

BEWARE LOCAL FRAUD SCHEME



We have received notice from various law enforcement agencies that a theft ring is operating in New Jersey and Pennsylvania, but not limited to the Northeastern region of the United States.

Currently, the thefts involve false pretense. The individuals are using false identity and stolen credit cards to purchase all-terrain vehicles over the phone. A call is made to the dealer informing them they have located the vehicles on the Internet and a sale is made. There are no in-person visits and the vehicles are being arranged to ship to addresses all over the country. Different identities and credit cards are being used which make it difficult for credit card companies to void transactions. To best protect your business, some proactive tips are included below.

Obtain detailed information about the purchaser including:

- full name
- telephone number
- alternate phone number
- home address
- social security number
- date of birth
- alternate credit card number
- employment information

Attempt to obtain the consent of the purchaser and run a credit report to verify the identification (ID) info. If the purchaser is hesitant with giving the detailed information, this is a **red flag**.

Due to false identity concerns, have the purchaser scan and e-mail:

- two photo IDs (minimum of one)
- credit card used to purchase the vehicle along with an alternate card, if provided

Before completing the sale and delivery, verify:

- credit cards and ID names match
- shipping location and ID address match

Upon delivery of the vehicle at a confirmed address that matches what they provided:

- photograph the individual's ID
- photograph the individual
- photograph the purchaser's vehicle and plate number

Please note the current scheme involves all-terrain vehicles being purchased in the Northeastern states. The theft rings will change to other types of vehicles along with the geographic location.

This brochure is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce but are not guaranteed to eliminate any or all risk of loss. Qualified counsel should be sought with questions specific to your circumstances.