



Lee's Summit Police Department

Neighborhood News

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IN THIS ISSUE:

- **Micro-Chipped Credit Cards Aren't Fail Proof**
- **Facebook Friends Help Solve Felony Crimes**
- **ID Theft Web Packet**
- **Contact Us...**

"Chip-and-Signature" EMV Cards in the United States

Most card companies implementing the new EMV technology will forgo the "chip-and-PIN" plan and opt for a "chip-and-signature" feature instead. Though "chip-and-PIN" is considered the most secure option, card companies are concerned many Americans will become frustrated when asked to enter their PIN during every transaction. Though European countries have used "chip-and-PIN" systems for years, America will choose the "chip-and-signature" product for convenience sake. The downside? It's very easy to fake a victim's signature at a PoS transaction.

Be safe—opt for "chip-and-PIN" when available.

Micro-Chipped Credit Cards Aren't Fail Proof

Micro-chipped or "chip-and-pin / chip-and-signature" credit cards are trending in the U.S., and though the innovative concept seeks to prevent credit card fraud, the FBI is warning Americans the new cards aren't fail proof.

EMV cards were developed by three prominent credit card companies: Europay, Mastercard, and Visa. Instead of traditional magnetic strips on the back of credit/debit cards, EMV cards are embedded with secure chips that provide cardholder data to the issuing bank at the point of sale. These point of sale (PoS) transactions are uniquely coded and cannot be reproduced by criminals.

EMV cards require new card readers at PoS terminals, and you may have heard recently the federal government has required all merchants to switch to new terminals that support EMV transactions. Though the compliance deadline continues to get pushed back, merchants who do not install the new card readers will ultimately assume liability for fraudulently used cards. Traditionally the monetary losses associated with stolen credit/debit cards have been absorbed by the issuing financial institution themselves.

In theory, EMV cards should reduce the number of counterfeit cards since the chip technology is highly protected by Europay, Mastercard, and Visa and cannot be duplicated. As quoted in an article by Creditcards.com, The Aite Group identified in a 2014 study that counterfeit cards account for 37% of all U.S. credit card fraud. Many European countries made the EMV switch in the early 2000's and have seen a significant drop in counterfeit cards, though other forms of fraudulent use increased drastically. We can expect the same in the U.S.

Since fraudsters can't physically reproduce victims' cards, they'll turn to "card not present" or CNP transactions. Criminals don't need the victim's physical card to make fraudulent purchases online; they just need the card number and 3 digit security code. Criminals often obtain this information by writing down the victim's card number after a legitimate transaction (i.e. waitress takes your card as payment for your meal but records the number for herself before returning it to you). They also use traditional theft (stolen purse/wallet). Insider sales, phone/internet scams, and large hacks (think Target) garner stolen card information too. According to Aite Group, "In the U.K, online fraud rose 79% in the first three years after the country switched to chip cards."

Consumers should understand the risks associated with credit/debit card ownership and take appropriate action, especially with the implementation of EMV cards in the U.S. The best ways to protect yourself include checking your bank statements often, using secured networks for sensitive transactions (just say 'NO' to public wifi), buying from reputable retailers, and keeping your personal information private (don't cave to phishers/scammers). Additionally, consumers should remember the benefits of using credit over debit. When your debit card number is stolen, criminals have immediate access to your checking account. With credit, you can dispute the fraudulent charges when you notice them, so you're not out any money on the front end.

For more information on preventing credit card fraud and news on the latest scam alerts, visit the [Federal Trade Commission's website](#) on consumer protections.

What can you expect on our facebook page?

- *Crime Trend Updates
- *Hot Topics
- *Attempt to ID photos/videos
- *Attempt to Locate photos/videos
- *Special Announcements
- *Photos of officers on the job

Facebook Friends Help Solve Felony Crimes

In October 2015, we drafted what would become a series of requests to our facebook friends asking for help in either identifying or locating subjects wanted for felony crimes in Lee's Summit. Our first post was so successful we continued to reach out to the community through social media over the following months. By December 2015, we had written five "Attempt to Identify/Locate" posts and our facebook friends helped us solve three of the cases in question! Here's a breakdown of how our social media partnership worked:

Case #1: Felony Warrant Subject Wanted

Officers had been looking for a subject with a felony warrant out for his arrest. He had eluded us for days and without a current address on file, we weren't able to track him down. We posted his mug shot and name on facebook and asked our friends to share. Because the subject had a facebook page we could verify, we tagged him in the post as well. Within 20 minutes, we received information that led us directly to his location. He was taken into custody without incident.

Case #2: Help Identifying Homicide Suspects

Two subjects were seen interacting with a woman shortly before she was stabbed to death. Officers retraced the suspects' footsteps from the crime scene and found surveillance footage of them at a nearby grocery store. We posted the video and facebook friends quickly identified the suspects. Within seven hours of the post both suspects were in police custody.

Case #3: Help Identifying iPhone Thief

We posted surveillance footage of a woman stealing an iPhone left on the counter at a local gas station. We also had video of her getting into her car in the parking lot. Facebook friends identified the woman and even connected her to a purse snatching in a bordering city!

If you don't already follow us on facebook, you should! We're at www.facebook.com/LSPolice.

ID Theft Web Packet Available at www.LSPolice.net

Identity theft is on the rise and, according to the Department of Justice, it is the fastest growing crime in America. We've updated our website with information about how to prevent identity theft and what to do if your identity is stolen. You can download an ID theft packet, affidavit, and customizable worksheet at <http://cityofls.net/Police/Safety-Information>. Just scroll down to the "Identity Theft" section. Links to Federal Trade Commission (FTC) resources are available as well.

To sign up for Neighborhood News, contact Community Interaction Officer Beth Glover, or register online at: <http://cityofls.net/City-of-Lees-Summit/Registration.aspx?returnurl=%2fCity-of-Lees-Summit.aspx>

Contact Us...

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