

**EDEN PRAIRIE POLICE DEPARTMENT**  
**PROCEDURE PACKET**

*(Revised January 2016)*

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**Reporting Check &  
Financial Transaction Card Fraud**

# Check Acceptance Procedure

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## *N.S.F. Checks and Account Closed Checks*

- Proper Identification:
    - Minnesota PICTURE driver license; or
    - Minnesota PICTURE identification card (paper driver's licenses are NOT accepted).
  - The correct driver's license number should be on the check.
  - Initials or employee number of the person who accepted the check should be on the check.
  - The correct home and work numbers should also be written on the check.
  - Single or combined total loss over \$500.
  - Should be less than three months old.
  - Original check is needed and will be entered into evidence. If original is not available the Check 21 copy will be needed.
  - Copy of the receipt listing items purchased with the check.
  - Notice and Demand for Payment of Dishonored Check must be sent by Certified Mail, return receipt requested or by regular mail, supported by an affidavit of service by mailing. After 5 Business days have passed from mailing the form and copy of the check(s) and no payment is received it becomes a crime. To take a report only the proof of mailing is needed to start the process. If a Domestic Return Receipt will be coming it can be added later to the report when it is returned to the victim in the mail.
  - Witness statements (employee who accepted the check, and any others who witnessed the transaction) including name, date of birth, home address, work and home telephone numbers.
  - Most postdated, second and third party checks are civil.
  - Usually we do not take a report for out-of state banks and passers as they are extremely hard to charge.
  - CD/DVD/Video tape of transaction if available or photos of transaction.
  - Completed **Fraud Information Sheet**.
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# Check Acceptance Procedure

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## *Check Forgery, Altered Checks, or Counterfeit Checks; and Financial Transaction Card Fraud*

- Any dollar amount.
  - Should be less than three months old.
  - Original check is needed because it is evidence and will be entered into the evidence room process, as is the receipt copy in a financial transaction card charge. If the originals are not available the Check 21 copy will work as long as it includes the front and the back of the check.
  - Reminder: Please handle the check/receipt as little as possible. It is evidence and there is a possibility of finding the suspect's fingerprints on the check or receipt. (If the prints are smudged or covered by other prints, they may render the case unsolvable.)
  - Witness statements (employee who handled the transaction and any others who witnessed the transaction) including: name, date of birth, home address, work and home telephone numbers.
  - The true account holder of the check or financial transaction card must sign an affidavit of Forgery stating the check written or account debited was falsely drawn upon. This Affidavit of Forgery is a needed document in the prosecution of a suspect involved with a forgery. If not available at the time of the report, advise the true account holder this will be needed.
  - Copy of the receipt listing items purchased with the check/financial transaction card.
  - CD/DVD/Video tapes of the transaction, if available or photos of the passer.
  - Any other receipts or documentation which may aid in the investigation.
  - Complete **Fraud Information Sheet**.
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# FRAUD INFORMATION SHEET

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## EDEN PRAIRIE POLICE DEPARTMENT

*\*Please Complete as it applies to your case.  
Information will be needed to file a report.*

### Victim Information

Name/Business Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

### Complainant Information

Name/Business Name: \_\_\_\_\_  
*(Last, First, Middle)*  
Date of Birth: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

### Person who Handled Transaction

Name/Business Name: \_\_\_\_\_  
*(Last, First, Middle)*  
Date of Birth: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
Date of Transaction they handled/Check Number/Receipt Number: \_\_\_\_\_  
\_\_\_\_\_

### Incident Information

Amount of Check or Charge: \_\_\_\_\_  
Date of Transaction: \_\_\_\_\_ Identification verified?  Yes  No  
Passer's Driver License Number: \_\_\_\_\_  
Suspect Name: \_\_\_\_\_  
Suspect Date of Birth: \_\_\_\_\_  
Employee Name: \_\_\_\_\_  
Date Notice and Demand for Payment Letter Sent: \_\_\_\_\_  
How was letter sent? \_\_\_\_\_

List all contact made with the person who passed the check or made the charge, including: dates, times, and specifics of the conversation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Account Data of Check/Card Used

Bank Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_  
16 Digit Number on Card (debit/credit): \_\_\_\_\_  
Account Holder Name (s): \_\_\_\_\_

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16 Digit Number on Card (debit/credit): \_\_\_\_\_  
Account Holder Name (s): \_\_\_\_\_

## Contact Data

Bank/Credit Card Company: \_\_\_\_\_  
Contact Name: \_\_\_\_\_  
Contact Number: \_\_\_\_\_

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## Items of Evidence

Please have below listed items available if they pertain to your case. They will be needed for evidence.

- All original checks, if not available the Check 21 copies of checks including front and back of check will be needed as they are entered into evidence.
- For credit/debit card transactions a copy of the receipt will be needed.
- Remember to handle checks as little as possible as they are considered evidence.
- Copy of Notice and Demand for Payment of Dishonored Check letter sent.
- Proof of Mailing (Certified mail with the return receipt requested/Affidavit of Service by Mail.)
- If possible, the receipt of the transaction which would include the items purchased.
- Witness Statements.
- Affidavit of forgery.
- CD/DVD/Videotape of transaction/ and or Photos of Passer or Vehicles involved.
- Any additional items which may aide with the investigation.

**NOTICE AND DEMAND FOR PAYMENT OF DISHONORED CHECK**

**To:** \_\_\_\_\_

**YOU ARE HEREBY NOTIFIED** that a check dated \_\_\_\_\_ drawn on \_\_\_\_\_ (bank name) of \_\_\_\_\_ (city) in the amount of \$ \_\_\_\_\_ and bearing the signature of \_\_\_\_\_ has been refused because of \_\_\_\_\_.

**Remit payment to:** \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

**DEMAND IS HEREBY MADE FOR THE PAYMENT OF THE ABOVE-MENTIONED CHECK**

**PLEASE TAKE NOTICE** that pursuant to Minnesota Statutes sect. §332.50, if you do not pay the above-mentioned check within 30 days after the mailing of this notice, you are liable to the holder of the check for the amount of the check plus a civil penalty of up to \$100, interest at the rate payable on judgments as provided in Minnesota Statutes sect. §549.09 on the face amount of the check from the date of dishonor, and reasonable attorney fees if the amount of the check exceeds \$1,250. A service charge not exceeding \$20 may be imposed immediately on any dishonored check, regardless of mailing a notice of dishonor, if written notice of the service charge was conspicuously displayed on the premises when the check was issued.

**ADDITIONALLY**, Minnesota Statutes sect. §609.535 provides that whoever issues a check which, at the time of issuance, he/she intends shall not be paid, is guilty of a felony if the value of the dishonored check (or aggregated checks within a six-month period) is more than \$500, a gross misdemeanor if the value is more that \$250 but less than \$500, or a misdemeanor if the value is not more than \$250.

**NOTICE:** Unless the check is paid within five business days after the mailing of this notice, the payee or holder of the check may refer the matter to proper authorities for prosecution under §609.535. Also, if the check is not paid within five business days after the mailing of this notice, the drawee will be authorized to release information related to the account to the payee or holder of the check and may also release this information to law enforcement or prosecuting authorities.