

BANK INVESTIGATIONS — CHECKS, FINANCIAL TRANSACTION DEVICE (ATM)

POLICY:

It is the policy of the Omaha Police Department to thoroughly investigate check forgery cases, no accounts/insufficient fund checks, and incidents involving unauthorized use of transaction devices (credit cards, bank cards).

PROCEDURE:

I. Forgery/Financial Transaction Device

- A. When a merchant or financial institution becomes aware of a Forgery or Unauthorized Use of a Financial Transaction Device, and has contacted 911, 911 Dispatch shall transfer the call to the OPD Telephone Report Squad (TRS), unless the crime is in progress and/or the suspect is in the area.
 - 1. When the crime is in progress and/or the suspect is in the area, Uniform Patrol Bureau (UPB) officers will be dispatched to banks and businesses to investigate complaints and complete reports of Forgery/Fraud and Unauthorized Use of Financial Transaction Devices.
 - a. UPB officers will also contact the Fraud Investigations Squad or Retail Crimes Squad when the crime committed was a felony AND they have the suspect in custody, or if the crime involved a high-profile victim.
 - b. If officers arrive to the scene and discover that the crime is not in progress and/or the suspect is not in the area, officers shall still complete reports and investigate the incident instead of referring the bank or business to TRS.
- B. If the crime is not in progress and/or the suspect is not in the area, 911 Dispatch shall transfer the bank or business to the Telephone Report Squad (TRS) who will obtain information from the complainant and complete an Incident Report.
 - 1. The electronic reporting system will automatically notify the Fraud Investigations Squad and the Retail Crimes Squad of the incident once TRS processes the Incident Report. The Fraud Investigations Squad or Retail Crimes Squad will assign the case to an investigating officer.
 - a. The Retail Crimes Squad will investigate cases involving the Unauthorized Use of a Financial Transaction Device if the suspect used the device at a retail location (i.e., Walmart, Target, etc.).
 - b. The Fraud Investigations Squad will investigate all other cases of Fraud or Unauthorized Uses of a Financial Transaction Device.
- C. Officers who are assigned to investigate these types of crimes will maintain personal contact with the complainant and keep them advised of the status of the investigation.

II. No Account / Insufficient Fund Checks

- A. The victim will be advised to contact the County Attorney's Office. The responding officer WILL NOT prepare an original Incident Report.

III. Stopped Payment on Check

- A. When an individual writes a check for the purchase of an item and then “stops payment” on the check after obtaining the merchandise, an intentional fraud situation may exist. The officer will complete an Information Report and notify the Fraud Investigations Squad.

REFERENCES:

I. Previous OPD Orders

- A. Previous General Orders: #127-88, 70-94, 4-96, 7-06, 6-14, 19-15, 20-24, and 20-24 Supplement #1.