

## Local banks, merchants work against credit card fraud

By Scott Nelson

Credit card fraud is becoming popular among those crimes known as "white collar crime." It is on the rise in the Midwest, and climbing even faster on the East and West coasts.

Almost all major credit card operations are financed and run by local banks. In Lincoln, both Master Charge and VISA charge accounts are handled by Lincoln's National Bank of Commerce.

Although NBC, like most banks, is reluctant to give out information about their losses, Billie Kent, manager of the bank's credit card office said credit card fraud presents a problem.

Frank Kelly, an investigator for the First National Bank of Omaha, which handles Master Charge and VISA for the Omaha area said the national figure of .065 percent loss of total cash volume due to fraud is a little misleading.

That money comes out of the 6 percent charge by the bank to merchants for the credit service, and most of that is eaten up by administrative costs.

He did say that the bank's losses from fraud are up 65 percent over last year.

The crime itself is not very complex. Simply buy, steal or forge a credit card and purchase as much merchandise as possible without getting caught. Unfortunately for some would-be thieves, the getting away is not as easy as it sounds.

### Merchants check charges

All major credit card companies have an agreement with their member merchants to run a credit check for charges over a set amount, usually \$50. The clerk calls a credit card center to check if the card has been stolen, cancelled or overcharged, and if so, the clerk just hangs on to the card.

NBC belongs to an association with 10 other member banks that share a credit card center to cut credit card losses.

The association is called the Mid-America Bank card center and has member banks in eight states. Both NBC and the First National Bank of Omaha belong. The two banks account for almost all VISA and MasterCard accounts in the area.

Kent said the Midwest is lucky not to have the problem of fraud that most banks in major cities have. With its lower un-

employment and smaller tourist trade, Kent said there is less fraud in Lincoln than in many parts of the country.

"Of course, you're going to have less fraud in Lincoln, or Omaha or Des Moines than you might have in, say Chicago or Atlanta, said Kent.

George Burton, an investigator for the Mid-America Bank Card Center said his association plans to keep it that way by prosecuting every fraud case it can.

"We want the thieves to know that if they steal a credit card and use it that even if they get out of the store, somebody is

looking for them," Burton said, "and we do prosecute."

"We'd just as soon prosecute a \$5 gas fraud as a \$100 rip-off."

### Rewards for tip offs

He said his association offers a \$25 reward to any clerk who finds a bogus credit card, and holds it and an additional \$25 for any help the clerk might be able to give whether it leads to an arrest or not.

He said credit card thieves have no economic or social bounds.

"Anybody old enough to steal and young enough to get from store to store is a potential credit card thief. We've seen all

kinds."

All of the investigators and bank representatives agreed that the credit card owner has the key to stopping credit card fraud.

They suggested that a person own no more credit cards than absolutely necessary and be very careful about losing or leaving a card behind at a store. Most importantly, if card holders think a card is lost or missing, they should inform their bank immediately. Not only might it stop the misuse of the card, but it might save a customer the \$50 maximum limit that can legally be charged to the card holder for his stolen credit card.



Photo by Mark Billingsley

A Brandeis employee admires the window display she has just finished while a passer-by, caught amidst the reflections of downtown Lincoln, admires the woman and her work.



Photo by Jerry McBride

Peter Levitov, UNL coordinator of international educational services, recently returned from Kenya where he counseled prospective students on U.S. schools.

## Kenya workshop updates advisers

By Barb Richardson

A workshop on higher education in the United States took Peter Levitov, UNL coordinator of international educational services, to Africa where he served as a representative for three African nations.

For the first week of November, Levitov was a faculty member on the Workshop on Higher Education in the United States: The Counseling and Advising of Prospective Students, that was held in Nairobi, Kenya.

The purpose of the workshop, according to Levitov, was to "update people on counseling students from other countries." He added that the trip was not to recruit foreign students to the United States.

The update would in turn help students decide if they want to go to school in the United States or not, Levitov said, and if they do, what institution and field of study they would want to enter.

Topics presented at the workshop included, "The Recent Development in Higher Education in the United States," "The Selection and Admission Process for Foreign Students in the 1970s," "The Role of the Foreign Student Adviser," and "Predeparture Orientation for the Student," Levitov said.

### Different continents each year

Levitov added that workshops, like the one in Africa, are held on a different continent every year by the National Liaison Committee on Foreign Student Admissions.

This group received a grant for this year's workshop from the International Communications Agency, a federal agency. The director of ICA sent announcements to each of the sub-Saharan United States embassies indicating that the program was being held and that each embassy should nominate two representatives to the workshop, one from the cultural affairs office and one from within the embassy who counsels prospective foreign students.

According to Levitov, 65 representatives from 29 African countries participated in the workshop.

Levitov added that the embassies were also asked if

they would like one of the workshop faculty members to visit their embassy as a consultant after the workshop.

"The consultants would meet with officials of the ministries of education, local university officials, the International Communications Agency staff at the embassy, and other members of the education establishment," he said.

### Catalyst for discussion

"I went as a consultant to three countries, Liberia, Gambia, and Mali," Levitov said.

"As a consultant, I informed the officials about the current opportunities for foreign students in the United States and in an indirect way I served as a catalyst for discussion between the American education officials in the countries and the local education officials," he added.

The visit to Africa was not a new experience for Levitov.

"I'm an Africanist by background," he said.

Levitov said he spent two years in Liberia teaching African history from 1969-71.

"I was also part of a research team that spent a month in Africa in 1973 writing a book on the educational system of the African countries," he added.

Although Levitov said he was uncertain why he was asked to be a part of the workshop, he commented that his familiarity with Africa's education system may have been one of the reasons.

## Regent story delayed

The eighth in a series of profiles on the members of the NU Board of Regents has been delayed because Regent Robert Prokop has been unavailable for interview for the past two weeks.