankets, toys, and other things in strollers (including the baby) that merchandise can be hidden under. Some thieves have even built false bottoms in baby carriages.
  - A large open bag is a common shoplifter tool. It is placed at the thief's feet, and objects are casually dropped into it.
  - Be on the lookout for the "bad bag" -- a paper bag that is dirty and wrinkled. Also keep an eye out for shopping bags that are not from local stores

- Clothing and outer garments can be used to carry merchandise out of the store.
  - Slits are often made in the pockets of the coat. A shoplifter with an item in hand, will place his hands in the pocket, an innocent act, and walk out of the store.
  - The potential shoplifter may also wear long skirts, slacks, shoplifter bloomers, or other garments with an elastic waistband, which enable the person to conceal merchandise easily.
  - Baggy clothes in general are good places to hide stolen items. Some people have extra pockets or hooks sewn into coats and jackets.

- When trying on clothing, a shoplifter will place original clothing over the clothing being tried on and walk out of the store. They may also try on the clothing and then simply walkout.
- Enters the store without jewelry and accessories, but wears or carries items of this type out of the store.
- Some shoplifters just grab stuff from an unattended section or near an exit, and walk out with it. They rely on the gullibility and slow response time of sales clerks.
- Others simply walk out with large items that are not ordinarily put in bags.

It's important to keep in mind that the professional shoplifter, having planned ahead, will knows precisely the item to be lifted, its’ location, an how to get the item. The amateur, on the other hand, will be less ingenious making his method of approach crude and obvious. By recognizing current methods and keeping an eye open for new, as well as, improved methods, one can integrate prevention measures to combat shoplifting.
Be aware that it is not uncommon for two or more shoplifters to work together as a team. One or more of the subjects will distract store personnel, while others will do the stealing.

Prevention

The best way to stop shoplifting is to take the necessary steps to prevent the activity from occurring. Business owners, as well as, staff can perform the following techniques to prevent shoplifting.

- Train all employees in shoplifting prevention and applicable laws. Show them how to safely detain shoplifters.
- Make sure the store is kept neat and orderly. Maintain plenty of floor space, and avoid crowding merchandise together.
- Utilize proper aisle layout and low counters to maximize clerk’s visibility. Position mirrors to eliminate blind spots.
- Lock up expensive merchandise that is attractive to shoplifters. A show case display containing these items should be placed in a location where store personnel can easily watch it.
- Do not keep valuable or “trendy” items near the exit.
- Arrange merchandise so the customers must pick it up. By not having to pickup the item, one can easily make the item fall into a bag or container.
- The cash register should be positioned in a way that makes it in accessible to customers, and located in the front of the store. The positioning of register in the front of the store will enable clerks the ability to monitor the entrance and exit of all customers. The registers should be kept monitored at all times, and locked when not.
- Stockrooms, employee areas, as well as shipping and receiving areas should be closely monitored when in use. When these areas are not in use, they should be kept secure.
- Serve all customers quickly and efficiently. Customers who are approached immediately will appreciate the service; Shoplifters will realize this is not the time nor place to attempt a theft.
- When busy with a previous customer, acknowledge the presence of additional customers with the phrase, “I’ll be with you in a moment”.
- Never turn your back to the customer. This opens the door for shoplifters to finish the job. When using the phone, do so facing the customer or sales floor.
- Keep an eye on people who are loitering or wandering around the store.
- Never leave the store or department unattended, for this is the moment the shoplifter is waiting for.
- Be on guard against distraction techniques.
- Give each customer a receipt for all purchases. This can easily be done by have the cashier staple the bag with the receipt.
- Be on the lookout for price swapping. If there is any doubt do a price check of the merchandise.
- Make it routine to check inside all items that could be used to conceal other merchandise.
- Limit the number of items removed from a display case for customer inspection to a number that can be closely watched by the clerk. Immediately return to stock any merchandise, which was brought out for inspection and was not sold.
There should also be a policy for dressing rooms. Limit the number of articles brought in and stick to it. Have one or more associates available for customer assistance. They can do size exchanges, dressing room maintenance, as well on the lookout for suspicious activity.

Develop a warning system to alert managers and other store employees when a suspected shoplifter is in the store. In small store there could be a code word or phrase.

Control exits so that all persons exiting the store must pass by a cashier or another store employee.

Establish definite cash register procedures:
A. Open the register only when a sale has taken place, meaning the item was rung up.
B. Close the draw before you wrap up the merchandise.
C. Don’t allow any customer to distract the cashier while he or she is helping another customer.
D. Keep registers locked when not being used.
E. Keep the area clear of discarded sale checks, as well as, unnecessary items, such as items that the customer no longer wanted.

Consider the use of electronic article surveillance, and advertise in plain view any anti-shoplifting measures that are in effect.

Take extra care monitoring the fitting rooms.
A. Make sure they are barren, no hangers, tags, slips, etc.
B. Check any clothing taken into the rooms, note the items, and check them to be sure there is only one item on each hanger.
C. Don’t allow bags, large pocket books, knapsacks, strollers, carts, etc. into the room.
D. Have an associate stationed to monitor the rooms. They will be available for customer assistance, surveillance, as well as taking unwanted clothing and maintaining a clean space.
E. Limit the number of people and articles allowed in the room at one time. Have friend and family wait outside the room.

Apprehension and Detention

Once a shoplifter is detected, it is important to know what to do. The first step is to know the State laws says regarding the detention of shoplifters.

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<td>Detention of Shoplifters</td>
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A store owner, manager or supervisor or designee, may detain on the premises in a reasonable manner and for a time not to exceed ½ hour any person as to whom there is probable cause to believe is unlawfully concealing merchandise. The purpose of detention shall be: To require the person being detained to provide identification; to verify the identification; to inform a law enforcement officer of the detention and to surrender that person to the officer; and when the detained person is a minor, to inform a law enforcement officer or the parents or guardian of the minor of the detention and to surrender the minor to the person so informed.

Any sheriff, deputy sheriff, municipal or state police officer, if probable cause exists to believe that a person has unlawfully concealed merchandise, may arrest such persons without a warrant, whether or not such concealment was committed in their presence.
In Cumberland County, prior to 2001, mere concealment of the merchandise was insufficient to sustain a conviction. A conviction could only be obtained if the shoplifter had gone past the point of purchase with the merchandise, usually meaning out of the store.

As of 2001 the law states that any person whom merely conceals merchandise while in the store can be convicted of shoplifting. Business owners no longer have to wait until the person has left the store to confront and prosecute to the point of conviction. From the moment of concealment the person performing such acts can be charged and convicted of shoplifting. When confronted with this type of situation the following procedures should be followed.

The best action is to confront the person after the merchandise is concealed, after they go past the last point of purchase, and begin to exit the store. Once the person has exited the store, it becomes harder to locate and apprehend them, in addition the merchandise is gone. The main objective in this case is preventing the theft of the merchandise. After confronting the individual, there are two options.

1. The store employee observing the actions may ask the person, “Can I ring up that sweater which you placed in your bag?” or “Do you intend to pay for the wallet you just hid under your shirt”. Usually at this point the shoplifter will either pay for the item or give it back. The clerk may decide to recover the merchandise and handle the situation informally by letting them go with no police involvement.

2. The store employee may also decide, after the merchandise is concealed, to identify himself or herself as a store employee. The store employee would then firmly request that the subject accompany the employee to a section of the store where they may be detained. At this point the goal is to recover the merchandise, as well as, prosecute the shoplifter.

As a police agency, we would much prefer that you detain the shoplifter, and file charges against him or her. Often the mere fact that they have been caught, and are being charged with a crime will deter them from future thefts. Even if the subject continues to commit thefts, state law allows that a person who has two or more theft convictions within ten years, may be charged with Theft “Class C” which is a felony offense. For this reason each individual charge brought against a shoplifter is important.

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<th>TITLE 17-A CHAPTER 15 SECTION 361-A Number 2</th>
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<td>THEFT</td>
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<td>PERMISSIBLE INFERENCES AGAINST ACCUSED</td>
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Proof that the defendant concealed unpurchased property stored, offered or exposed for sale while the defendant was still on the premise of the place where it is stored, offered, or exposed or in a parking lot or public or private way immediately adjacent thereto gives rise to a permissible inference under the Maine Rules of Evidence, Rule 303 that the defendant obtained or exercised unauthorized control over the property with the intent to deprive the owner thereof.
Most shoplifters will not resist when being apprehended, common sense should dictate to what lengths you will go to detain an uncooperative shoplifter; no merchandise is worth getting injured over. **Keep your own safety and well being in mind whenever dealing with shoplifter.**

After a shoplifter has been detained, call the police immediately and advise them of the fact. Inform the dispatcher of all information regarding the shoplifter, to include age, gender, and how cooperative the subject was. If the subject was uncooperative, the police will respond accordingly. The police officer will assist with the preparation of a witness statement, and will summons the subject or place them under arrest for shoplifting if appropriate.

**Refund Fraud**

In this section refund fraud will be addressed briefly. Refund fraud occurs when a person shoplifts or purchases merchandise with a bad check and then attempts to return the merchandise for a cash refund. This is the primary goal of the professional shoplifter. Here are some suggestions to combat refund fraud:

1. Post the refund policy near registers, if possible include it on customer receipts.
2. Require proof of purchase, the original receipt.
3. Give a receipt for all major purchases, which includes: date purchased, sales clerk, item, the price, method of payment, customer’s name and address.
4. Require proper identification before refunding purchase price.
5. Have customer sign and date refund request.
6. If original purchase was made with a check, do not refund cash until customer’s check has cleared.
7. Keep refund card file, to check frequency of returns made by individuals.
8. Refund desk should be near the front of the store.
9. If refund fraud is suspected, maintain control of the returned merchandise; do not provide an immediate refund; explain that you will mail a refund check.
EMPLOYEE THEFT

- Theft of cash
- Theft of merchandise
- Signs of high risk employees
- Preventing employee theft.
EMPLOYEE THEFT

Employee theft is another problem that business owners need to be aware of. Most employees are honest, but some are not. Except in very small businesses, merchandise and cash may pass through the hands of several employees, offering many temptations and opportunities to steal.

It may be impossible to eliminate employee theft entirely, but one can reduce the loss occurring in this area. This section presents various ways employees steal from their employers and ways of preventing such occurrences.

THEFT OF CASH

In a retail establishment, employees frequently handle cash. This can offer some employees an irresistible opportunity to steal. Employees use the following techniques to take advantage of the situation:

- Under ringing the cash register. Usually, the clerk will not give the customer a sales receipt and will pocket the money later.
- Failing to ring up sales. In this case, the clerk will leave the register drawer open, put the money directly into the register without ringing it up certain sales, and take the stolen money out later.
- Ringing up “NO SALE” on the register, voiding the sales check after the customer has gone, and pocketing the money.
- Overcharging the customer so that extra cash can be stolen.
- Taking cash from a “common drawer” register.
- Cashing bad checks for accomplices.
- Making false entries in the store’s records and books to conceal theft.
- Giving fraudulent refunds to accomplices or putting through fictitious refunds.
- Stealing checks made payable to cash.
- Pocketing unclaimed wages.
- Paying a creditors invoice twice and keeping the second check
- Failing to record returned purchases and stealing an equal amount of cash
- Padding payroll by putting down incorrect rates, time worked or number of employees.
- Forging checks and destroying them when they are returned by the bank.
- Pocketing collections made on presumably uncollected accounts.
- Issuing checks on “returned” purchases that are not actually returned.
- Increasing the amount on checks, invoices, or vouchers after they have been officially approved.
- Invoicing good above the established prices and getting kickback from suppliers

THEFT OF MERCHANDISE

When an employee steals merchandise, shoplifting techniques may be utilized and intricate plans including manipulations to conceal large scale-thefts may be developed. Employees use a variety of methods to steal merchandise including the following:
Passing merchandise across the counter to accomplice.
Trading stolen merchandise with friends employed in other departments.
Hiding merchandise on his or her person, in a handbag, or in a parcel and taking it out of your place at lunch time, during relief breaks, or at the end of the day.
Hiding goods in stairways, public lockers, or corridors for later theft.
Taking unlisted packages from the delivery truck.
Stealing from the warehouse. This can be done easily if the clerk is friendly with somebody in the warehouse.
Stealing from the stockroom by concealing goods on his or her person or in packages.
Stealing merchandise from returned good room, the layaway area, and similar areas where goods are stored.
Making false entries on inventories so shortages will not be noticed.
Paying a creditor’s invoice twice and keeping the second check.
Failing to record returned purchases and stealing an equal amount of cash.
Giving employee discounts to friends.
Putting on jewelry, scarves, or jackets to model for customers; then wearing them home and keeping them.
Shoplifting during lunch hours or during relief periods.
Stealing special “property passes” to get stolen articles out of the store.
Taking sales slips from the training room or supply area to attach to stolen merchandise.
Stealing trading stamps.
Sending stolen goods through the mailroom by attaching a “customer’s own merchandise” label that is usually used to ship out altered goods.
Putting a return to “manufacturer” label on goods and send them to the employees address.
Picking up a sales receipt that a customer discarded and putting it on stolen goods, which the clerk either will keep or return for a refund.
Soiling garments or damaging merchandise intentionally so the employee can buy them at reduced prices.
Printing incorrect tickets for stolen goods. Marking room employees usually do this kind of action.
Spurring sales with unauthorized markdowns so employees can get kickbacks from manufacturers.
Stamping personal mail with store’s postage meter.
Sending out merchandise to their own disguised post-office boxes.
Smuggles out stolen goods in trash and refuse containers.

SIGNS OF HIGH RISK EMPLOYEES

It is not easy to recognize which employees are honest and which ones may be stealing from the business. Here are some personality traits and activities that can help spot the high-risk employee. Occasionally review this list and reflect to see if any staff members fit into one of these categories.
Living beyond means; there must be an outside source of income. Proceed with caution for there may be circumstances for such activity, which have not been disclosed.
Emotionally unstable; employee may steal as a reaction to depression.
Evidence of alcohol or drug abuse.
Evidence of personal crisis such as illness, divorce, or other family problems.
Evidence of financial difficulty.

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Rule violator; Employees that ignore store regulations may also exhibit a lack of responsibility in handling store money and merchandise.

Overly attentive and friendly; Deliberate efforts to integrate with others in order to hide their illegal activities.

Always willing to come to work early, or stay late. They will often volunteer to open or lock up.

Chronic liar; experience shows that many liars steal.

Often waits on friends, or associates with suspected criminals.

PREVENTING EMPLOYEE THEFT

Now that awareness exists on how employee theft is accomplished, it is important to know how business can prevent employees from stealing. The rapid turnover in retail stores, particularly during the holiday shopping seasons, accentuates the need for well-developed policies to curb employee theft. By taking the necessary actions to prevent employee theft, employees will be discouraged.

- Screen new employees carefully. Request and check out references.
- Make sure that supervisors set a good example. Alert them to the possibility of employee theft.
- Pay special attention to employees who appear to have financial or personal problems, which might increase their temptation to be dishonest.
- Set up retraining classes for employees who make numerous sales check errors.
- Check out employees who arrive early or stay late when there in no need from them to do so. When losses from theft appear to be very high, consider setting up after hour “plants”.
- Do not permit employees to make a sale to him or her self.
- Require all employees to check their purchases in the package room.
- Restrict all employees to a single exit if possible.
- Give each salesperson his or her own cash draw, but do not have them do the final tally on his own register.
- Do not allow employees free access to the storerooms.
- Beware of “Theft contamination”. Dishonesty can spread if it is not discouraged immediately.
- Establish policies for dealing with dishonesty or disciplinary problems. If you fail to take decisive action or are inconsistent in your discipline, it can have an adverse effect on other employees.
- Have a good system of controls, including an internal audit system.
- Maintain a tight control of employee packages. It is also suggested that all packages found on the delivery platform, loading dock, and similar locations are checked to see if correct shipping labels have been placed on them.
- Use tamper proof packaging with all price tags inside the wrapping.
- Establish and follow a sound refund system.
- Keep valuable items locked up, as well as, maintaining locked storerooms.
- Have employee’s sign out all tools and equipment issued to them.
- Double check all merchandise received at the dock to assure that everything you paid for is in the shipment.
- Investigate all losses, even minor ones, at once. Most embezzlers start with small thefts.
- Inventory all supplies, equipment, and merchandise systematically.
- Change all locks and combinations when you change custodial personnel.
- Divide up the work so that there is little opportunity for inside theft without collusion.
- Deposit all cash receipts daily.
- Pay disbursements by a check countersigned by the manager.
- Reconcile the bank accounts each month. These way shortages of cash will be spotted sooner than later.
- Business owners or managers should receive, as well as, open all incoming mail the first few days of the month themselves.
- Compare all cash receipts with the deposits shown on your bank statement.
- Have someone other than the bookkeeper does all of the receiving and shipping of merchandise.
- Have someone other than the cashier or cash receivable bookkeeper, open incoming mail.
- Lock cash registers so employees can not read the totals.
- Number all refund and sales checks.
- Keep control of all sales-books and refund-books.
- Maintain control of petty cash disbursements.
CHECK/CREDIT FRAUD

BAD CHECKS
- Types Of Checks
- Check-Cashing Procedure
- Identification
- Examine The Check
- Additional Precautions
- If A Check Is Returned
- Check Enforcement Program
- Traveler Checks

CREDIT CARD FRAUD
- Prevention
- Spotting The Credit Card Criminal
- Detection Chart
- Images
Check/Credit Fraud

Any time you take anything other than cash in payment for the merchandise, there is the potential for fraud. Bad checks account for millions of dollars of loss each year. In recent years credit card fraud has increased significantly. This section will discuss both check and credit card fraud, as well as, provide insight as to how to prevent loss in this area.

Bad Checks

How often do business encounter fraudulent checks? Even once is far too often. It is an unpleasant experience, to say the least. Fraudulent check writing is one of the safest crimes, where the only weapon needed is a pen. It is also one of the most difficult crimes to control. For every merchant who refuses to accept check because it is improperly written, contains abbreviated information, or lacks sufficient identification, there are many merchants who will cash the check without hesitation. For the Business of South Portland and all of Cumberland County, the district Attorneys officer has implemented The Check Enforcement Program to help business handle bad check and individuals that write them. The best protection a business can have against bad checks is to register for this program.

Types of Checks

The first step in defending against the bad check is to be familiar with the different types of checks that business may receive. The following are some of them: Personal checks will be written and signed by the individual offering the check. Personal checks may be made out individual people or the business.

- **Two-Party checks** are issued by one party to a second party who endorses it so that the check can be cashed by the third party. This type of check is the most susceptible to fraud because, for one thing, the makers can stop payment at the bank.
- **Payroll Checks** are issued to an employee for services performed. Usually the name of the employer is printed on the check, as well as, as number and is signed. In most instances, ‘payroll’ is also printed on the check. The employee’s name will be printed by a check writing machine, computer, or I typed.
- **Government Checks** are issued by the federal government or a state, county, or local government. Such checks cover salaries, tax refunds, pensions, welfare allotments, and veteran’s benefits, to name a few. Businesses need to used caution with government checks, for they are often stolen and the endorsement forged.
- **Traveler’s Checks** are sold with a preprinted amount, usually in round figures, to travelers who do not want to carry large sums of cash. Businesses should only cash them in the presence of the person who signs them.
- **Money Orders** can be passed as checks; However, a money order is usually bought to be sent in the mail. Most stores should not accept money orders in face to face transactions. Some stores sell money orders; businesses that do should never accept a personal check in payment for money orders. If the person has a valid checking account, he would not have need for a money order. Having a valid checking account a person would simply send the check through the mail.
Check-Cashing Procedure

An established check-cashing procedure gives businesses the best protection against bad checks. Once the policy is in place all managers and employees should adhere to the standards. The following are tips for handle checks.

1. Establish a firm policy regarding cashing checks for amounts greater than the cost of the merchandise or service. Have one employee be responsible for cashing this type of check.

2. Examine the check carefully.

3. Require a suitable number and form of identification.
   - In obtaining suitable identification businesses should accept any of the following: Driver’s license, Military or Government identification, Student ID Card. When accepting ID, make sure it has not expired. Any expired Identification should not be accepted.

4. Record the endorser’s address and telephone number.

Assign new or young employees the responsibility of cashing checks only when an employee is supervising them, which is experienced in this procedure.

Identification

- Ask all customers for identification, especially when the passer is not known personally. Never cash a check for a stranger until positive identification is established.
- The following are suitable forms of Identification: Drivers license, Military ID, Government ID, or Student ID. Never accept social security cards, lodge cards, hunting or fishing license, employment records, or Birth Certificates. The ID should include a physical description to be compared with the passer of the check. In addition all ID should be current; Turn away any ID that has expired.
- The signature of the check should match the signature on the check.
- Businesses may also require more than one form of Identification from check writers.
- Record the physical description or information from other identification somewhere on the check. If an out-of-state- license is presented take note of the State that issued the license.
- Do not take the check form customers who fail to present identification or if they fail to provide sufficient amount of identification.
SAMPLE CHECK
Examine the Check

The following are tips for how to examine a check that is received. A simple acronym, **SANDI**, can help employees remember what to look for.

**S:** Double Check the Signature. Watch the person sign the check. Pre-signed checks are often trouble. Compare the signature against a photo ID that contains the person’s signature. A Driver’s License is best form of ID to accept and record the Driver’s License number. Student ID numbers and Military ID are also good identifiers that you should get if possible.

**A:** Compare the Amounts. If the amount written in numbers and the amount written in words don’t match, the bank won’t accept it. Carefully read both versions of the amount. If they don’t match, don’t accept the check.

**N:** Check Number. It’s a fact that most bad checks are written on new accounts. Be especially aware of checks that seem to be on a new account (i.e. numbers in the "low 100’s" or "low 1000’s").

**D:** Today’s Date. Post-dated checks do not qualify for this Program. Make sure the date on the check matches the date you accept it.

**I:** Complete ID. It is important that you get as much identification as possible. At a minimum you MUST get the following:

- Name
- Address (a street address is best)
- City - State - Zip
- Phone Number
- Drivers License, Military or Student Number
- Date of Birth

- The makers’ name should be legible. If the makers’ name is not legible have the person write it again. Include the name and address on the back of the check. Any checks in which the makers’ name extends past the space allotted are a red flag. Take note, Titles that precede the makers name are used as a distraction from the check, the passer, or identification.
- The name of the bank. The bank name should be imprinted on the check If not, be sure the name of the bank and the location are written out completely, and not abbreviated. Be sure the bank appearing on the check is a commercial bank, and not a saving and loan association or some other kind of business.
- The endorsement should be written exactly as it appears on the payee line on the front of the check. The endorsement should be legible and include the endorsers’ address and telephone number. If the check is already endorsed, have the customer endorse it again in your presence.

***Do not accept the check if any part of it has been altered. When in doubt, it is best to decline the check. ***

**ADDITIONAL PRECAUTIONS**

- Be aware of checks that bear a company name, which is rubber stamped or typed.
- Refuse to cash checks that have the word “HOLD” on them.
- Watch out for the “I am an old customer” routine.
➢ Do not be misled if the passer waves to someone, even if it is another employee.
➢ Be aware of big name dropper.
➢ Avoid cashing a check from an intoxicated customer
➢ Refrain from cashing checks from juveniles, unless the parents are known.
➢ Never assume a check is good because it looks good.
➢ Employees that honor the check should initial the check so it can be identified in court if need be.
➢ Follow through with prosecution on all check cases after a complaint has been signed.
➢ Know what the state law says about fraudulent checks.
➢ If there is any question about a check being good, call the bank. The issuing bank can verify if funds are available to cover the check.

IF A CHECK IS RETURNED

The bank may return a check to the business for many reasons. Collection from this check will depend on why the check was returned by the bank.
➢ NO ACCOUNT: Usually when the bank returns a check marked “no account” it is the evidence of fraud. There are some cases in which an error was made, if this is not the case fraud has taken place.
➢ CLOSED ACCOUNT: A check marked “closed account” is a warning of extreme carelessness or fraud. Individuals as well as, banks close accounts.
➢ NON-SUFFICIENT FUNDS/ INSUFFICIENT FUNDS: This is the most common reason for a returned check. If a check has been returned after being deposited two times, the collection process should be started. Remember that a check written for $500.00 or less will not be accepted for prosecution unless there is a presence of three or more insufficient fund checks or prior course of conduct of passing bad checks or a prior criminal record within the past ten years of passing bad checks. In this case contact South Portland Police Department for prosecution.
➢ REFER TO MAKER: A check stamped with this requires you to contact the bank. Because it could mean any of the above situations.
➢ STOP PAYMENT: A stop payment may be made on a check for a variety of different reasons. Dissatisfaction with goods or services, etc. This is usually a civil matter and will not be handled by the DA’s office.

If a check is returned for any of the above reasons the business manager should do the following.

1. Start a file on each check that is to be handled. All information should be kept for it could be relevant to future court proceedings.
2. Prepare the notice required by law. If you have more than one check a letter should be prepared for each one. A sample letter is contained in this section. Send the letter to the check writer by registered mail (return receipt). If a certified Letter has to be sent to the check writer's address on the check advising them of the bad check and to make restitution within 5 days of receiving this letter. (The check writer has to sign for letter. If the letter comes back not served, it is okay to still forward to DA’s Office. You made a valid attempt to contact the check writer.)
   After the business owner has met the guidelines above, please contact The South Portland Police Department at 207-799-5511 to file a negotiating with a worthless instrument charges.
*Be advised that some checks that may fit the above criteria may still be forwarded to the check enforcement program.

When or if the person comes in to pay their checks, do the following:

- Pull the file containing the information
- Accept only cash, money orders, or a cashier check for payment.
- Do not accept partial payment. If partial payment is collected and the remainder is left unpaid, the case can not be prosecuted.
- Upon payment in full, return the check to the individual. Mark the file “paid” and note the date of payment.
- Once the debt is paid no further prosecution takes place.

If no payment has been made within five days of the notice being sent by certified mail the following should occur:

- Collection of original check; original notice sent to the writer of the check, the return receipt from the post office, and name of the person who accepted the check in the store.
- Fill out a check complaint form and obtain all supporting documents specified on the form.
- When all information is obtained and required forms complete the case can be submitted to the DA’s office, which handle the check enforcement program.
- Remember the check writer has to sign for letter. If the letter comes back not served, it is okay to still forward to DA's Office. You made a valid attempt to contact the check writer.

Requirements for the check enforcement program:
In order to turn the case over to the DA’s check enforcement program the following requirements must be met:
1. The check(s) must be more than a total of $500.00
   or
2. Suspect writing 3 or more, bad checks in a short period of time
   or
3. The check comes back as a closed account

A certified Letter has to be sent to the check writer's address on the check advising them of the bad check and to make restitution within 5 days of receiving this letter. (The check writer has to sign for letter. If the letter comes back not served, it is okay to still forward to DA's Office. You made a valid attempt to contact the check writer.)

For whatever reasons the check is returned, it is important to contact the police as soon as possible to provide the necessary information to the investigating officer. The entire case will hinge on the ability to identify the check passer. The more time that elapses after the incident, the less chance you will be able to do so.

The investigating officer in charge of the check case will conduct an investigation of the matter, and may refer the case to the District Attorney’s Office. If prosecution is warranted, the court will issue a summons or an arrest warrant charging the check writer with negotiating a worthless
instrument. Once the case has been submitted to the police its important that you do not accept restitution for the check without first contacting the District Attorney’s Office.

In some cases there may not be enough evidence to prosecute a criminal trial, or the police department may not handle certain types of bad check cases. That does not mean you have no recourse. The option of bringing the matter before a civil court, to collect losses remains.

The following pages are copies of the data sheets required by police department and District attorney office for Bad Check Enforcement. For more information on the Check Enforcement program contact the Cumberland County District Attorneys office at 1-888-771-0205 or on the web at www.hotchecks.net/cumberland.

Documents used by Check Enforcement Program.
The following pages are samples of the type documents used for the check enforcement Program.

1. Bad check complaint from
2. Sample check notification.
Sample Demand Letter

Victims of bad checks are required to make at least one attempt to notify a check writer to demand payment of the bad check. This can be done by certified mail. The check writer must then be given ten (10) days to respond. (If, after that time, the matter has not been resolved, the check can be referred to the Check Enforcement Program. See the Program Guidelines for more details on referring a check.)

The sample demand letter below is suitable to send the check writer. The language of the letter conforms to the requirements of the District Attorney’s Office.

Note: Victims of dishonored checks must not make any threats of prosecution (written or oral) to enforce or enhance the collection or honoring of the check.

Be sure to date the letter.

You can vary this text, but the text of a demand letter should substantially conform to this wording.

You may require your usual, posted fee amount. However, when you submit the check to the Check Enforcement Program we enforce a fee to compensate you for any bank charges you incur because of the bad check.

Keep a copy of the letter for your files.

If it is returned as undeliverable, you should enclose the undelivered letter when you submit the check to the Check Enforcement Program.

Calling the check writer:

In the event you contact the check writer by phone, you should give essentially the same information as shown in this sample letter.

Of course you are free to discuss the matter with the check writer, but remember to avoid threats of prosecution. Calling the check writer does not remove the requirement to notify them by certified mail.

FOR MORE INFORMATION

If you have questions about the Program or any of the dishonored checks you have referred, call us toll free at 1-888-771-0205. You may also contact the Program on the web at: hotchecks.net/Cumberland. We will do our best to make sure your dishonored checks are handled efficiently and promptly.

Cumberland County District Attorney’s Check Enforcement Program
142 Federal Street • Portland, ME 04101
Travelers Checks

The following security features exist on traveler’s checks produced by *MasterCard* to ensure their authenticity.

1. Sharply defined image and raised texture can be felt in the main text and check borders.
2. When flipped over and held up to the light, a watermark of the goddess’s face should be visible through the white circle on the back of the check.
3. The right side of the check will show either the vale of the check or the Thomas Cook portrait.
4. The middle of the check contains the MasterCard logo, slightly to the right is a space for the company to write or stamp the company name.
5. The design on the left side of the check will vary. It may contain the MasterCard goddess, the Euro Travelers check symbol, or another symbol.
6. The check may show the name of the issuing institution or selling location. Names will vary. This will be located on the top left of the check.
**Points to look at for determining authenticity of a Travelers check**

*When the check is held up to the light the watermark of the goddess’s face should be visible from both sides. The check may be counterfeit if this is not the case.*

MasterCard has also developed Two-Signature travel checks, which feel and look the same way as the regular traveler’s checks described above. The following is found on the two signature checks:

1. **Only one purchaser needs to be present to negotiate a MasterCard Two Signature Check.** The purchase should sign their name on the countersignature line and the signature should look the same as one of the original signatures.

2. **The MasterCard Two Signature Travelers Checks has two signature lines side by side.** Printed below the lines are signature holder (1) and Signature holder (2). The background of the two signature areas will appear slightly shaded.
MasterCard’s Two Signature Traveler Check

1. Paper and Watermark- VISA Travelers check paper feels crisp like the feel currency. When the check is held against a light source a watermark of the VISA Dove becomes visible in the blank area to the left. The absence of this watermark, or one that is not clearly visible, may be a counterfeit. When in doubt call the VISA customer service center.

2. Background Pattern- The background is multicolored and multi patterned. A blue pattern on the right side of the check blends into pink toward the center. The word “VISA”, followed by the check currency and denomination, are rendered in yellow, tan, and gray rays.

3. Holographic Bands- Silver, metallic holographic bands appear to the right of the VISA symbol. The colors within the band will change by tilting the check. The word “secure” also appears on the band in a repeated pattern. If the color of the band appears black, this is a sign of a counterfeit check.

4. Engravings- Engravings used on the VISA Dove, the border, and the primary Denomination Indicator in the upper left corner. These engravings have a slightly raised texture, and the printing is sharp and clear, but should not appear blurred.
5. The VISA Symbol- The blue, white and gold VISA symbol is prominently displayed on all VISA Travelers’ checks.
6. Issuer or Sellers Name- the issuer’s name or that of the sales agents’ may appear here, or the area may be blank.
7. Anti- photocopy feature- when a traveler check is photocopied, the word “VOID” may be visible on the copy. Be on the look out for this feature. A photocopy will also lack some of the other security features mentioned in this section.
8. Security Ink- If alterations to the purchaser’s signature have been made, the background pattern in the signature area may be smudged or erased. This area may also appear discolored.
9. Issuer’s Name- the name of the checks issuer will always appear in this area. NOTE: Some VISA Traveler checks may carry instructions for endorsement or negotiation. These will appear on the checks reverse side.

**Security and Identifying Features of Visa Travellers Cheques**

1. **Paper and Watermark**
   - The VISA Travellers Cheque paper has the crisp feel of currency. When a cheque is held up to the light, a watermark of the VISA Dove can be seen in the left area. If this watermark is not clearly visible, the cheque may be a counterfeit. When in doubt, please phone our 24-hour customer service center.

2. **Background Pattern**
   - The background is multi-coloured and multi-patterned. A blue pattern on the right side of the cheque blends into pink toward the centre. The word “VISA” followed by the country name and denomination, are rendered in grey rays and grey rays.

3. **Holographic Bands**
   - Silver, metallic, holographic bands appear to the right of the VISA Symbol. When the cheque is tilted, the colours within the bands appear to change. The word “secure” also appears in each band, in an overall repeat pattern. If the colour of the bands appears black, the cheque may be a counterfeit.

4. **Engravings**
   - Engraving is used on the VISA Dove, the cheque’s border, and the Primary Denomination Indicator in the upper left corner. These engravings have a slightly raised texture, and the printing is sharp and clear, not blurred.

5. **The VISA Symbol**
   - The blue, white and gold VISA symbol is prominently displayed on all VISA Travelers Cheques.

6. **Issuer or Seller Name**
   - The issuer’s name, or that of the sales agents, may appear here, or the area may be blank.

7. **Anti-photocopy Security Feature**
   - If a VISA Travellers Cheque is photocopied, the word “VOID” may be visible on the copy. Be alert for this. However, any photocopy will also lack other security features described here.

8. **Security Inks**
   - If alterations to the purchaser’s signature have been made, the background pattern in the signature area may be smudged or erased and some document may also be evident.

9. **Issuer’s Name**
   - The name of the cheque issuer will always appear in this area. NOTE: Some VISA Travellers Cheques may carry instructions for endorsement or negotiation. These will appear on the cheque’s reverse side.

**VISA Dual Signature Travelers checks:**
1. **Signature lines-** VISA’s dual signature traveler checks have two lines at the top right section of the check that allows two people to sign and share them.
2. Countersignature- Only one of the two holders needs to be present to countersign a VISA dual signature traveler check. To be accepted, the countersignature must match one of the two original signatures at the top of the check.

The following procedure should be followed when accepting a traveler check:

- Watch the customer sign each check in ink on the countersignature line.
- Compare this signature to one of the original signatures. Ensure it looks the same.
- Look for signs of erasing and tampering
- If a check is countersigned signed prior to presentation, or if there is doubt that the two signatures are the same, ask the customer to sign the check again on the back for comparison. Also, request identification such as a passport, driver’s license or similar document, and write the details on the back of the check.
- If a check is presented by anyone other than the original purchaser or purchasers in the case of two signature travelers’ checks, treat it the same way you would a personal check from a third party.

To get reimbursement for checks:

- Stamp or write the company name on the front of the check where it says, Issuer will pay to the order of…” and also endorse the back of the check.
- Deposit checks in the bank account as cash items. U.S dollar MasterCard Travelers checks, regardless of location of issuer, are cleared and paid in the United States.
- Deposit VISA Traveler checks in the same manner as any other check.

For more information about travelers checks consult with VISA, MasterCard, or any other distributor of travelers check.
CREDIT CARD FRAUD

Credit cards have become the preferred method of purchasing merchandise by many people. Consequently more and more theft is occurring through the use of forged or stolen credit cards. The best way to reduce losses concerning credit card purchases is to ensure that all store employees understand and follow the acceptance procedures set forth by each particular credit card company.

The following points should be kept in mind to prevent losses:

- Keep a copy of the agreements made between the business and credit card companies among the business files for reference when need be.
- Post a procedural guide for credit card transactions near the register for employee reference.
- Have a telephone near the register and post credit card companies’ authorization numbers near it for easy access by employees.
- Have employees initial each charge transaction they handle so they can be referred to later, if discrepancies develop.
- Know the rules -- make sure key staff members are familiar with the Visa® and MasterCard® Rules and Regulations provided by your processor. This will help avoid misunderstandings and set the stage for successful fraud and charge back prevention efforts.
- Make sure you and your staff understands the basics about credit card fraud, including warning signs and common ploys.
- Do a little research and network with others in your industry to stay abreast of important developments. Never allow another business to use your credit card terminal for their transactions. In addition to being a violation of MasterCard and Visa regulations, this exposes your processing account to potential fraud.

PREVENTION

- Train employees how to conduct credit card transactions. Visa recommends taking four simple steps in each face-to-face transaction to help reduce fraud.
  1. Obtain authorization through the point-of-sale terminal.
  2. Hold on to the card for the entire transaction; you will need it to complete some simple security measures. Do not automatically return the card to the customer after you swipe it. While the card is in hand look for all security feature on the card.
  3. Match the account numbers on front and back. Compare the pre-printed four-digit number with card's embossing. Also look at card’s hologram, and flip the card over to inspect the signature panel. If the card is not signed, ask the customer to sign the card and request to see valid government identification, such as a driver's license, for comparison. Make sure the description of the I.D card matches the passer. In addition, check the cards expiration date and do not accept cards that have expired.
  4. Compare signatures from the back of the card to the signed sales draft.

- Follow each credit card companies guidelines in case of disputes over charges.
- You should train your staff to trust their instincts in potentially fraudulent situations. Be wary of suspicious behavior that indicates a credit card criminal.
Spotting the Credit Card Criminal

- Identification does not match credit card.
- Signature on card and transaction slip does not match.
- The physical description does not match.
- Make indiscriminate purchases without regard to size, style, color, or price.
- Questions the sale clerk about the floor limit or makes several purchases that approach, but never exceed the floor limit.
- Is unnecessarily talkative or delays a selection to the point of upsetting the clerk.
- Hurries a clerk at closing time.
- Purchases a large item such as a television or appliance and insists on taking the item rather than having it delivered.
- Refuses alterations on wearing apparel even though the alterations are included in the selling price.
- Does not appear well dressed, but is purchasing expensive items.
- Makes purchases, leaves the store, then returns to make more purchases.
- Make purchases right at the opening or at the last minute before the store closes.
- Pulls the credit card out of a pocket rather than the wallet.
- Has no drivers license, may show only a non-picture Identification.
- Suspicious teenagers attempting to use a credit card. Do not accept notes from parents.
- Always compare the embossed data on the card with the printed or displayed data from the encoded mag-stripe (register tape, detail tape, etc.)

Whenever suspicious, call for a code-10 authorization. If the authorization reveals that the card is stolen contact the police and attempt to stall the card user until they arrive.

USE CAUTION, AND KEEP SAFETY FOREMOST IN YOUR MIND!

Make note of the physical description of the card user and any other identification available.

Reporting Potential Fraud

- What should you do if something does not feel right? If you are suspicious of a card or customer, Visa recommends carefully following these procedures:
  
  If possible, immediately and confidentially inform your manager, or supervisor, of the situation without letting go of the card.

  Call the authorization center and, in a normal tone of voice, ask for a Code 10 authorization. By doing so, you put the center on alert without letting the customer know you are suspicious. If you are able to speak freely, tell the operator what you are suspicious about. Otherwise, the operator will ask you a series of "yes" or "no" questions about the transaction, so be sure to have the card and sales draft in your hand. You should also have your merchant number handy. The operator will tell you what to do next.

  When placing a CODE 10 call, always remember your safety comes first. If you feel you may be in danger, just decline the transaction and return the card to the customer. If you are unable to make a CODE 10 call at the time of the transaction, do so as soon after the
transaction as possible. The issuer can investigate and block the account from further uses if need be.

*****Never risk your own safety********

DETECTION CHART

The following is a description of the security features on each card

MasterCard:

- **Check the Account Number:** All master card account numbers begin with a 5. The embossing should be clear and uniform in size as well as spacing.
- **Verify the Printed Number:** A four-digit number may be pre-printed on the card. It must match the first four digits on the embossed account number.
- **Check the Valid Dates:** The transaction should fall between the dates on the card.
- **Check the Security Character:** MasterCard cards have a stylized “MC” embossed on the line next to the valid dates.
- **Check the Signature:** The signature on the back of the card should reasonably compare with the signature on the sales draft.
- **Check the Signature panel:** The word “MasterCard” is printed in multi-colors at a 45-degree angle on a temper-evident signature panel. The 16-digit account number indent printed in reverse Italics on the signature panel is followed by a 3-digit card validation code (CVC2).
- **Check the Hologram:** A hologram with interlocking globes showing continents should appear three-dimensional and move when the card is tilted. The word “MasterCard” will appear in the background of the hologram. The letters “MC” are micro-engraved around the two rings.
- **Compare Account Numbers:** The account numbers embossed on the card must be exactly the same as the 16-digit account number indent-printed on the signature panel, printed on the sales draft, or displayed on the terminal (if equipment allows).

VISA:

- **Check the Account Number:** All Visa account numbers begin with a 4. The embossing should be clear and uniform in size as well as spacing.
- **Verify the printed Number:** The four-digit number printed above or below the embossed account number must match the first four numbers of the account number.
- **Check the “flying V”:** VISA cards have a stylized “V” embossed on the line next to the valid dates.
- **All Visa Cards must be signed:** before they are valid. If the card is not signed, ask the cardholder to sign the card and compare that signature with one on a valid government ID.
- **Check the Signature:** The signature on the sales draft should reasonably compare with the signature on the back of the card. Valid signature panels are printed with the word VISA repeated in color at an angle.
- **Check the Hologram:** The image of the VISA dove should seem three-dimensional and appear to move when the card is tilted in the light. The last grouping of embossed digits extend into the hologram.

- **Compare Account Number:** The account number embossed on the card must match the account number printed on the sales draft or displayed on the terminal (if equipment allows).

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**American Express:**

- American Express cards are not transferable. Only the person whose name is embossed on the card is entitled to use it.
- All American express account numbers begin with 37. The characters and numbers embossed on the card should be clear and uniform in size and spacing.
- The card may not be accepted for use prior to the valid date or after the expiration date.
- The portrait of the Centurion is printed with a high degree of clarity and detail such as the portraits on US currency.
- When examined under an ultraviolet light, the letters AMEX and phosphorescence in the portrait of the centurion become visible.
• The card identification number is an inventory control number that together with the card member account number can be associated internally to assure the validity of the card.
• Within the statement on back of the card, at the top, American express sets forth the right to “pick up” the card at any time.
• Erasure or tempering with the signature panel will cause the waved print background to appear white or smudged.
• A duplicate account number is etched into the back of the card to ensure the card number appearing on the front of the card has not been altered.

NOVUS (DISCOVER)
• All NOVUS account numbers begin with a 6. The characters and numbers embossed on the card should be clear and uniform in size and spacing.
• The expiration date indicates the last month in which the card is valid.
• The special embossed “N” appears on the same lines as the Member Since and Expiration Date. On all cards issued before 8/1/95, A Dean Witter, Discover and Co. or Sears Financial Network logo.
• Repetitive fine line printing of the card name as shown on the top face or the card (i.e. Discover, Private Issue, Bravo, etc.) will appear on the back, or for some brands, on both sides of the card.
• Cards issued after 8/1/95 will have tamper resistant signature panel with an overprint of NOVUS at a 45-degree angle. Until 8/98 one may see an overprint of DISCOVER or until 9/96 an overprint of Sears Financial Network.
• The word NOVUS will appear on the front of the card when held under an ultraviolet light on cards issued after 8/1/95.
• A hologram that features three distinct images: NOVUS coin, Single Dean Witter Discover and Co. logo, Multiple smaller Dean Witter Discover and Co. logo. As the hologram is rotated under light, full colors of the rainbow can be seen.
• The account number embossed on the face of the card should be exactly the same as the account number printed on the signature panel and encoded on the magnetic stripe.
• The account number on the signature panel appears in reverse indent printing. It is followed by a 3-digit validation code (on all cards issued after 8/1/95).
For more information regarding credit card fraud consult with the credit card companies of the cards accepted at the business.
BURGLARY
- LIGHTS
- LOCKS
- DOORS
- PREVENTION
- WINDOWS
- SAFES
- BUILDING EXTERIORS
- ALARMS
- PROCEDURAL
- DISCOVERY
BURGLARY
By definition, Maine Criminal code 17-A 401, a person is guilty of burglary if “he or she enters or surreptitiously remains in a structure, knowing that he is not licensed to do so, with the intent to commit a crime therein.” In case of a business burglary the crime to be committed is usually theft. The burglary usually takes place during non-work hours such as nights and weekends. The burglary may be a quick “smash and grab” to get the merchandise displayed in the window, or a long, time consuming operation with the goal of removing the safe or other large items. Burglary prevention is accomplished through physical security and good business practices. If burglary is made difficult, time consuming, and risky for unauthorized persons to enter the building, the chances for a burglary to occur are decreased.

The best protection businesses can have against is focusing on several key areas: lighting, locks, doors, windows, safes, building exteriors, alarms, and procedural prevention.

LIGHTS
Darkness is the burglar’s friend; the majority of business burglaries take place in buildings that have inadequate lighting. Sufficient indoor and outdoor lighting will discourage many burglars. The following tips may help any business from being victimized.
Keep alleyways and the rear of the building well lighted.
Provide adequate lighting at all entrances and exits.
Keep some interior lights on at night.
Wire night lights so that an alarm will go off if the lights go out.
Install inside lights at the rear of the business so that an intruder’s silhouette can be seen from the street.
Pay special attention to areas that are not in plain view -- where intruders often try to make entry. Protect exterior lighting fixtures against breakage and replace damaged or burned-out bulbs.

LOCKS
Look at your locks through the eyes of a burglar. Locks that can be forced, duplicated, or easily opened, will not protect the business. Unfortunately the burglarproof lock has not yet been invented; however, research findings show that if a burglar can not make entry in less than sixty seconds, they will usually quit and leave. The following suggestions will help the business to withstand the “60 second attack”.
- Use heavy-duty deadbolt locks with a one-inch bolt throw. The lock should be held together with at least two ¼ inch casehardened bolts. It should be equipped with a cylinder guard to prevent a wrenching attack with pliers or a vise grip type tools.
- Padlocks should be of hardened steel, mounted on casehardened hasps. They should be kept locked when not in use to prevent exchange.
- Limit the amount of keys for each lock. Give keys only to employees who must have them.

DOORS
Inadequate doors give a burglar easy access into the business. Eliminate fragile or improper fitting doors and antiquated locking mechanisms. Do not sacrifice protection for looks; aluminum
doorframes are easily attractive to burglars because they are easy to pry apart. Close the door to burglars by:

- Ensuring that all outside doors are of solid construction, solid wood or metal lined. Doors should fit the doorframe tightly and be well secured to it. A heavy-duty deadbolt lock with a heavy-duty strike plate can be installed using three-inch screws that penetrate the wall stud. This will provide extra strength if a criminal tries to kick open the door.
- Side and rear doors should be of solid wood or steel construction and installed in reinforced steel frames. Avoid using doors with hinge pins on the outside where they can be easily removed. Equip outward swinging doors with hinges that have non-removable pins. Secure overhead garage-type doors with padlocks on the roller channel.
- All exposure hinges should have non-removable hinge pins, or existing hinges should be pinned.
- Protecting panels and glass against being kicked or knocked out.
- Placing bars on the inside to prevent breaking out the entire door.
- Keeping double doors flush locked with long bolts.
- Installing a double cylinder lock, requiring a key both inside and out if the door has glass that can be broken.
- Installing doors that cannot be pried off hinges or removed.
- Recessing the cylinder ring of the lock to discourage using a lock puller.

WINDOWS
Windows have advantages and disadvantages; they allow employees to get light and provide a place to display merchandise. On the other hand, they may tempt a burglar to use them to gain entry to the business. Ideally, windows should offer light, ventilation, and visibility, without allowing easy access.

- Windows should be secured with locks or by “pinning”. Many window locks are simply latches that can be pried open. Ask a locksmith or security supplier how you can select more secure window locks.
- Exterior windows can be covered with burglar-resistant glazing. This provides the appearance of glass and increases security. Vulnerable windows such as basement windows, windows to storage areas, etc., should be secured on the inside with bars or metal grating.
- Use glass bricks on windows not needed for ventilation.
- Use locks that are designed and located so they cannot be reached nor opened by breaking the glass.
- Pile heavy merchandise and equipment in front of unused windows to provide some protection.
- Clean windowsills periodically. This will increase the probability that the police will be able to collect usable fingerprint evidence.
- Avoid window displays that obstruct view into the building. Do not make it hard for police to look in.
- Do not leave expensive or small items in the window overnight; these are very tempting to a “smash and grab” type of burglar.

SAFES
Documents of value, cash, and expensive small items are not always protected because they are in a safe. Many business safes are inadequate, have not had their combinations changed for years, or can be easily opened by burglars. The acts of hiding the safe will only give a safecracker better working conditions. To make the safe more effective:

- Keep the safe visible from the outside of the building.
- Secure safes to the structure of the building. Even large heavy safes are often removed from the building to be opened later at the burglars’ leisure.
- Keep only a minimum amount of cash in the safe. Go to the bank frequently.
- Never leave the written combination where it can be found.
- Change the combination to the safe on a regular basis, or whenever you change employees.
- Keep the safe illuminated at night.
- Lock the safe securely when you leave the premises. Turn the dial several times in the same direction.

If the safe is empty, leave it open, so that a potential burglar will realize there will be no gain by taking it.

BUILDING EXTERIORS

What does the exterior of the building look like? Often, the outward appearance and security of the building will determine whether or not it will be attacked. Take a walk around the business and look at it critically; remember, try to look at it through the eyes of a burglar. Think about if there are places to hide? Easy access points? At the very least try to observe the following suggestions:

- Keep the property visible. Trim or remove any vegetation, which provides a hiding place, or obstructs the view of the door, as well as, windows. Remove or alter fences to achieve the same goal.
- Lighting is the best advantage, see section on lighting.
- Keep the property clean and uncluttered, a potential burglar may key in on an air of neglect or carelessness.
- Install security cameras that can record all outside activity surrounding the building.

ALARMS

The ability to watch the business 24 hours a day is an impossible task. One must then rely on other means of detecting any real or attempted burglary. An alarm or Intrusion Detection System, can alert the business owner, as well as, police to a burglary attempt. For more information consult an alarm company

Procedural Prevention

What else can one do to protect the business from burglars? Establishing basic policies and operational routines will help to reduce the risk of burglary. Here are a few suggestions:

- Good key control should be practiced. Keys should be issued only to those who need them to open and close the business. All keys should be coded and kept in a safe place when not in use. Keys that are issued should be numbered and employees should be responsible for turning them in when employment has ended. If there is suspicion that key security has been jeopardized, locks should be changed.
- Cash registers should be kept in plain view from the outside and be left open and empty when not in use. Stand up the empty money tray so it can be seen.
- Operator ID numbers should be marked on all equipment and stickers should be displayed on doors and windows making it obvious to the would-be thieves that items can be traced if stolen. Privately owned business should use their Maine Drivers license number preceded by ”ME”. Larger business might want to use their state tax number.
- Closing procedures should include checking the entire inside of the business to ensure no one is hiding inside. Also check all doors, and windows to make sure that they are securely locked. If an alarm system is installed, make sure that it is armed before the last person leaves.
- Do not leave excess cash on the premises when the business is closed.

**Discovery**

If in the course of arriving to the business, signs indicate an unauthorized entry took place, **DO NOT GO IN!** Immediately back out and call the police from a safe place. This will help avoid a potentially dangerous confrontation with the burglar, as well as, prevent inadvertently destroying evidence. After making the call to police, observe the building from a safe distance until they arrive; make note of any suspicious persons or vehicles that are seen.
ROBBERY

- GENERAL PREVENTION
- ANTICIPATING A ROBBERY
- WHAT TO DO IF YOU ARE ROBBED
- AFTER THE ROBBERY
- SUSPECT DESCRIPTION CHART
ROBBERY

A robbery generally takes place during working hours or immediately before or after them. Usually, the robber is looking for money or small, valuable items, such as jewelry, narcotics, or other things that are easy to carry away and can be quickly converted into cash. Most robberies are completed in a few minutes.

In order of magnitude of ordinary crimes, robbery represents the smallest monetary loss, falling significantly below shoplifting, employee theft, fraudulent checks, and burglary. However, the one outstanding factor about robbery is the personal danger that owners, as well as, employees are likely to face from violence, especially if the robber is armed.

Almost universally, police departments advise that the robbery victim should not antagonize the robber. The best thing to do, if robbed, is to fully cooperate with the robber’s demands. Victims should also take note of the factors relating to the robbery that will be useful to the police.

General Preventive Measures

Robbers are observant and they look for an easy, convenient victim. Such things as poor housekeeping and casual cash-handling methods attract the robber’s attention. Many business owners show a lack of concern because they think no one will ever rob their business.

By taking time, common sense, and a bit of action on can prepare for emergencies as well as reducing the chancing of being caught off guard by a robber.

The best defense is to think about ways of discouraging robbers from selecting that business from being a target. The following is a basic list of do’s and don’ts for protecting the business.

- DO keep the interior, front as well as rear entrances well lighted.
- DO restrict the amount of advertising and merchandise in display windows.
- This will allow for a clear view into the building.
- DO keep the rear and/or side doors locked at all times.
- DO make sure alarms are in working order at all times.
- DON’T open your place of business before or after regular business hours.
- DO call police if you are requested to open your place of business after regular business hours.
- DON’T keep a lot of cash in the place of business. Bank as often as you can.
- DON’T keep large sums of money in the cash register or where others may see it.
- DO watch for till tapping. This usually involves two people: one distracts the cashier’s attention while the other steals from the cash register.
- DO keep checks separate from cash, even when making the bank deposit.
- DO keep decoy currency in the cash register so you can give it to a robber.
- Make a record of the denominations, serial numbers, and series of the bills.
- DO be careful when making bank deposits:
- Vary the time and routine of bank trips;
- Make deposits in daylight hours, if possible;
- Conceal the money, if possible;
- Go directly to the bank; and,
Anticipating A Robbery

The problem with a robbery is that one can never be sure when it will occur. For this reason business owners must be prepared 24/7. Business must always be observant and decide in advance what should be done in the event of a robbery, and designate people to do it.

- Be alert and aware of people attempting to hide on the premises near closing time.
- Call police if a suspicious person is observed on or near the premises.
- Teach all employees how to use the alarm system.
- Discuss with employees what they might do if the robbery occurs.
- Some employees may be very observant; therefore, encourage them to be particularly watchful if a robbery takes place. Practice identification with coworkers.
- Designate in advance what actions employees should take:
  - Who will call the police?
  - Who will make observations?
  - Who will protect the evidence at the scene of the crime?
  - Who will detain witnesses?
- Install height markers (black plastic tape works well) at varying heights on the doorframe. This will be helpful in estimating the robber’s height.

What to do if you are robbed

Most robberies take approximately one minute. During that time both employer and employee’s must do the robber’s bidding- and, at the same time, be observant enough to give the police useful information. Remember that the chances of apprehending a robber are increased if the robber and his accomplices can accurately be described.

If the business is robbed:

- Don’t do anything that will jeopardize personal safety.
- Consider all firearms, if they are used, to be loaded.
- Attempt to delay the robber, but do not sacrifice personal-safety.
- Activate the silent alarm, if possible.
- Try to alert other employees by using prearranged signals, but do not sacrifice personal safety.
- Keep the uphold note if one is used.
- Observe the robber’s physical characteristics including race, age height, facial characteristics, complexion, hair style and color, clothing, physical carriage, speech, marks, scars, and deformities.
- Notice the robber’s method of operation.
- Look for accomplices.
- Notice the method of escape. Describe the escape car, including the model, color, year, and license number. Ascertain the direction of travel.
- Describe the type of weapon used.
- Study the person nearest to you if more than one robber is involved. Do not try to observe all details.
Compare the robber with someone you, the victims, knows. This usually helps people recall details.

After The Robbery

Prompt action increases the probability of catching the robber after the crime. The faster you notify the police, the sooner they can try to apprehend the robber. Answer all their questions as quickly and accurately as possible.

- Notify the police as soon as the robber leaves the premises.
- Answer all the questions the police radio dispatcher asks. Probably, He or she will want to know the following:
  - Location of the robbery;
  - When the robbery occurred;
  - What type of weapon was used;
  - What the robber looked like and what he wore;
  - Whether or not anyone was injured;
  - What money or articles where taken;
  - How the robber carried the loot;
  - What time the robber left;
  - What type of getaway vehicle was used; and,
  - Direction in which the robber escaped.

***The physical description form located at the end of this section can be used to recall such critical details about the perpetrator. Use a separate form for each suspect and have the form ready to give to law enforcement officers when they arrive.

- Hold all witnesses until police arrive
- Lock the doors if possible. Allow nobody in except the police.
- Do not trust your memory; write down all information immediately.
- Avoid touching any articles that may have been touched by or left by the robber.
- Do not discuss the holdup with anyone until after you are questioned by the police.

Description chart:

The next page contains a perpetrator description form to help the victim recall the specific details about the suspect. Feel free to make photocopies of the form and make their use routine procedure. Remember that the more detail law enforcement officers have about the suspect, the better the chances of apprehending them.
COUNTERFEIT MONEY

- About the Bank Notes, 50, 20, others in circulation
- Handling a counterfeit Notes
Design Features
To stay ahead of currency counterfeiters, the U.S. will be introducing new currency designs every seven to ten years. Not only will many of these design updates add complexity to the note and make counterfeiting more difficult, other features will help the public, particularly those who are visually impaired, to tell denominations apart.

About the New $50 Notes
Confidence, Trust, and Value, are what the American dollar stands for around the world. This is due to the continuous improvements in currency design and aggressive law enforcement that protect the integrity of U.S. currency by guarding it against counterfeiting.
The government introduced a new $20 note design in 2003 and will continue with other denominations. A new $50 note was issued on September 28, 2004. The next denomination to be introduced in the series will be the $10 note in 2005. The $100 note is also slated to be redesigned, but a timetable for its introduction is not yet set. The government has no plans to redesign the $5 note at this time, and the $1 and $2 notes will not be redesigned. The new bills will remain the same size and will use the same, but enhanced, portraits and historical images. Above all, the world will continue to recognize the new money as quintessentially American.

Security Features
The new $50 notes are safer, smarter and more secure: safer because they’re harder to fake and easier to check; smarter to stay ahead of tech-savvy counterfeiters; more secure to protect the integrity of U.S. currency. Because security features are difficult for counterfeiters to reproduce well, they often do not try, hoping that cash-handlers and the public will not check their money. A comprehensive public education program already has boosted public awareness of the new $20 note’s features from 73 to 85 percent, and representatives of major banks credit public education with a smooth introduction of the new $20 note.

Watermark: Hold the bill up to the light and look for the watermark, or faint image, similar to the large portrait. The watermark is part of the paper itself and it can be seen from both sides of the note.

Security Thread: Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically to the right of the portrait. If you look closely, the words “USA 50” and a small flag are visible along the thread from both sides of the note. This thread glows yellow when held under an ultraviolet light.
**Color-Shifting Ink:** Look at the number “50” in the lower right corner on the face of the bill. When you tilt the note up and down, the color-shifting ink changes from copper to green. The color shift is more dramatic in the newly redesigned notes, making it even easier for people to check their money.

![Color-Shifting Ink](image)

**Microprinting:** Because they are so small, microprinted words are hard to replicate. The redesigned $50 note features microprinting on the face of the note in three areas: the words “FIFTY,” “USA,” and the numeral “50” can be found in two of the blue stars to the left of the portrait; the word “FIFTY” can be found repeated within both side borders of the note; and the words “THE UNITED STATES OF AMERICA” appear on President Ulysses S. Grant’s collar, under his beard.

![Microprinting](image)

**Low-Vision Feature:** The large numeral “50” in the lower right corner on the back of the bill is easy to read.

![Low-Vision Feature](image)
Federal Reserve Indicators: A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank.

Serial Numbers: The unique combination of eleven numbers and letters appears twice on the face of the note. On the new $50 note, the left serial number has shifted slightly to the right, compared with previous designs.

Symbols of Freedom: New symbols of freedom have been designed on the face of the $50 note to represent images of the American flag. The traditional stars and stripes of the United States flag are printed in blue and red behind the portrait of President Grant. A field of blue stars is located to the left of the portrait, while three red stripes are located to the right of the portrait. A small metallic silver-blue star is located on the lower right side of the portrait. The symbols of freedom will differ for each denomination.

Color: The most noticeable difference in the newly designed $50 note is the addition of subtle background colors of blue and red to both sides of the note. Also, small yellow 50s have been
printed in the background on the back of the note. The Series 2004 notes mark the first time in modern American history that U.S. cash will include colors other than black and green. Different background colors will be used for the different denominations. This will help everyone to tell denominations apart.

**Updated Portrait and Vignette:** The oval borders and fine lines surrounding the portrait of President Grant on the face and the United States Capitol vignette on the back have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

![Image of $20 bill](image)

**A Smooth Transition**
More than 150,000 contacts were made with representatives of the cash-handling industry to help them to prepare for the new $20 notes issued in 2003. Similar outreach was made in preparation for the new $50 note and included manufacturers of self-service checkout counters, which are becoming increasingly prevalent at retail locations.

You won’t have to exchange your old bills for new ones. Your old money will always be good. Every U.S. currency note issued since 1861 is still redeemable today at full face value. Both the new notes and the older-design notes will continue to be legal currency at full face value. The U.S. has never devalued its currency.

**About the New $20 Notes**
A safer, smarter and more secure $20 note began circulating October 9, 2003, as part of the U.S. government's ongoing effort to stay ahead of counterfeiting and maintain worldwide confidence and trust in U.S. currency. The redesigned $20 bill was the first in the Series 2004 currency designs, which include enhanced security features and subtle background colors. The next note in the series, the $50 note, was unveiled April 26, 2004, and was issued on September 28, 2004. The next denomination to be introduced in the series will be the $10 note in 2005. The $100 note is also slated to be redesigned, but a timetable for its introduction is not yet set. The government has no plans to redesign the $5 note at this time, and the $1 and $2 notes will not be redesigned.

The Series 2004 notes remain the same size and use the same, but enhanced, portraits and historical images, and above all, the world will continue to recognize the new money as quintessentially American.

A comprehensive public education program, which was launched with the introduction of the new $20 note, continues through the introduction of other denominations. These efforts focus on
communicating key security and design features of the new designs so that the public will recognize the new currency and check it to ensure genuine. This program boosted public awareness of the new $20 note’s features from 73 to 85 percent, and representatives of major banks credit public education with a smooth introduction of the new $20 note.

**Design Features**
To stay ahead of currency counterfeiters, the U.S. will be introducing new currency designs every seven to ten years. Not only will many of these design updates add complexity to the note and make counterfeiting more difficult, other features will help the public, particularly those who are visually impaired, to tell denominations apart.

**Security Features**
The new $20 notes are safer, smarter and more secure: safer because they’re harder to fake and easier to check; smarter to stay ahead of tech-savvy counterfeiters; more secure to protect the integrity of U.S. currency. Because these features are difficult for counterfeiters to reproduce well, they often do not try, hoping that cash-handlers and the public will not check their money.

**Watermark:** Hold the bill up to the light and look for the watermark, or faint image, similar to the large portrait. The watermark is part of the paper itself and it can be seen from both sides of the note.

![Watermark Image]

**Security Thread:** Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically up one side of the note. If you look closely, the words “USA TWENTY” and a small flag are visible along the thread from both sides of the note. The security thread also glows green under ultraviolet light.

![Security Thread Image]
**Color-Shifting Ink:** Look at the number “20” in the lower right corner on the face of the bill. When you tilt the note up and down, the color-shifting ink changes from copper to green. The color shift is more dramatic in the newly redesigned notes making it even easier for people to check their money.

![Color-Shifting Ink Example](image)

**Microprinting:** Because they are so small, microprinted words are hard to replicate. The redesigned $20 note features microprinting on the face of the note in two new areas: bordering the first three letters of the “TWENTY USA” ribbon to the right of the portrait, the inscription “USA20” is printed in blue. And “THE UNITED STATES OF AMERICA 20 USA 20” appears in black on the border below the Treasurer’s signature.

![Microprinting Example](image)

**Low-Vision Feature:** The large numeral “20” in the lower right corner on the back of the bill is easy to read.

![Low-Vision Feature Example](image)

**Federal Reserve Indicators:** A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank.

![Federal Reserve Indicators Example](image)
**Serial Numbers:** The unique combination of eleven numbers and letters appears twice on the front of the note.

**Color:** The most noticeable difference in the newly designed $20 note is the addition of subtle background colors of green, peach and blue to both sides of the note. This marked the first time in modern American history that U.S. cash included colors other than black and green. The words “TWENTY USA” are printed in blue in the background to the right of the portrait and small yellow numeral 20s are printed in the background on the back of the bill. Different background colors will be used for the different denominations. This will help everyone to tell denominations apart.

**Symbols of Freedom:** Appearing on the front of the note are two American eagle “symbols of freedom.” The large blue eagle in the background to the left of President Andrew Jackson’s portrait is representative of those drawn and sculpted during his time period. The smaller green metallic eagle to the lower right of the portrait is a more contemporary illustration, using the same “raised ink” intaglio process as the portrait, numerals and engravings. The symbols of freedom will differ for each denomination.

**Updated Portrait and Vignette:** The oval borders and fine lines surrounding the portrait on the front and the White House vignette on the back of the note are removed. The portrait is moved up and shoulders are extended into the border. Additional engraving details were added to the vignette background.
Other Notes in circulation
The next two charts contain pictures of the twenty, fifty, and one hundred-dollar bank notes from the 1990-1995 series and the 1996 and later series. Both illustrate the security features on each note.
Handling a Counterfeit Note:

What to look for:

- Color-Shifting Ink: Tilt the front of the bill back and forth to see the color on the numeral on the lower right corner change from a distinct green to black and back again. Remember that the new $5 note does not have color-shifting ink.
- Watermark: Hold the bill up to a source to see the watermark in the blank space to the right of the portrait. The watermark is placed within the paper, consequently the marking can be seen from both sides of the note.
- Security thread: Verify the presence of the thin strip running from top to bottom. The strip is made of plastic and is embedded in the strip. The strip in not a printing and should be visible when placed in front of a light source. When placed under ultraviolet light, the thread will glow. The color of the glow is dependent on the denomination of the note.
- Fine line-printing patterns: Look at the very fine lines behind the portrait. Then turn the note over and examine the fine lines behind the building. Be certain that the lines on both sides are clear, not splotchy, uneven or composed of dots.
- Microprinting: Examine the portrait and the security thread under a magnifier to see very small printed words.
- Comparison: check the note against currency is known to be authentic and look at the differences in the features above as well as the texture of the paper.

If a Counterfeit note is received the following should be done:

- Do not put self or employees in danger
- Do not return the note to the passer
- Delay the passer by some excuse, if possible, without risk of harm.
- Observe and record the passer’s appearance and that of any accomplice.
- Write down the license plate number and make of the passer’s car, if possible.
- Telephone the police or the U.S. Secret Service.
- Have the employee, which received the bill, write their initials on the bill, as well as the date. This will make the bill identifiable as evidence in court.
- Do not handle the note more than necessary.
- Place the note in a protected envelope.
- Ensure that the bill is turned over to properly identify police Officer or U.S. Secret Service Agent, and only to those individuals.

****For more information about counterfeit money consult with a local financial institution, Federal Reserve Bank, or U.S. Secret Service.
LAW

➢ TITLE 17
   SEC.3521 Detention of Shoplifters

➢ TITLE 17-A
   SEC.353 Theft by Unauthorized Taking
   SEC.361-A Permissible Inferences against Accused
   SEC.401 Burglary
   SEC.651 Robbery
   SEC.702 Aggravated Forgery
   SEC.703 Forgery
   SEC. 708 Negotiating A Worthless Instrument
   SEC.905 Misuse of Credit Card Identification
LAWS

TITLE 17

SEC. 3521. Detention of Shoplifters

A store owner, manager or supervisor, or that person’s designee, may detain on the premises in a reasonable manner and for a period of time not to exceed ½ hour any person as to whom there is probable cause to believe is unlawfully concealing merchandise. The purpose of detention shall be: To require the person being detained to provide identification; to verify identification; to inform a law enforcement officer of the detention and to surrender that person to the officer; and when the detained person is a minor, to inform a law enforcement officer or the parent or guardian of the minor of the detention and to surrender the minor to the person so informed.

Any sheriff, deputy sheriff, municipal or state police officer, if he or she has probable cause to believe that a person has unlawfully concealed merchandise, may arrest such person without a warrant whether or not such concealment was committed in his presence.

TITLE 17-A

SEC. 353 Theft by Unauthorized Taking

1. A person is guilty of theft if he or she obtains or exercises unauthorized control over the property of another with intent to deprive him thereof.

2. As used in this section, “exercises Unauthorized Control” includes but not limited to conduct heretofore defined as larceny by trespassory taking, larceny by conversion, larceny by bailee and embezzlement.

SEC. 361-A Permissible Inference against Accused

1. Proof that the defendant was in exclusive possession of property that had recently been taken under circumstances constituting a violation of this chapter, section 405 or of chapter 27 gives rise to permissible inference under the Maine Rules of Evidence, Rule 303 that the defendant is guilty of theft or robbery of the property, as the case may be, and proof that the theft or robbery occurred under circumstances constituting a violation of section 401 or 405 also gives rise to a permissible inference under Maine Rules of Evidence, Rule 303 that the defendant in exclusive possession of property recently taken is guilty of the burglary or burglary of a motor vehicle, as the case may be.

2. Proof that the defendant concealed unpurchased property stored, offered or exposed for sale while the defendant was still on the premises of the place where it is stored, offered, or exposed, or in the parking lot or public or private way immediately adjacent thereto gives rise to a permissible inference under Maine Rules of Evidence, Rule 303 that the defendant obtained or exercised unauthorized control over the property with the intent to deprive the owner thereof.
SEC. 401 Burglary
1. A person is guilty of burglary if
   A. The person enters or surreptitiously remains in a structure, knowing that he or she is not licensed or privileged to do so, with the intent to commit a crime therein.
   B. Person violates paragraph A and:
      (1) The person is armed with a firearm, or knows that an accomplice is so armed.
      (2) The person intentionally or recklessly inflicted or attempted to inflict bodily injury on anyone during the commission of the burglary or an attempt to commit the burglary or in immediate flight after the commission or attempt.
      (3) The person was armed with a dangerous weapon other than a firearm, or knew that an accomplice was so armed.
      (4) The violation was against a structure, which is a dwelling place.
      (5) At the time of the burglary the person has 2 or more prior Class A, B, or C convictions for any combination of theft, any violation of Section 651,702, or 703 or attempts to commit any of those crimes. Section 9-A governs use of prior convictions when sentencing.

SEC. 651 Robbery
1. A person is guilty of robbery if the person commits or attempts to commit theft and at the time of the person’s actions:
   A. The actor recklessly inflicts bodily injury on another
   B. The actor threatens to use force against any person present with the intent (1). To prevent or overcome resistance to the taking of property, or to the retention of the property immediately after taking; or (2). To compel the person in control of the property to give it up or to engage in other conduct which aids in the taking or carrying away of the property;
   C. The actor used physical force on another with the intent enumerated by paragraph B, subparagraphs (1) or (2),
   D. The actor intentionally inflicts or attempts to inflict injury on another; or
   E. He actor or an accomplice to the actors knowledge is armed with a dangerous weapon in the course of a robbery as defined in paragraphs A through D. or knows that the accomplice is so armed.

SEC. 702 Aggravated forgery
1. A person is guilty of aggravated forgery if, with intent to defraud of deceive another person or government, he falsely makes, completes, endorses, alters a written instrument or knowingly utters or possesses such instrument, and the instrument is:
   A. Part of an issue of money, stamps, securities, or other valuable instruments issued by a government or governmental instrumentality.
   B. Part of an issue of stocks, bonds, or other instrument representing interests in or claims against an organization or its property.
   C. A will, codicil, or other instrument providing for the disposition of property after death;
   D. A public record or an instrument filed or required or authorized by law to be filed in or with a public office or public employee; or
SEC. 703 Forgery

1. A person is guilty of forgery if, with the intent to defraud or deceive another person or government:
   A. The person falsely makes, completes, endorses or alters a written instrument, or knowingly utters or possesses such an instrument.
   A1. The person violates paragraph A and:
       1) The face value of the written instrument or the aggregate value of the instruments is more than $10,000.
       2) The face value of the written instrument or the aggregate value of the instruments is more than $1,000 but not more than $10,000.
       3) At the time of the forgery, the person has 2 prior convictions for any combination of the following: theft; violation or attempted violation of this section; any violation or attempted violation of section 401 if the intended crime within the structure is theft; any violation of section 405 in which the crime intended to be committed inside the motor vehicle is theft; any violation or attempted violation of section 651; or any violation or attempted violation of section 702 or 708. Section 9-A governs the use of prior convictions when determining a sentence.

   B. The person causes another, by deception, to sign or execute a written instrument, or utters such an instrument.
   B-1. The person violates paragraph B and:
       1) The face value of the written instrument or the aggregate value of the instruments is more than $10,000.
       2) The face value of the written instrument or the aggregate value of the instruments is more than $1,000 but not more than $10,000.
       3) At the time of the forgery, the person has 2 prior convictions for any combination of the following: theft; violation or attempted violation of this section; any violation or attempted violation of section 401 if the intended crime within the structure is theft; any violation of section 405 in which the crime intended to be committed inside the motor vehicle is theft; any violation or attempted violation of section 651; or any violation or attempted violation of section 702 or 708. Section 9-A governs the use of prior convictions when determining a sentence.

   Amounts of value involved in forgeries may be aggregated in the same manner as provided in section 352, subsection 5, paragraph E. Prosecution of an aggregated forgery may be brought in any venue in which one of the aggregated forgeries was committed.

SEC708. Negotiating a worthless instrument

1. A person is guilty of negotiating a worthless instrument if:
   A. The person intentionally issues or negotiates a negotiable instrument knowing that it will not be honored by the maker or drawee.
   B. The person violates paragraph A and
1) The face value of the written instrument or the aggregate value of the instruments is more than $10,000.

2) The face value of the written instrument or the aggregate value of the instruments is more than $1,000 but not more than $10,000.

3) The face value of the negotiable instrument is more than $500 but not more than $1,000.

4) At the time of negotiating a worthless instrument, the person has 2 prior convictions for any combination of the following: theft; violation or attempted violation of this section; any violation or attempted violation of section 401 if the intended crime within the structure is theft; any violation of section 405 in which the crime intended to be committed inside the motor vehicle is theft; any violation or attempted violation of section 651; or any violation or attempted violation of section 702 or 708. Section 9-A governs the use of prior convictions when determining a sentence.

2. Proof of the following gives rise to a permissible inference under the Maine Rules of Evidence, Rule 303 that the person issuing or negotiating the instrument knew that it would not be honored:

A. The drawer had no account with the drawee at the time the instrument was negotiated; or

B. Payment was refused by the drawee for lack of funds upon presentment made within the time frame specified in Title 11, section 3-1304, and the drawer failed to honor the drawer's contract within 5 days after actual receipt of a notice of dishonor, as defined in Title 11, section 3-1503, provided that this time limit is tolled during one subsequent representment of the negotiable instrument.

2-A. The following evidentiary provisions apply.

A. Proof that there is a purported stamp or writing of the drawee, payor bank or presenting bank on or accompanying the instrument that states "no account," "account closed" or some other terminology indicating that the instrument was not honored because no account existed gives rise to a permissible inference under the Maine Rules of Evidence, Rule 303 that the person who issued or negotiated the instrument has no account with the drawee at the time the instrument was issued or negotiated.

B. Proof that there is a purported stamp or writing of the drawee, payor bank or presenting bank on or accompanying the instrument that states "insufficient funds," "NSF" or some other terminology indicating that the instrument was not honored due to lack of funds gives rise to a permissible inference under the Maine Rules of Evidence, Rule 303 that the person who issued or negotiated the instrument had insufficient funds with the drawee at the time the instrument was issued or negotiated.

C. The purported stamp or writing of the drawee, payor bank or presenting bank on or accompanying a negotiable instrument is admissible in evidence in any court of the State, unless the defendant requests in
writing at least 10 days before trial that the prosecution provide a
qualified witness to testify as to why the instrument was not honored.

3. As used in this section, unless the context otherwise indicates, the following terms have the
following meanings.

- **A. Issue** has the meaning provided in Title 11, section 3-1105, subsection (1).
- **A1. Drawee** has the meaning provided in Title 11, section 3-1103, subsection (1), paragraph (b).
- **A2. Drawer** has the meaning provided in Title 11, section 3-1103, subsection (1), paragraph (c).
- **B. Negotiable instrument** has the meaning provided in Title 11, section 3-1104.
- **C. Negotiation** and its variants have the meaning provided in Title 11, section 3-1201.

3A. Amounts of face value of negotiable instruments involved in violations of this section
committed pursuant to one scheme or course of conduct, whether the instruments were issued or
negotiated to the same person or several persons, may be aggregated to charge a single violation of
this section of appropriate class. Subject to the requirement that the conduct of the defense may not
be prejudiced by lack of fair notice or by surprise, the court may at any time order that a single
aggregated count be considered as separate violations of this section. An aggregated count of
violations of this section may not be deemed duplicitous because of such an order and no election
may be required. Prosecution may be brought in any venue in which one of the violations of this
section that have been aggregated was committed.

**SEC905-A. Misuse of Identification**

1. A person is guilty of misuse of identification if, in order to obtain confidential information,
property or services, the person intentionally or knowingly:

   A. Presents or uses a credit or debit card that is stolen, forged, canceled or obtained as a
result of fraud or deception;

   B. Presents or uses an account, credit or billing number that that person is not authorized to
use or that was obtained as a result of fraud or deception; or

   C. Presents or uses a form of legal identification that that person is not authorized to use.

2. It is an affirmative defense to prosecution under this section that the person believed in good
faith that the person was authorized to present or use the card, number or legal identification.

3. Proof of actual or constructive notice of cancellation gives rise to a permissible inference under
the Maine Rules of Evidence, Rule 303 that the person who presented the canceled credit or debit
card knew it had been canceled.
4. As used in this section, "legal identification" includes a social security card, social security number, birth certificate, driver's license, government-issued identification card, oral statement of full name and date of birth or any other means of identifying a person that is generally accepted as accurate and reliable.

5. Misuse of identification is a Class D crime.