

Dear Bloor-Yorkville BIA Member,

The following information was provided by Toronto Police Services, at our recent security seminar. Please share and review this information with your staff, as it may help to deter incidents of fraud and theft. The information is relevant not only to retailers, but to any business which carries out credit card transactions.

CREDIT CARDS

- Ask for ID on all foreign credit/debit cards.
- Ask for ID if you suspect that the card does not belong to the holder. Example: a male may be trying to purchase something with a card which has a female name on it.
- A fake card will not necessarily have all of the markings of a real card. It might not have a contact phone number, security code, or chip. Note: ALL Canadian cards have chips.
- Be mindful of multiple purchases by the same person, as well individuals who make a number of purchases using different credit cards for each transaction
- Be sure to change the pre-assigned PIN (1234) on your POS machine. When a card is declined with a chip, the credit card provider offers the option swiping it manually and the store clerk has to press their code to make the transaction go through. When a thief is using a stolen card, they will try to distract the sales clerk, swipe the card and use the merchant code to make the transaction go through. The thief is hoping that you did not change your PIN from 1234. This is called a **FORCED TRANSACTION**
- Talk to your provider Moneris/payment tech to see how they can assist with fraud, forced transactions etc.

VISA/AMEX/MASTERCARD GIFT CARDS WITHOUT BACK-END FUNDING

- There have been reports of these cards being stolen and put into use, once the access code is detected by the thief. You may wish to consider putting a limit on the amount and/or number of gift cards that a customer can use. If there are ongoing issues, you may wish to adopt a policy to not accept them.
- Consider only using verified financial organizations such as VISA/ Paypal. Limit your exposure to foreign gift cards or those not known to you.

CURRENCY

Make sure that sales clerks actually feel the notes. Fake currency does not feel the same, especially now with the use of polymer notes. Thieves use ink jet printers on paper, so the ink will easily come off. They will try not to handle it, and will often give the money to you by touching only the corner/edges and they will drop it fast, like they are stacking cards on one another.

Bank of Canada Information on bills and security features:

<https://www.bankofcanada.ca/banknotes/counterfeit-prevention/>

<https://www.bankofcanada.ca/banknotes/bank-note-series/polymer/5-polymer-note/>

THEFT

Behaviour

- Watch for individuals who are doing a lot of looking and hanging around, but not purchasing.
- Beware of distractions, whereby a decoy will engage a sales person and ask multiple questions to keep them occupied, while their accomplice steals merchandise.
- Thieves avoid attention and do not want to be seen or recognized. They will often have their head down, wear hoodies. NOTE: You are legally allowed to ask someone to remove their hoodie inside due to store safety concerns.
- Interact with the customers with eye to eye contact, as thieves do not like to be seen AT ALL. They do not like resistance and will hopefully get nervous and walk away.
- In an office environment, if you find someone lingering in hallways or corridors, ask them if you can help them find where they are going. Make note of their description.

Reduce Temptation

- Do NOT cover display windows, so that activity in the store is not visible with a promotion can lead to a perfect concealed space for loss.
- Make sure the cash register is in line of site of everything/everyone; thieves do not want attention.
- Do not display your most expensive products at the front of the store or near an exit. Merchants can display empty boxes of expensive products, whereby customers who wish to purchase the item must ask a sales person to retrieve it from storage/locked cabinet. This is often done in electronics stores.
- In an office environment, make sure staff keep purses, wallets, cell phones and other valuables out of sight, especially front desk workers and those with offices near the entry door.
- Install very visible cameras and post signage indicating that your store is under video surveillance. Have a camera pointed from behind the cash register and watch for persons who are keeping their heads down when approaching. The police advise that cameras are the #1 deterrent of theft. Police have VERY strong facial recognition software which can even outline bone structure through a ski mask!
- Do not create areas for hiding or concealment. Use lighting in darker areas, and in areas of less traffic. Leave lights on overnight.
- Install mirrors in blind corners. Domed mirrors help to provide a better line of site.
- Keep criminals aware that you are aware. If you have a PA system, make occasional calls for Security to attend a location even though no activity is ongoing. This may deter a thief.
- Eye to eye contact is VERY helpful to not only deter, but to describe the thief to police. The description may very well match theft reports made to the Police by other merchants.

NIGHT DIRECTORY- 53 division (North of Bloor) – 52 division (South of Bloor) would like to have the key holder, manager, owner's contact information to contact for faster results. If Police notice a pattern in thefts, which may impact you, they can contact you easily and make you aware.

CALL THE POLICE

Direct Line to Fraud Department: **416-808-7300**

Event in Progress: **call 911**

Reporting after the fact: **416-808-2222** or online at **CORE** <http://www.torontopolice.on.ca/core/>

Reporting all thefts helps the Police to recognize patterns and can result in more Police resources being applied to a particular area or problem.

The Police can come out to your store and do a risk management assessment for you.

53 division (North of Bloor) – **416-808-5300**

52 division (South of Bloor) – **416-808-5200**

51 division (east of Yonge & south of Bloor) – **416-808-5100**

Auxiliary Police

2 Auxiliary officers (volunteers) carry out foot patrols of the Bloor-Yorkville Area. They are dressed in police uniforms, however their shirts are lighter blue instead of a dark blue and the seal on the shoulder will say auxiliary instead of police. Feel free to reach out to them they will get back to police. In 53 division ALONE auxiliary officers put in over 4000 volunteer hours per year.