



OPERATION THUMBPRINT PROGRAM

How does the program work?

Operation Thumbprint is a program adopted by the Antioch Police Department in an effort to deter financial fraud and identity theft by the use of **inkless** thumbprint pads. Directed at local merchants, losses at the point of sale can be prevented by obtaining a thumbprint from the prospective customer. Later, if the transaction is found to be fraudulent, the print could be used to assist in identifying and prosecuting the criminal.

This program has been very successful in other cities across the country because it acts as a deterrent. Offenders are reluctant to leave evidence of their crime behind, therefore reducing consumer fraud and business losses. In addition, many criminals tend to avoid businesses that are proactive in their efforts to reduce fraud losses.

Implementation of an Operation Thumbprint Program is inexpensive (each pad costs less than \$10 and will last for approx. 500 prints) and training for employees to properly employ Operation Thumbprint is quick and easy.

The customer is asked to place a thumbprint on the financial instrument using an inkless inkpad. The print is then placed on the face of the instrument where it can be easily identified. If the customer refuses then it is recommended that the clerk ask for a secondary form of identification with the same name on it. If they are unable to provide a secondary form of identification and refuse to provide the print then the retailer has the option of refusing the sale or requesting the customer pay in cash. Once it is determined that the document may be forged or counterfeit, the Antioch Police Department will take possession of the document and complete an investigation. The document with the thumbprint will then be submitted to the crime lab for identification.

In many instances, law enforcement agencies are able to utilize the Automated Fingerprint Identification System (AFIS) to identify unknown suspects. This ability combined with matching thumbprints to identify suspects, will greatly enhance the solvability of fraud type crimes. Such cases result in more convictions due to the compelling evidence of a fingerprint. This will also result in less time spent in court for victims, witnesses and law enforcement officers.

Commonly asked

Questions:

Who may participate in the program?

Retail Merchants and employees of financial institutions who have routine personal contact with customers.

What kinds of documents apply in this program?

All negotiable financial instruments that are used to conduct legal and acceptable forms of business which include checks, credit cards, credit applications, loan applications, new bank accounts and non-account holding bank customers.

How do I obtain a print?

Simply have the customer place their right thumb on an inkless pad, then transfer the print to the document being negotiated.

Where do I place the print?

The thumbprint is pressed onto the face of the check and onto the merchant's copy of the receipt or voucher for credit or sale. On all other documents, place it wherever clear space is available.

Do I need to witness the print when it is obtained?

Yes. Usually the merchant viewing the print will suffice. Do not accept a document with a thumbprint already in place.

Do I need to put a print on all checks and credit card receipts?

No, it is always the decision of the retailer or business to use Operation Thumbprint, but having a thumbprint will increase the potential of apprehending a suspect if you find that you have accepted a fraudulent document.

Will the ink leave any marks on my customer's thumbs or clothing?

No. The product uses an inkless pad, which leaves absolutely no residue on the thumb or fingers.

Isn't it an invasion of my privacy to require me to leave a thumbprint?

No. It is no more an invasion of your privacy to leave a thumbprint than it is to leave your signature on a check or credit card receipt. The program is designed to deter criminals as well as allow for their apprehension and prosecution. If the check or credit card transaction is not fraudulent then the thumbprint is never needed and is not retained by anyone, including the bank or police.

For further information

Contact the Antioch Police Department Financial Crimes Investigator:

Detective Blair Benzler at (925) 779-6930

