



TIBRS TRAINING TIPS

*REPORTING MULTIPLE
CREDIT CARD/ATM
FRAUD INCIDENTS*



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REPORTING MULTIPLE CREDIT CARD/ATM FRAUD INCIDENTS

When the same victim at the same location is victimized multiple times by the same offender* fraudulently using the same credit card, you may combine the incidents into one instead of reporting each of them separately.

*In the examples to follow, the investigation determined that the offenses were committed by the same offender. However, if you have evidence indicating multiple offenders who were not acting in concert, the incidents must be reported separately.





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FOR TIBRS, WHO IS THE VICTIM WHEN A CREDIT CARD IS USED FRAUDULENTLY?

(This refers to the use of the card, not the theft of the card, which would be reported in a separate incident.) When a credit card is used fraudulently, *select the bank or business as the victim* – not the person whose name appears on the card. This is because the bank or business is suffering the loss at the moment the card is used. Even though the incident(s) will be reported to your agency by the person whose name is on the card, select the bank or business where the card was used as the victim for TIBRS.





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SCENARIO #1:

Mary received her credit card statement and discovered four purchases she had not made. Purchases were as follows:

January 10, 2014	Home Shopping Network (Cosmetics)	\$57.00
January 11, 2014	Home Shopping Network (Computer Software)	\$148.00
January 14, 2014	Home Shopping Network (Leather Jacket)	\$351.00
January 15, 2014	Home Shopping Network (Laptop Computer)	\$894.00

TOTAL: \$1,450.00





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Scenario #1 would be reported to TIBRS as Credit Card/ATM Fraud (it also meets the TIBRS definition of Wire Fraud, but Credit Card/ATM Fraud is the correct offense classification). Even though the credit card was used fraudulently on four different dates, two things remain the same:

The victim (Home Shopping Network) **is the same.**

The location (Department/Discount Store) **is the same.**

Property Categories: Consumable Goods,
Computer Hardware/Software and Clothes/Furs.

In Scenario #1, there is no real advantage in submitting four separate incidents. We can obtain the same information in one incident. However, when completing the property segment, be sure to *include all of the property fraudulently obtained* (\$1,450.00). In the narrative, list each of the four dates when the property was obtained.





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SCENARIO #2:

Mary received her credit card statement and discovered four purchases she had not made. Purchases were as follows:

January 10, 2014 Exxon (Gasoline)	\$52.00
January 11, 2014 Ned's TV Shop (HD Television)	\$1,209.00
January 14, 2014 Home Shopping Network (Cosmetics and Clothing)	\$184.00
January 15, 2014 Home Shopping Network (Diamond Ring)	\$733.00
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TOTAL:	\$2,178.00





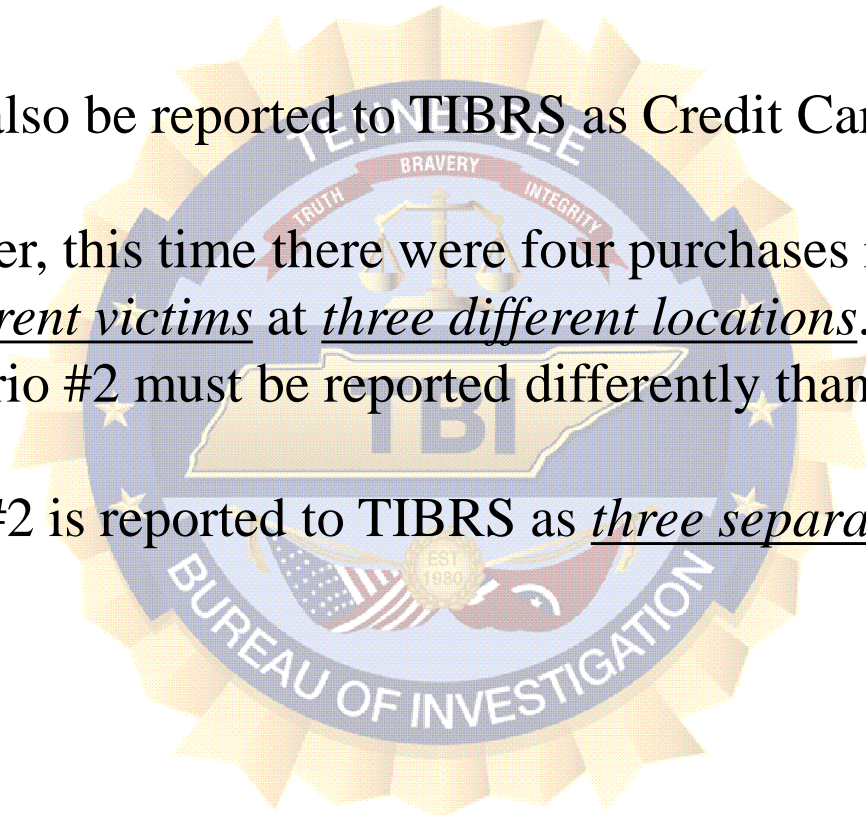
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This would also be reported to TIBRS as Credit Card/ATM Fraud.

However, this time there were four purchases involving three different victims at three different locations. Because of this, Scenario #2 must be reported differently than Scenario #1.

Scenario #2 is reported to TIBRS as three separate incidents.





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Scenario 2, Incident 1: (The victim is Exxon)

Location Category: Service/Gas Station (\$52.00)

Property Category: Fuel

Scenario 2, Incident 2: (The victim is Ned's TV Shop)

Location Category: Specialty Store (\$1,209.00)

Property Category: Radios/TVs/VCRs

Scenario 2, Incident 3: (The victim is the Home Shopping Network)

Location Category: Department/Discount Store (\$917.00)

Property Categories: Consumable Goods,
Clothes/Furs and Jewelry/Precious Metals/Gems





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The same reporting procedure can apply to Fraud incidents involving forged checks, but cannot be applied to any other offenses.

VICTIM(S) IN A FORGED CHECK INCIDENT:

(This refers to the *passing* of the check, not the *theft* of the checks, which would be reported in a separate incident.) When a forged check is passed fraudulently, you will report two offenses:

Counterfeiting/Forgery and Fraud: False Pretenses/Swindle/Confidence Game. In the **Counterfeiting/Forgery** incident, *select the person whose name appears on the check* (the valid account holder). If the name on the check is a business, select Business as the victim.



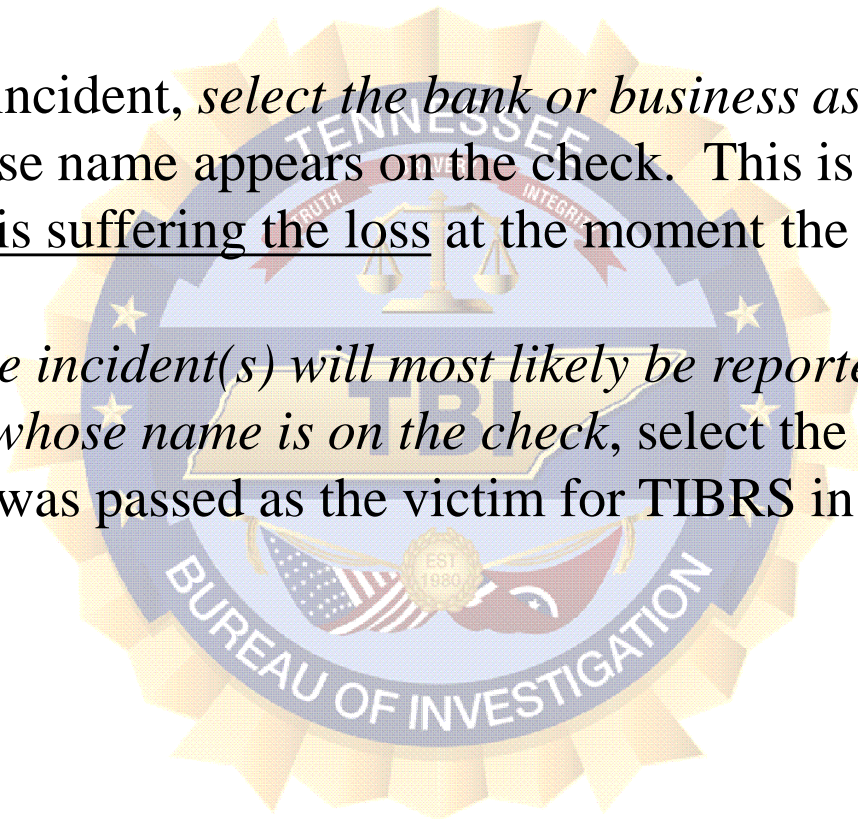


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In the **Fraud** incident, *select the bank or business as the victim – not the person whose name appears on the check. This is because the bank or business is suffering the loss at the moment the check is used.*

Even though the incident(s) will most likely be reported to your agency by the person whose name is on the check, select the bank or business where the check was passed as the victim for TIBRS in the Fraud incident.





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SCENARIO #3:

Using stolen checks, the offender made purchases at Kmart and Kohl's stores. The offender also went to Regions Bank and cashed a check (\$300.00). It is unknown how the offender obtained the victim's checks. The victim stated that his PIN number is written inside his checkbook. The victim did not realize checks were missing from his checkbook until he read his online statement and discovered four transactions he had not made. Transactions were as follows:

January 17, 2014	Kmart, 2248 Gallatin Road, Madison, TN (Food Items)	\$165.00
January 18, 2014	Kmart, 2248 Gallatin Road, Madison, TN (Food Items, Beer, Camera)	\$244.00
January 19, 2014	Regions Bank, 1520 Gallatin Road, Madison, TN (Cash)	\$300.00
January 20, 2014	Kohl's, 500 Parkway Drive, Hendersonville, TN (Clothing)	\$118.00

TOTAL: \$827.00





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In Scenario 3 there were 4 separate transactions, but this would be reported to TIBRS as 3 separate incidents as follows:

Scenario 3, Incident 1: January 17, 18 (occurred at the same location - combined and reported to TIBRS as one incident)

Offenses: Counterfeiting/Forgery (victim is Tom) and
Fraud: False Pretenses/Swindle/Con (victim is Kmart).

Location Category: Department/Discount Store (\$409.00)

Property Categories: Consumable Goods,
Alcohol, Photographic/Optical Equipment

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Scenario 3, Incident 2: January 19

Offenses: Counterfeiting/Forgery (victim is Tom) and Fraud: False Pretenses/Swindle/Con (victim is Regions Bank).

Location Category: Bank/Savings and Loan (\$300.00)

★ Property Category: Money ★

Scenario 3, Incident 3: January 20

Offenses: Counterfeiting/Forgery (victim is Tom) and Fraud: False Pretenses/Swindle/Con (victim is Kohl's).

Location Category: Department/Discount Store (\$118.00)

Property Category: Clothes/Furs





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As with any other TIBRS issue, if you have any questions regarding Credit Card/ATM Fraud please contact anyone in the Tennessee Bureau of Investigation CJIS Support Center, TIBRS Unit.

