

Manchester F&B Network

Security, Crime Trends & Resilience

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MANCHESTER
BUSINESS CRIME
REDUCTION
PARTNERSHIP

MBCRP

Credit Cards
Counterfeit Currency
Making off without payment

Credit/Debit Card Checks

- The first 6 digits of a bank card number are known as the Issuer Identification Number (IIN) (previously Bank Identification Number (BIN))
- The chip embedded into a debit or credit card provides highly secure processing capabilities to carry out the card transaction. These include verifying the correct PIN. In addition to holding the same personal data as that on the magnetic stripe (i.e. cardholder name, card number and expiry date), the chip provides additional security features to safeguard against counterfeiting. The four digits of your PIN (personal identification number) are not held as a set of numbers on the chip
- Check the number on the front of the card matches the number on the till receipt. If it does not, the card is “skimmed/cloned”. If card is suspect, “Code 10” checks.
- Always check
Signature against name on card
Damaged chip (using as “excuse to swipe”)



Counterfeit Currency

When should I check a banknote?

It is a good idea to check your banknotes whenever exchanging them with someone to ensure they are genuine. It is especially important to be careful in situations where you cannot see the notes clearly.

What features should I check?

You should check the generic features on all Bank of England banknotes, such as the feel of the paper and raised print, the metallic thread, and the watermark. You should also check the features which are specific to certain notes, such as the holographic strip on the £20 note and the motion thread on the £50 note.

What should I do if I think I have a counterfeit note?

If you suspect a note is counterfeit, take it to the police as soon as possible. They will give you a receipt and send the note to the Bank of England for analysis. If the note is genuine, you will be reimbursed. Be guided by your supervision.

Counterfeit notes are worthless.

It is a criminal offence to hold onto or pass on counterfeit notes.



Further Advice

theukcardsassociation.org.uk

actionfraud.police.uk

chipandpin.co.uk

Counterfeit Currency

Ideally if you have been handed a counterfeit note which you have declined, you should withhold the note as well.

If you are faced with a difficult customer seek advice from a supervisor and/or support from a colleague. **Do not put yourself in harms way – ever.**

Be polite, professional and courteous at all times. The person offering the counterfeit note may be in ***innocent possession*** of the note.

Report **all** incidents relating to counterfeit currency to the BCRP. Serial numbers are of particular interest.

For further advice - bankofengland.co.uk

A free interactive smartphone app is available which is very user friendly.

Obtaining services dishonestly – “Bilking”

- Offence under Section 11 of the Fraud Act 2006
- Maximum sentence of 5 years imprisonment
- Covers a range of offences such as ordering a meal and making off without payment, but applies for any service where “payment on demand” is expected or required
- In reality these are difficult offences to manage, particularly in a busy Food & Beverage environment
- Attentive staff with good customer service skills are key to managing this type of offence
- A refusal to pay by the customer when claiming sub standard service is not an offence. However, this is with the proviso that they show proof of identity/address/contact details etc. to enable the business to pursue losses through the small claims court
- This is different than someone who just runs off without paying



MEN Recent Headline

Tarlochan Singh, 38, would pretend to be out of money so needed to go to an ATM but then disappear, Manchester Magistrates Court heard.

Among his victims was upmarket Italian San Carlo, on King Street, a favourite with footballers including Paul Pogba and Sergio Aguero as well as pop star Rihanna.

Singh, of no fixed abode, admitted six counts of eating and drinking and then making off without payment.

He also pleaded guilty to breaching a criminal behaviour order banning from entering restaurants without the means to pay, criminal damage and shoplifting.

Among Singh's other food serving victims were Waxy O'Connor's, Pizza Express, Bella Italia, Frankie and Benny's and Tampopo. At Frankie and Benny's he also damaged walls and flooring worth £100.

The biggest bill he racked up for eating was £77.50 at Bella Italia and the total value of his dining out was just under £200.



NEXT TIME:

**Talent and Recruitment
January 2018**

