



# Financial Crimes Intelligence For Law Enforcement



## The Cloned Credit Card Prepaid Debit Card, and Gift Card Smuggling Epidemic

Fraud is rampant in the United States as criminals who once made their living selling narcotics and fencing stolen goods have found stealing credit cards and laundering money with prepaid cards is a much easier, safer and more lucrative way to earn a living. Last year nearly 32 million Americans had their credit cards stolen and 12.7 million individuals had their identities stolen. With more than \$16B related to identity theft fraud and over \$10B loaded on prepaid cards from narcotics, human smuggling, sex trafficking and terrorist funding, you can see why criminals are drawn to plastic cards. As IRS Commissioner John Koskinen said "Prepaid cards are the currency of criminals. Our problem is you can't distinguish the number of a prepaid card from a legitimate bank account." If the IRS can't tell, imagine how difficult it is for law enforcement. And that's what the criminals are counting on.

ERAD™ provides a complete intelligence solution that provides Law Enforcement with the ability to inventory and interrogate any plastic card found during an arrest.

## ERAD Global Financial Crimes Intelligence Platform

### ERAD-Intel 1.0™

- A secure web portal to Identify payment account information from virtually any magnetic stripe card.
- Unlimited access to determine and retrieve key information about credit, debit and prepaid cards.
- Complete access to our comprehensive reporting modules.
- Produce detail excel and .pdf documents for court orders and management reports.
- No Contract Required
- **Only \$9.00** Per Month

### ERAD-Intel 2.0™

- All of the features included with ERAD-Intel 1.0™
- Determine the balance from participating Visa, MasterCard and American Express prepaid cards
- Determine the available balance from key retailer gift cards.
- No Contract Required
- **Only \$15.00** Per Month

### ERAD-Recovery™

- All of the features included with ERAD-Intel 2.0™
- Plus freeze the available balance associated with a Visa, MasterCard or American Express prepaid card
- Seize the available balance associated with a Visa, MasterCard or American Express prepaid card
- Process subpoenas, seizure warrants and court orders
- Requires a Law Enforcement Agency Contract

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|    | Legal Concerns   | Relevant Case Law  |
|----|--|--|
| 1. | Interrogating the magnetic strip of a confiscated prepaid card does not violate an individual's fourth amendment rights. | <p><u>US v. Alabi</u>: the agents' examination of the magnetic strips on the credit and debit cards did not constitute a search for Fourth Amendment purposes.</p> <p><u>US v. Benjamin</u>: scan of magnetically-coded information on a credit or debit card does not involve a physical intrusion into a constitutionally protected area.</p>  |
| 2. | Individuals do not have privacy rights with prepaid cash cards   | <p>There is simply no basis to extend <u>Riley v. California</u> 134 S. Ct. 2473, to digital information that literally has no purpose other than to be provided to others to be read.</p>   |
| 3. | Prepaid cash cards are currency  | <p><u>Oklahoma v. Eighty Three (83) Walmart Gift Cards and various MasterCard and Visa Cards</u>: the definition of "currency" is "An item (such as coin, government note, or banknote) that circulates as a medium of exchange." It is the opinion of this judge that stored value cards, gift cards, prepaid credit cards, etc., certainly meet this definition."</p> <p><u>US v. Ross William Ulbricht, ak/a "Dread Pirate Roberts," a/k/a "DPR," a/k/a "Silk Road"</u> Digital currency allegedly used by defendant and his co-conspirators constituted "funds" within meaning of money laundering statute. Digital currency at issue had value, in that it could be used to pay for things.</p> |



Home > Cases > Manage Case > Add Card

## Add Card

Swipe Card or Enter Account Number Below

Case  
007

Card Type

Other Card

Card Number

4313012345678901

Card Name

WILLIAMS, THOMAS J

Card Expiration

12/22

CVV

123

Notes

Case 15-345678  
Cloned, hotel room card  
Number on front:  
4123456789012345

Save Card

Populated by card swipe  
(all info on mag strip)

### Issuer Information

|                                  |   |             |        |
|----------------------------------|---|-------------|--------|
| <b>Brand</b>                     | VISA  | <b>Type</b> | CREDIT |
| <b>Category</b>                  | CLASSIC   |             |        |
| <b>Issuer Name</b>               | Bank of America - Consumer Credit   |             |        |
| <b>Issuing Country</b>           | UNITED STATES   |             |        |
| <b>Website</b>                   |   |             |        |
| <b>Phone Number</b>              | Toll-Free: 800-472-7970<br>After Hours: 800-472-7970  |             |        |
| <b>Principal Contact Address</b> | Fraud Investigation:<br>Bank of America - Consumer Credit<br>1100 North King Street<br>Wilmington, Delaware U.S.A.<br>19884 |             |        |

Entered by case officer to track the card.  
IE: altered info on front of card