



# Apex Police Department General Order



<b>Title</b> Identity Fraud Reporting, Investigation and Prevention		<b>Order Number</b> 1104-20
<b>Effective Date:</b> October 22, 2020	<b>Amends:</b> 1104-13	
<b>CALEA Standard:</b>	<b>Rescinds:</b>	
<b>Reference:</b> NCGS 14-113-20 Identity Theft NCGS 14-113-21 Venue of Offenses NCGS 14-113-21A Investigation of Offenses	<b>Pages:</b> 4	
<b>Forms:</b>		

## Identity Fraud Reporting, Investigation and Prevention

### Purpose

To establish guidelines for reporting and responding to complaints of identity theft, financial fraud, and other crimes related to financial transactions of an illegal nature.

### Policy

It is the policy of the Apex Police Department to thoroughly investigate all identity theft crimes and assist victims in recovering losses.

### Definitions

*Bank Fraud* – Fraudulent activity involving financial institutions such as banks, credit unions, savings & loans, and mortgage/lending companies.

*Check Fraud* – The writing of checks on closed accounts or stolen checks. Different forms of check fraud may include accounts with insufficient funds, traveler’s checks, money orders, and counterfeit checks.

*Community Awareness and Prevention* – Officers engaged in public education/information forums, community crime prevention and awareness presentations, or similar speaking or information dissemination efforts which provide the public with information on the nature and prevention of identity theft.

## Identity Fraud Reporting, Investigation and Prevention

*Credit Card/Access Device Fraud (Skimming)* – Retrieving information encoded on the magnetic strip of genuine credit card and encoding that information onto the magnetic strip of another credit card.

*Financial Identifiers* – Credit card numbers, bank account numbers, pin numbers, etc.

*Identity Theft* – The theft or misuse of personal or financial identifiers to gain something of value and/or facilitate other criminal activity.

*Personal Identifiers* – Name, date of birth, social security number, address, phone number, driver's license number, passport number, etc.

### **Procedures**

### **Reporting**

1. All sworn police personnel will complete a written case report through the Records Management System (RMS) on all reported identity theft crimes.
2. Where the offense occurred outside the jurisdiction of the Apex Police Department, such as in another city, state, or over the internet, the victim's residence will be used as the location of the incident pursuant to NCGS 14-113-21A. The law enforcement agency will issue a written report and provide the complainant with a copy of the report and may refer the report to a law enforcement agency in that different jurisdiction.
3. Responding officers should fully record all information concerning criminal acts that may have been committed illegally using another's personal identity as covered by state and federal law. Case reports should be classified as Identity Theft if they involve any of the following:
  - Credit card charges, debit cards, ATM cards
  - Credit card checks written against their account.
  - Credit card accounts opened or account addresses changed
  - Establishment of a line of credit at a store or obtaining a loan at a financial institution
  - Goods or services purchased in their name
  - Computer/internet related frauds
4. The following information should be obtained for the report, but is not limited to:
  - What types of personal identifying information may have been used to commit the crime (i.e., social security number, driver's license number, birth certificate, credit card numbers and state of issuance, etc.) and whether any personal identifying information had been lost, stolen, or potentially misappropriated
  - Any information concerning where the crime took place, the financial institutions or related companies involved, and the residence or whereabouts of the victim at the time of the events

## Identity Fraud Reporting, Investigation and Prevention

- Whether the victim authorized anyone to use his/her name or personal information
  - Whether the victim has knowledge or belief that a specific person or persons may have used his/her identity to commit fraud or other crimes
  - Whether the victim is willing to assist in the prosecution of suspects identified in the crime
  - If the victim filed a report of the crime with any other law enforcement agencies and whether such agencies provided the complainant with a report number
5. Reports will be forwarded to the Criminal Investigations Division (CID) for review, determination of case status, and assignment. The CID will also coordinate with other agencies, as may be required.

### Victim Assistance

1. Officers taking reports involving identity crimes should provide victims with information on how to protect their identity and how to report their identify theft to the appropriate agencies. Officers should provide the victims with the following information:
  - Federal Trade Commission (FTC) ([Identitytheft.gov](http://Identitytheft.gov)) which is the federal government's one-stop resource for identity theft victims
    - The site provides streamlined checklists and sample letters to guide victims through the recovery process
  - Cancel each credit/debit cards and request new cards with new account numbers
    - Contact the fraud departments of the three major credit reporting agencies and ask them to put a fraud alert on the account, add a victim's statement requesting creditors to contact the victim before opening new accounts in his/her name, and request copies of his/her credit report from one of the major credit bureaus
  - Contact the [United States Social Security Administration Fraud Prevention and Reporting](https://oig.ssa.gov/) online: <https://oig.ssa.gov/> 1-800-269-0271
  - If the crime is computer/internet related, contact the [Internet Crime Complaint Center \(IC3\)](https://www.ic3.gov/default.aspx) online: <https://www.ic3.gov/default.aspx> or by phone 1-800-372-8347
  - If bank accounts are involved, report the loss to each financial institution, cancel existing accounts, and open new accounts
    - If deemed necessary, place stop payments on outstanding checks and contact creditors to explain
  - If the victim's driver's license has been in involved, contact the appropriate state's motor vehicle department and request a new driver's license number
  - Change the locks on the house and cars if there is any indication that these have been copied or otherwise compromised
  - Provide the victim with information about the North Carolina Department of Justice (NCDOJ) [Protecting Your Identity](https://ncdoj.gov/protecting-consumers/identity-theft/) website: <https://ncdoj.gov/protecting-consumers/identity-theft/> which contains a number of resources to assist victims of identity and fraud related crimes.

### Follow-Up Procedures

1. Follow-up investigations of identity crimes will include the following actions, but not be limited to:
  - Reviewing the written report and conducting any follow-up inquiries of victims or others as appropriate for clarification/expansion of information
  - Contacting any state and/or local enforcement agency with which the victim has filed a crime report or where there is an indication that the identity theft took place to coordinate investigative activities
  - Forwarding reports of identity crime involving other jurisdictions to those jurisdictions, if possible
    - Investigative responsibility will be retained, unless it is determined that the other agency will take responsibility due to greater evidence and/or access to the suspect or other necessary resources
    - In any case involving another jurisdiction where parallel investigations take place, Detectives will coordinate with those agencies to minimize duplication of effort and increase efficiency and effectiveness

### Public Education and Awareness

1. The Apex Police Department will periodically make its citizens aware of schemes and practices commonly used by perpetrators of identity theft. These may include, but are not limited to:
  - Presentations to community groups
  - **Newspaper and internet web articles**
  - Information located on social media and/or websites
  - Television and radio broadcasts

Text in “Green” denotes a significant change in policy

**BY ORDER OF:**



---

John W. Letteney  
Chief of Police