

# Reporting Suspicions of Card-Not-Present (CNP) Fraud to the Police

Police forces have limited resources to deal with an increasing level of demands. Policing priorities are set by Central Government and in consultation with local authorities and communities. These priorities vary from police force to police force, but generally include issues associated with drugs, burglary, vehicle crime and crime and disorder/public safety. It is to these priorities that the limited resources are applied. Fraud, as a category of offending, is rarely amongst these priorities.

Police have a duty to record any reasonable allegation of crime that is reported to them. However, many crimes that fall outside of the local priorities are often 'screened out' and not investigated.

In order to reduce the chances of being a victim of CNP fraud and to enhance the potential of any allegations of CNP fraud being investigated the following advice is provided. Whilst this advice will not guarantee that an allegation of card-not-present fraud will be investigated by police, retailers and merchants must be aware that if they fail to meet these minimum standards and become victims of fraud the chances of the fraud being investigated by police will be seriously diminished.

In accordance with current guidelines the 'location' used by police for recording CNP fraud is based upon the delivery address for the goods. It is to the police area covering this address that reports should first be made. However, the investigation may subsequently be transferred to a different police division or even a different police force. Reasons for this include: there is a 'mail redirect' on the delivery address, the crime is believed to form a part of a larger criminal enterprise being investigated elsewhere, or there are other factors which indicate that transferring the investigation would increase investigative efficiency.

## Steps to prevent fraud – all CNP transactions

The retailer/merchant must take reasonable steps to ensure that the person making the transaction is the cardholder and has the card in their possession. They should obtain the following details:

- Card account number
- Cardholder's name (as it appears on the card)
- Expiry date
- Card Security Code (checked but not retained)
- Cardholder's address for delivery of goods
- Card issue number and card start date (if present)
- A contact phone number (preferably not a mobile)
- Name of the issuing bank/building society.

Additionally the following details should be obtained for:

### Internet transactions

- Cardholder statement address if different to delivery address
- Internet betting – winnings should only be credited to the card account debited when the bet was placed or the betting account was set up (subject to card scheme rules).

### Mail-order or fax

- A signature.



## Delivery of goods

- Delivery of goods must be to an actual address as specified by the cardholder. Goods should not be delivered to individuals in the street or in the vicinity of a specified address, even if the person claims to be expecting the delivery or to be associated with the specified address.
- The person accepting delivery should sign and print their name on the delivery note/receipt.
- The top copy of the delivery note/receipt should be retained by the company, not customer, and should be made available to police if requested.
- There should be a proactive liaison with delivery companies. Any deliveries scheduled to an address associated with previous offences or suspicious activity should not be authorised unless further enquiries satisfy the supplier that it is a genuine transaction.
- With the exception of the delivery of gifts or flowers, deliveries to third party addresses should not be authorised without further satisfactory enquiries.

## Additional security measures

Retailers who can demonstrate that they have carried out additional security measures in an effort to prevent fraud will enhance the potential for a successful investigation and hence the possibility of their fraud being investigated by police. Such measures include:

- Address verification (AVS)
- Verified by Visa or MasterCard Securecode.

Additional methods of identifying the persons making the transaction or receiving the goods are adopted in some markets e.g. CCTV, ID cards, photographs, thumb prints. Where appropriate these or similar methods should be considered.

## Presentation of card

In all circumstances where there is a face-to-face meeting with the cardholder (e.g. on delivery or on collection from courier's depot) retailers and merchants are encouraged to ensure that the card is presented, examined and an imprint and signature obtained. The delivery of gifts or flowers to a third party address should be the only general exception to this. If collection takes place at the premises of the retailer or merchant the transaction should revert to a 'card present' transaction.

## Retention/preservation of evidence

When reporting a fraud the merchant/retailer should take steps to make the following evidence available to the police:

- All details obtained during the transaction.
- Tape recording of telephone conversations (if available).
- Fullest possible details of the delivery including:
  - Delivery company/depot
  - Delivery address
  - Time and date of delivery
  - Delivery driver's details
  - Top copy (original) of delivery note and any other documents signed or handled by the suspect
  - Description of the person taking delivery
- Any relevant computer record should be copied and stored so that no alterations can be made to it.
- Any items/documents that the suspect has or may have touched or handled should be protected from further contamination e.g. sealed in a plastic bag. If this is a document it should be sealed in a manner that will permit it to be read without removing it from its container.
- If the retailer/merchant suspects that this incident is linked to other previous incidents they should provide police with the relevant details relating to those incidents, together with the reason for believing the matters to be linked. If these have been reported to police, details of station/force they were reported to, the date and any reference number should be included.
- If you suspect that a member of staff is involved in the crime you are advised to inform police of this fact before taking any action such as challenging, interviewing or suspending that person. The police may be able to advise on what steps, if any, you should take.

## After reporting it to police

Once the matter has been reported to the police you should be provided with the crime record/reference number. If the matter is not going to be the subject of further investigation you should be told. If it is transferred to another police station or force you should be informed of this. If it is to be investigated you should be informed of the investigating officer's details and kept apprised of key developments e.g. arrest, charge, enquiries are exhausted and the investigation is now closed etc.



# Card-Not-Present (CNP) Fraud Report

Officer name (if known)

Officer number (if known)

Crime reference or desk reference

Police station

Police force

ACPO Guidelines stipulate that the location of the 'crime' is determined by the delivery address used. The report should therefore be made to the Police Station nearest to that address.

## Please complete the following details as fully as possible before contacting the Police

Business name

Trading address

Telephone number

Contact name

## About the order

Date of order/transaction

Amount £

Full description of goods/services purchased

Order placed by

Telephone

Fax

Mail

Internet

Please attach copy of any fax, order form or e-mail received

Customer address

Delivery address – if different (include name if on behalf of a company)

Telephone number(s)

Fax number

Mobile phone number

e-mail address

Delivery method

Self/own driver

Royal Mail

Courier

Collected

Please attach copy of the signed delivery/collection receipt if available

Courier/driver details (if known)

Delivery date

Delivery time

Description of person taking delivery

## About the card(s) used Copy this page for additional cards used

Card type	<input type="checkbox"/> Amex	<input type="checkbox"/> Delta	<input type="checkbox"/> Diners	<input type="checkbox"/> Maestro
	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Solo	<input type="checkbox"/> Switch	<input type="checkbox"/> Visa
Card number	Amount £			
Transaction date	Transaction Time			
Card issuing bank (if known)				
Cardholder name				
Card valid from date (if known)				Card expiry date
Card issue number (where present)				Authorisation Code Number
Card Security Code Response	<input type="checkbox"/> Matched	<input type="checkbox"/> Not matched	<input type="checkbox"/> Not used	
Address Verification Service Response	<input type="checkbox"/> Full match	<input type="checkbox"/> Partial match	<input type="checkbox"/> Not matched	<input type="checkbox"/> Not used
Call for authorisation	<input type="checkbox"/> Made	<input type="checkbox"/> Not made		
E-Commerce	<input type="checkbox"/> Secure Code	<input type="checkbox"/> VbV		

## About your Merchant Services provider

Name	
Address	
Telephone number	Contact name
Merchant number	
Merchant name (as it appears on card receipts)	
Any other relevant details (include any previous customer history and details of any additional security checks undertaken prior to despatch)	

## DECLARATION

I confirm that the reported fraud has caused a loss to my business of £	
Signed	Name
Position	Date

