

Fraud Profile Inputs

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The following are characteristics, that when evaluated in various combinations, assist the investigator with developing one or multiple Profiles of Fraudster behaviors / trends.

Most Suspect Merchant / Retailer Types:

- Small Grocery (SG)
- Medium/Small Grocery (GS)
- Other Route (OR)
- Other Combination (CO)
- Convenience Store (CS)
- Delivery Route (DR)
- Combination Grocery/Restaurant (CR)
- Combination Grocery/Merchandise (CM)
- Combination Grocery/Gas (CG)
- Combination Grocery/Bar (CB)

Merchant / Transaction Characteristics:

- Operate under different business names using same FNS nbr
- Perform numerous Large / Even Dollar Tran Amts
- Trans occurring between 12:00am and 4:30am
- Transaction Amts incrementing by an even increment such as one or five cents
- Small Tran Amts followed immediately by Large Tran Amts
- Trans in consecutive months by same cardholder(s)
- Predominately Key-Entered Trans
- Rapid and Repeat Trans (Trans occurring with 3 to 7 seconds of each other)

Cardholder Characteristics:

- Repeat visits to the same Merchant in the same or consecutive months
- Performing Even and/or Large Dollar Transactions
- Requesting 4 or more Card Replacements in a 12-month period
- Consist PIN Changes
- Trans fall within a list of repeated trans amounts at one or multiple Merchants
- Multiple Address Changes in a 6-month period
- Shop several miles from residence address on file

Additional inputs to Profile development can include, but are not limited to:

- Fraud Activity occurring in other States and Lessons Learned
- News Articles exposing arrested Fraudsters and their methods
- Internal State Investigations by EBT Program and Law Enforcement Investigators
- Current and past Fraud Trends identified in the branded card markets (Consumer, Commercial and Pre-paid)
- Historical Fraud Trends (medium may have changed, tactics haven't)