




**Protect Your Business.**  
**Protect Your Customers.**



**IDENTITY THEFT** is the fastest growing crime that has impacted businesses and their customers. Horror stories in the news, and more increasingly, first-hand experience are helping increase awareness of the problem – and how to prevent it.

One aspect of the story rarely discussed is the impact of identity theft on businesses. Businesses face a number of special challenges most consumers do not. This brochure will help you understand the devastating impact identity theft may have on your business. And more importantly, you'll learn how it can be prevented.

The Beaverton Police want to partner with you to protect your business. We offer free in-person consultations with area businesses and retailers to assess risk of identity theft and fraud crimes. Just give us a call to schedule a free assessment.

*Call us for a free risk assessment  
on your business*

### **WHAT IS IDENTITY THEFT?**

Identity theft occurs when a person steals key personal information and uses it to defraud, obtain, possess, transfer, create, or convert the personal information from the victim to the criminal's own use.

Some of the most common forms of identity theft crimes include: forging checks, submitting false applications for loans and credit cards, and using fraudulent information to open cellular telephone accounts.

### **WHO ARE THE VICTIMS?**

The effects of identity theft can be traumatic for victims. But consider the larger economic impact on the business world. Identity theft contributes to increased prices in goods and services. Increased insurance premiums. And a substantial increase in costs to investigate and prosecute criminals. Ultimately, everyone suffers the consequences.

Last year alone,  
identity theft  
totaled \$47.6  
billion nationally.

– Federal Trade Commission, 2004

## Identity theft is the fastest growing crime in America.

– Federal Trade Commission, 2004

### **WHY ARE BUSINESSES SO VULNERABLE?**

One primary factor is simply that more people have easy access to sensitive information. Businesses commonly use networked computers and high-speed Internet access that is always connected. These systems are specifically designed to share information with many people. However, without the proper safeguards and firewalls, these systems could be sharing sensitive information with the wrong people.

It's also a common practice for businesses to collect large quantities of information about employees and customers. Names. Addresses. Social Security numbers. Account numbers. Sometimes even credit card numbers. If this information falls into the wrong hands, both the individual and the business could be at risk for identity theft.

### **PREVENTION TIPS FOR STORE TRANSACTIONS**

Educating employees on proper in-store transactions is key to helping stop identity theft and fraud. Here are several tips to follow.

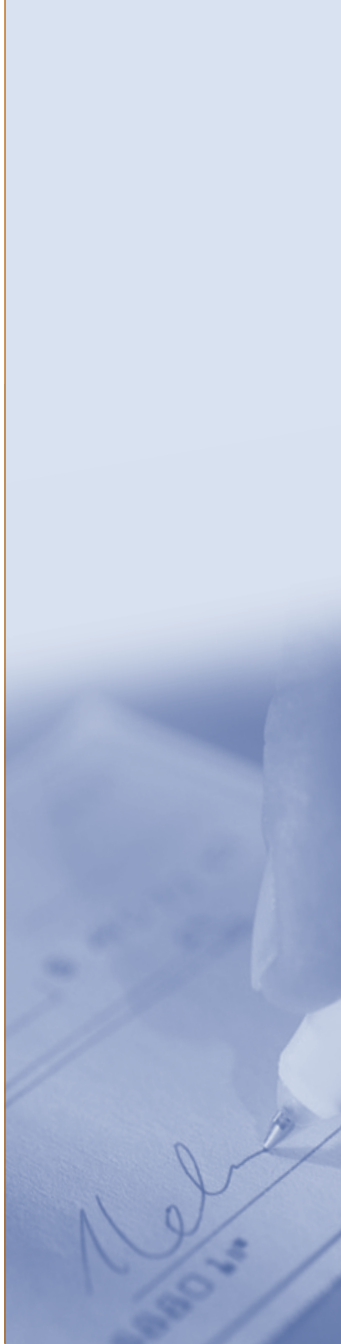
- Always ask for photo identification for checks and charges.
- Compare card and charge slip signatures.
- Get electronic authorization from credit card companies.

- Check the card's expiration date.
- For costly items, consider calling the customer's home number.

### **CHECK THE CHECK**

Check fraud is at its highest, especially for businesses that cash checks. Technological advances have helped identity theft and fraud. Criminals use new technology including computer equipment and check writing software to help commit crimes. Cashing bad checks is the easiest way for criminals to earn money. Here are some preventative measures to reduce check fraud.

- Are words and names spelled correctly? Are they in normal text for a check?
- Is the check filled out properly with matching number and written amounts?
- Be wary of payroll and cashier checks as this is the most frequent style used by counterfeiters.
- Always verify checks with picture ID – don't accept a check without picture ID.
- The MICR code on the check bottom should not be raised or shiny – magnetic is dull.
- Request customers cashing checks put their thumbprint on the check (with invisible ink) or take their photo.





### **CAN I TAKE YOUR ORDER?**

With more and more consumers purchasing items via the Web it's not surprising there has been a dramatic increase in online fraud. Both consumers and businesses need to take care when involved in an online, mail order, or phone order transaction.

- Do not accept orders unless name, billing and shipping addresses, email addresses, phone number, credit card number and expiration dates are provided.
- Require verification on all large or expensive orders.
- Be wary of rush order for multiple items.
- Use the Address Verification Service (AVS) that most credit card companies offer. This helps merchants get billing addresses verified at the same time they receive authorization to process and approve the credit charge.
- Verify that the billing address matches the credit card holder's address.
- For virtual checks, call the account holder's bank and verify the account number, holder's name and current funds to clear the check BEFORE processing an order.

### **WHAT ARE SOME BASIC RULES FOR KEEPING PERSONAL INFORMATION SAFE?**

- If you don't need it, don't collect it.
- If you only need it once, don't save it.
- Dispose of information carefully – shred it!
- If you have to keep it, keep it secure.
- Don't broadcast personal information.
- Never use Social Security numbers as account numbers.
- Don't give out personal information to anyone whose identity can't be confirmed.
- Make sure your business is secure when closed.

### **WHAT IF YOU SUSPECT PERSONAL INFORMATION HAS BEEN STOLEN?**

If you think you may be a victim of identity theft, contact the non-emergency police telephone number, (503) 629-0111 as quickly as possible.

For additional victim assistance to help restore and recover your identity, contact the Beaverton Police Department at (503) 526-2562.

Another valuable resource:

***Federal Trade Commission***  
***1-877-438-4338 (toll-free)***  
***www.ftc.gov***

Nearly 10 million Americans are victims of identity theft annually.

– Federal Trade Commission, 2004



*Call us for your free risk assessment today!*



FOR MORE INFORMATION, PLEASE CALL THE  
BEAVERTON POLICE DEPARTMENT  
AT (503) 526-2264  
OR VISIT THEIR WEB SITE AT:  
[WWW.CI.BEAVERTON.OR.US/DEPARTMENTS/POLICE](http://WWW.CI.BEAVERTON.OR.US/DEPARTMENTS/POLICE)

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