

counterfeit ALERT!

London

Criminals using counterfeit cards in London caused losses of more than £25 million last year, making this area one of the worst spots for fraud in the UK.

By carrying out a few key checks staff like you can identify these fake cards – and earn a reward of at least £50 in the process.



spot & stop
card fraud

Spot & Stop Count

Counterfeit card crime is a huge problem in London, with losses increasing 131 per cent in the last three years.

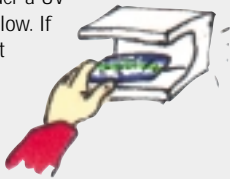
To help fight counterfeit fraud, chip cards - also known as smart cards - built to an international standard are now being introduced by banks in the UK and in many other countries in Europe and the rest of the world.

REMEMBER - you receive at least a £50 reward for each card you

1

Check the card under a UV lamp

- Check that the card has a special mark when held under a UV (ultra violet) light. These lights are often used to check for fake bank notes too.
- The features which should appear on a genuine card when put under a UV light are shown below. If the features do not show, the card is probably a counterfeit.



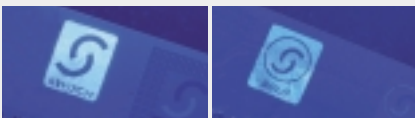
MasterCard

Visa



American Express

Diners Club



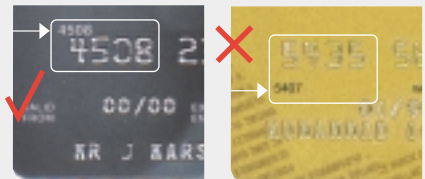
Switch

Solo

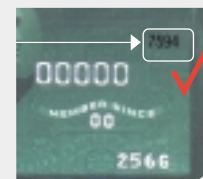
2

Check the first four digits appear above or below the embossed account number

- On Visa and MasterCard, check that the first four digits of the embossed account number are printed in small characters above or below it. If the four digits are missing or do not match, the card is probably a counterfeit.



- On American Express cards, there must be a four digit security code printed above the account number on the right hand front of the card - these digits will not be the same as the first four embossed numbers of the main account number. If the security code is missing, the card is a fake.



What to do if the card or customer
Do not hand the card back. Make an authorisation call. Abc

terfeit Card Fraud

While this technology is being introduced, retail staff in London remain incredibly important in the fight against card criminals. Your vigilance in spotting and stopping counterfeit card fraud is essential.

Follow these five simple steps that help show if a card is a counterfeit.

retain AND there's no limit to how many rewards you can earn!

3

Check for the 'flying V' on Visa and 'MC' on MasterCards

- Look for the 'flying V' on Visa cards and unique 'MC' on MasterCards - the special printing is difficult for counterfeiters to copy. This means they often leave these features off completely, or they use standard typeface 'V' and 'MC':



should be:



should be:



4

Check the number on the card matches the number on the till print-out

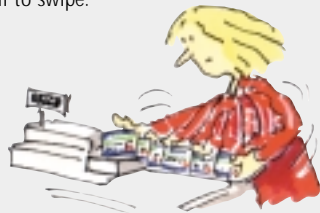
- Check that the embossed number on the card matches the number on the till print-out. If they don't match, the card is probably a counterfeit.



5

If a card fails to read when you swipe it

- Be extra vigilant. It's possible a criminal has damaged the magnetic stripe to avoid checks. Follow your own bank's instructions on cards that fail to swipe.



mer has failed any of your checks
ove all, never put your colleagues, customers or property at risk

You should also have access to an up-to-date copy of your acquiring bank's retailer operating instructions (or your head office-issued procedures) to help you in all matters relating to plastic card procedures. Make sure that you and your colleagues know where it is and how to use it.



Vigilance pays!

If you are asked to retain a card and prevent a fraudulent transaction from taking place you qualify for at least a £50 reward. Over £10 million is paid in rewards each year - next time it could be you!

Preserve any evidence

Always take the following steps when asked to retain a card:



- cut the bottom left hand corner off the front of the card
- preserve fingerprints by holding the card at the edge, handling it as little as possible and putting it in a paper bag.



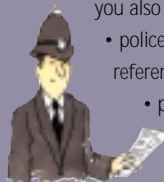
Surveillance camera/CCTV

Retain and protect the footage.

Keep a note of the date and time of the incident.

Dealing with the police

If the police want to take the card for evidence, you also need:



- police officer name and number/crime reference number
- police station location/telephone number
- a receipt from the police

How to claim

Return the card (and cheque if applicable) according to the instructions given by your bank.

Keep a note of the:

- card/cheque details
- time and date
- reasons you were suspicious
- physical description of the card presenter



If you have information about any crime, phone

CRIMESTOPPERS
0800 555 111

Call anonymously with information about crime

- Your call is free
- You're not asked for your name
- You may receive a reward

CRIMESTOPPERS TRUST is a registered charity number 207500

To order more leaflets or Spot & Stop Card Fraud training packs

More of these leaflets are available free of charge, as well as fraud prevention training packs featuring presentation slides, instructor's notes and a video. To order, call the Card Watch information line on 08705 500 005 or visit www.cardwatch.org.uk.

This leaflet is produced under the umbrella of the United Kingdom's Association for Payment Clearing Services (APACS). APACS runs a fraud prevention programme called Card Watch on behalf of its members, the UK's banks and building societies. For more information, go to www.cardwatch.org.uk.



APACS Mercury House Triton Court 14 Finsbury Square London EC2A 1LQ www.apacs.org.uk