REPORTING IDENTITY THEFT

TIBRS TRAINING TIPS

REPORTING IDENTITY THEFT

Due to the nature of the crime, in many cases the offender and victim are in different locations/jurisdictions.

In keeping with TIBRS jurisdictional reporting guidelines, if an agency knows that the crime occurred in their jurisdiction, they are responsible for reporting the incident to TIBRS. In many cases, the victim will report the incident to law enforcement, but will not have any information as to where the actual theft took place. What they are actually reporting is the use of the card, as opposed to the theft of the card.

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TIBRS REPORTING GUIDELINES

If the *card was used/transaction occurred over the internet or telephone*, the reporting jurisdiction will be the victim's jurisdiction.

Victim type for TIBRS: Business or Financial Institution. The victim in the fraudulent use of a credit card is always whoever suffered the "immediate" loss. It is not the person whose name is on the credit card/credit card account. In other words, if a credit card is used fraudulently to purchase items at a clothing store, the victim type would be Business. If a credit card is used fraudulently at a bank, the victim type would be Financial Institution.

Incident address for TIBRS: the residential address of the reporting victim OR the address of the bank or business (agency discretion).

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TIBRS REPORTING GUIDELINES

If the *card was used/transaction occurred in person*, it should be reported by the jurisdiction where the purchase was made, regardless of where the victim lives.

If it cannot be determined whether the purchase was made over the internet, telephone or in person, the incident should be reported by the jurisdiction where the victim lives.

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TIBRS REPORTING GUIDELINES

EXAMPLE 1: ***Purchase Made In Person***

Tim Griffin lives in Cookeville. While reading his credit card statement, he discovered a purchase that he had not made.

He called his credit card company. They told him to report the incident to law enforcement. Griffin's card had been used by an unknown person who had made a $250.00 purchase (leather coat) from Kmart in Cookeville. Griffin called Cookeville P.D. Initially, they did not know how the credit card information was obtained, so there is nothing to report regarding that incident at this time. However, they must report the incident involving the use of the card, which occurred in their jurisdiction.

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EXAMPLE 1: ***Purchase Made In Person***

How is this reported? Again, at this point, the only reportable incident/offense is the *use* of the card. The theft of the card cannot be reported yet because there is no way to determine how the card was stolen. For TIBRS, this incident is reported as Credit Card/ATM Fraud (if the offender signed anything while making the purchase, add a Counterfeiting/Forgery offense). The victim type is Business, and the incident address is Kmart's address in Cookeville. The property segment will include the purchase (Clothes/Furs) but will not include the card itself.

So what about the theft of the card/account information? It still isn't reportable until an investigation can determine how the card/account information was illegally obtained.

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EXAMPLE 2: ***Purchase Made Online***

Sally Baker lives in Sevierville. While reading her credit card statement, she discovered a purchase that she had not made.

Sally called her credit card company. They told her to report the incident to law enforcement. Her card had been used by an unknown person who made a $125 purchase (necklace) over the internet. Sally called Sevierville P.D. Initially, they did not know how the credit card information was obtained, so once again, there is nothing to report regarding that incident at this time. However, they must report the incident involving the use of the card, because the victim resides in their jurisdiction.

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EXAMPLE 2: ***Purchase Made Online***

For TIBRS, this incident is also reported as Credit Card/ATM Fraud. The victim type is Business, and the incident address is Sally Baker's residential address OR the physical address of the internet store (agency discretion). The property segment will include the purchase (Jewelry/precious Metals/Gems) but will not include the card itself.