

Inverness Thumbprint Signature Scheme

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Description: **The Tilley Award 2002**

Summary

In 2000 credit card fraud nationally totalled a staggering £292.6 million to banks and retailers. In 2001 it rose to in excess of £400 million. Credit card cloning (or "skimming") doubled in the Year 1999 to 2000.

Analysis showed that the city of Inverness had suffered rises in line with the national average. Further research revealed that per head of population the financial loss to the city of Inverness was the same as the rest of the United Kingdom. As one of the fastest growing cities in Europe it was important that initiatives were in place to try and reduce a rise in crime as the city expanded.

As a result of this the Crime Prevention department in Inverness set up and launched the "Inverness Thumbprint Signature Scheme".

The scheme in essence revolves around the provision of a thumbprint by a customer in a cheque or credit card transaction; providing both retailers and customers with a sense of added security and places the fear of crime back to the criminal. The ink-less process creates a permanent record of the identity of the presenter but in using a gel does not leave an ink mark on the user's thumb.

Initially, after looking at small pilot schemes where only a small number of retailers took part, it was decided that the best way to progress the scheme was by making it a community led initiative and carry it out throughout the whole city.

A meeting was held at the Inverness Town House and attended by the Inverness Chamber of Commerce, Eastgate Shopping Centre Management, City Centre Management, Victorian Market Traders, Federation of Small Businesses, The Inverness Licensed Trade Association, The Inverness Bed & Breakfast Association and a number of retail managers. It was decided that the Inverness Crime Prevention Panel head the scheme with all other agencies supporting it, including Northern Constabulary.

Invitations were then sent out to every business and a launch held which was chaired by the Inverness Provost. £10,000 sponsorship was raised locally to give all relevant equipment to every participating business, including laminated till point cards showing the supporting

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agencies and providing information for the public. Within 3 months over 300 businesses had joined the scheme.

As a result of the scheme, in 6 months the number of incidents involving credit card fraud had reduced by 84.3%, cheque fraud by 71 % and the theft of handbags, purses and wallets had fallen by 54.5%.

Due to the success a seminar was held in Inverness for the rest of Scotland with a view to expanding the scheme in a similar vein. 78 delegates attended, including 2 from Northern Ireland.

Analysis has now shown that Inverness suffers from less fraud than any other city in Scotland and is now safer as a result of this initiative.

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Objective: Clear + precise
clear problem

Narrowly target

6-7

Definition: Little or no evidence of analysis
to look at places or victims of fraud
circumstances or offenders. Try to
solution. Did consider displacement
& civil liberties

1-2

Response: Not linked to analysis

Not scatter relative to crime type
but perhaps relative to victim/target

No alternatives examined

No recent conduct

Ownership

3-4

Eval: Appears successful

User control + feedback for displacement

5-6

Presentation: Adequate

5-6

Cohesion

3

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Introduction

In May 2001, an article was placed in a local newspaper covering the Highlands and Islands highlighting that the police were "fighting a *plastic crimewave*". This article warned that credit card fraud was spiralling throughout Scotland and that in the Highlands alone, card fraud had risen by 56% in the last year. It also mentioned that the Northern Constabulary were becoming increasingly concerned about the dramatic rise in fraud. Naturally credit card fraud rose from £85 million in 1995 to £292.6 million in 2000. In 2001 it rose again to a staggering £411 million.

Inverness and the surrounding area was merely reflecting the national trend. Analysis showed that per head of population the people of Inverness suffered as much fraud nationally as anywhere else in the United Kingdom.

Shortly after this newspaper article had been written an inkless thumbprint signature pad arrived at the desk of the local Crime Prevention in Inverness and a local tactical initiative, to combat not just credit card and cheque fraud but also tool, plant and car theft from hire outlets as well as bed and breakfast fraud, was commenced.

The following is a summary of how the initiative was launched as a community project, the effect on the community, including local statistics as well as where it will go from here.

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Thumbprint Signature Scheme — Aims and Objectives

Due to the rise in the number of fraudulent cheque and credit card incidents being reported to the police and the obvious effect that this was having on the local community, it was decided that an innovative approach was needed if the problem was to be tackled locally.

In June 2001, Constable Fowler, a local crime prevention officer, came across a small pad which can be used to provide a thumbprint on any document by means on an ink-less gel. The quality of print left on any type of paper was excellent and being a gel it did not leave an ink mark on the users thumb. Constable Fowler then made enquiries where the pads had been used in small numbers and found that it was a good deterrent against fraud when customers were asked to provide a thumbprint signature on paying for goods by cheque or credit card. The print is requested by the store and placed on either the till receipt or on the rear of a cheque. It can also be placed on a hire agreement form. Being voluntary there are no issues in relation to human rights. It was also evident that there were numerous other applications eg Tool Hire, Plant Hire, Car Hire etc where goods occasionally fail to return due to a fraudulent hire.

On looking at the limited success in these other areas it was obvious that the fraudster was merely displaced to non-participating stores and as a result the credit card fraud did not fall significantly in the whole area due to displacement. It was also evident that there was some public resistance due to it being police led and seen as a 'big brother' scheme. The main aim for the Inverness scheme was therefore to cover as wide a radius as possible right throughout the city.

With this in mind the idea was taken to the Inverness Crime Prevention Panel. The Panel is made up from a whole cross section of the community and includes a local councillor, a retired bank official, a local shopkeeper, a social worker, a headteacher as well as the City Centre Manager and various other employees. On mentioning this idea to the Crime Prevention Panel it was agreed that they would head the project as it was decided that if launched as a police driven initiative there would be a greater public resistenc to the scheme.

On guaging the initial response by the members of the Crime Prevention Panel, Constable Fowler called a meeting at the Inverness Town House (keeping it away from police buildings) and the following agencies/organisations all attended;

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Inverness Chamber of Commerce
Inverness City Centre Management
Federation of Small Business (Highland Branch)
Inverness Licensed Trade Association
Inverness Victorian Market Traders
Inverness Bed & Breakfast Association
Inverness Eastgate Shopping Centre Management
Northern Constabulary — Inverness Crime Prevention
Inverness Crime Prevention Panel

Also in attendance were a few influential retail managers from large stores, eg Halfords, B & Q, etc.

It was agreed at this meeting that if embraced as a community initiative and supported by the businesses locally then all of the above agencies would give it their full support. It was also decided that the objective of the scheme would be to reduce credit card and cheque fraud by at least 25%.

Also agreed was that to be successful, sufficient sponsorship would have to be raised to provide sufficient pads for every till point in every participating store or business. It was also decided that a laminated till point card should be produced to inform the public once inside the store.

In order to keep the fraudster from the door an easily recognizable door sticker would be displayed prominently at the point of entry. It was also stressed that a press launch would have to be held to inform the public as it was felt that the law-abiding members of the public had to give it their full support for the scheme to be effective. Some concerns were also highlighted including the fact that some customers may object and that staff may feel slightly awkward at first. Again a good publicity launch would help address these concerns. Enquiry was also carried out by the Northern Constabulary Data Protection Officer, who stressed that the scheme was legal as the information was only obtained for the prevention and detection of crime and would only be used if a crime was committed.

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How would businesses join the scheme?

In order to tackle displacement it was agreed as many businesses as possible would be invited to take part right throughout Inverness and beyond. This was carried out by sending out a letter outlining the scheme and enclosing a fax back reply and also inviting every member to attend the launch so that they could support each other. Every supporting agency used their own mailing lists and other letters were handed out by local beat officers and then given a follow-up visit by members of the Crime Prevention Panel. An initial wave of publicity was sent out and local press and radio were very supportive in highlighting the idea and encouraging businesses to join and the public to participate, to help push the fraudster out of Inverness.

A retailers information pack was also devised for all managers covering how the programme works, some public concerns, questions and answers, steps to obtaining a thumbprint signature, as well as data protection issues. A customer information leaflet, a copy of which is enclosed, **Appendix 1**, was also drawn up to hand out to any customer who was not aware of the scheme.

It had to be stressed to all businesses that it was free to join as the Crime Prevention Panel managed to secure funding to a total of £10,000.00. All of the money raised came from local community funds and local businesses again emphasising that the project was to be a community led initiative.

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Would the public support the scheme?

On the 5 October 2001, the launch was held in the Town House and was chaired by the Inverness Provost. At the launch he stressed that Inverness had to come together to fight crime and that this was an ideal opportunity for the community to tackle crime by taking part in the scheme. The chairman of the Inverness Crime Prevention Panel also mentioned that for the first time the people of Inverness now had the opportunity to personalise their credit cards or cheque book in a way that the criminal cannot. He also stated that by taking part we could all help play a part in tackling the national problem. Constable Fowler also suggested that if successful there would be an obvious knock-on effect resulting in less thefts of handbags, purses and wallets.

Four MP's/MSP's attended the launch, along with numerous retail managers and maximum publicity was obtained with BBC Scotland and Grampian TV being in attendance as well as local press and radio. Front page headlines in all local papers was achieved and coverage on Reporting Scotland (BBC) and North Tonight (Grampian TV) also helped publicise the scheme both locally and nationally. All coverage was more than positive and very little, if any, negative reaction was obtained from the public.

All equipment for use within the stores was handed out at the launch to all businesses that attended. The remaining equipment was given out by members of the crime prevention panel within the preceding few days to allow the city to 'go live' at the same time. Within four weeks over 260 businesses had joined the scheme. This figure rose to over 300 within three months. Approximately 50 businesses outwith the city of Inverness had also joined the scheme.

Shortly after the launch, once the scheme was fully up and running, a survey was carried out to gauge public response to the scheme. 93 businesses replied out of 270. This survey showed that only 1.13% of the public refused when asked for a thumbprint signature. 62% businesses experienced no resistance at all and B & Q obtained approximately 3,000 per week with only ten refusals, i.e only 0.3% refusal. From the businesses that responded almost 13,000 prints were obtained in a week.

A full analysis along with general comments can be seen in **Appendix 2**.

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Analysis of the Scheme - Statistical Report

Due to the type of crime being targeted it was decided to use the police crime figures to carry out a comparison on similar time scales. Three areas would be looked at for analysis viz;

- i) number of incidents involving credit card fraud*
- ii) number of incidents involving cheque fraud*
- iii) number of thefts involving handbags, purses and wallets*

Displacement of crime would also be analysed to look at possible displacement into other crime areas as well as outwith the city of Inverness.

After eight weeks the first analysis was carried out and all retailers/businesses were written to with the results to encourage the use of the pads right up to and through the Christmas/New Year sales. This was again repeated at the end of January and again in February. A full running total of incidents during the scheme can be compared to the previous years total in the tables below.

TABLE 1

Number of incidents involving credit card fraud	2000/2001	2001/2002
1 October to 30 November	14	0
1 October to 31 December	31	4
1 October to 31 January	42	6
1 October to 28 February	48	7
1 October to 31 March (six months)	51	8

TABLE 2

Number of incidents involving cheque fraud	2000/2001	2001/2002
1 October to 30 November	3	1
1 October to 31 December	8	2
1 October to 31 January	12	4
1 October to 28 February	16	4
1 October to 31 March (six months)	17	5

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NB Within the totals each incident may and usually does involve numerous fraudulent transactions, e.g, one incident accounted for 25 separate frauds committed by one person in Inverness.

Most incidents that took place occurred at non participating stores with exception from 1 cheque case and 1 credit card case. Both of these cases involved the suspect providing a thumbprint for analysis.

TABLE 3

Number of thefts of handbags, purses, wallets etc	200012001	200112002
1 October to 30 November	33	16
1 October to 31 December	52	28
1 October to 31 January	66	33
1 October to 28 February	97	47
1 October to 31 March (six months)	121	55

As one can see from Table 3 above the knock-on effect of the scheme has resulted in a reduction in the number of thefts of handbags, purses, wallets etc by **64.5%** in six months. The percentage reduction for the totals after six months for credit card fraud is **84.3%** and cheque fraud is also down by **70.6%**. A visual graph showing the decreases in the three areas can be seen in **Appendix 3**.

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Has crime been displaced into another crime type?

To carry out analysis in this area a full list of recorded crime for Inverness was looked at covering all types of dishonesties.

A total for five areas of dishonesties is listed below and makes interesting reading. Figures include a full year.

TABLE 4

	2000/2001	2001/2002	
Housebreaking	195	190	(Down 2.6%)
Opening a Lockfast Place	317	244	(Down 23.0%)
Theft	858	644	(Down 24.7%)
Bike Theft	217	163	(Down 24.9%)
Fraud (all categories)	495	273	(Down 44.8%)

Has crime been displaced outwith Inverness?

To evaluate this it was decided to look at the combined total for crime in the surrounding area. This includes anywhere within a 20 mile radius of Inverness and beyond.

Combined total for surrounding command areas;

	2000101	2000102
All Group 3 crime (dishonesties)	2,701	2,801

As can be seen from the above there is only a slight rise (3.7%) in dishonesties outwith Inverness. It is interesting to note that fraud also fell in Lochaber (a neighbouring area command).

As a result of the initial success the concept was tabled at the Scottish Parliament by the local MSP Mr Fergus Ewing. A copy of the questions are enclosed. **Appendix 4**

Due to the amount of publicity locally, other areas have since introduced the Thumbprint Signature Scheme within their towns and schemes are now operating within Dingwall (15 miles north of Inverness), Nairn (14 miles east of Inverness), Fort William (largest town west of Inverness), Ainess, Invergordon and Tain (all north of Inverness). These town are within Northern Constabulary Force area.

A full list of the participating businesses in Inverness can be seen in **Appendix 5**. There are now over 450 participants within the Northern Constabulary force area.

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Conclusion

As a result of Inverness being the first town or city in Britain to adopt the scheme throughout it was decided to hold a national seminar in Inverness with invitations going throughout Scotland and beyond. 78 delegates attended and were encouraged to encompass the same community approach involving the whole community. Inputs were given by the Inverness Provost, Northern Constabulary's Chief Constable, the Director, of Scottish Business Crime Centre, the Inverness Chamber of Commerce, Inverness Crime Prevention Officer, Data Protection, the Inverness Crime Prevention Panel, Local MSP Fergus Ewing, and the Chairman of the Inverness City Centre Management Board who is also the franchisee of McDonald's Restaurant. Similar schemes are now being launched throughout Scotland incorporating the retail community and beyond rather than being merely police led schemes.

Although the scheme was introduced as a deterrent there is now the first case in Scotland of a person using a credit card fraudulently and being identified by the Scottish Criminal Records Office, 'after he left his thumbprint signature on the till receipt. This led to over 50 fraudulent transactions being detected. A similar cheque case is also pending.

The Inverness Thumbprint Signature Scheme has shown that communities can come together and combat even complex crime. This project has shown that if driven properly and if for the right purpose the silent law abiding majority will take part to help prevent crime.

Because of the initial success other avenues are now being explored including *"Inverness — a Safer Airport incorporating the Thumbprint Signature Scheme":*

Delivery companies are also using the pads when delivering goods ordered when the credit card was not present, eg Internet orders. Bed & Breakfast proprietors are also using it when customers book in to prevent them leaving without paying.

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Six months after the initial launch businesses continue to join the scheme as managers see it spreading throughout the area.

The success of this scheme would not have been possible without an active and dynamic crime prevention panel. They have been instrumental in helping devise retailers information packs, as well as distributing all relevant materials. It is the opinion of the author that this community tactical initiative to combat fraud and other dishonesties can easily be lifted to use in other areas and that *"together we CAN crack crime"*.

R M FOWLER
Police Constable 421
Crime Prevention Officer

INVERNESS CRIME PREVENTION PANEL

Dear Customer



(Name of premises/stamp)

WHY GIVE A THUMBPRINT. SIGNATURE?

In 2000 credit card fraud totalled £292.6 million. In 2001 it rose to in excess of a staggering £400 million. 40% of the total figure is made up by credit card (or 'skimming'), where the magnetic strip on a credit or debit card is copied by swiping it through a hand held card reader. In Glasgow, 'skimming' rose by 87%. It costs you in excess of £100.00 each year as we all share the costs.

Once reported, it is difficult to gain evidence in relation to the identity of the fraudster and at times, the enquiry time spent rarely justifies the lenient sentence given.

The Thumbprint Signature Program provides an effective deterrent to fraudsters. It uses an INK-LESS gel which creates a permanent record of the identity of the presenter, but using a gel does not leave an ink mark on the user's thumb. For the first time you now have the opportunity to personalise your credit card or cheque book in a way that no one else can. Criminals will try and steal your identity to get your money, but a Thumbprint Signature is beyond any fraudster, protecting your money and identity.

WHAT HAPPENS TO MY PRINT ONCE PROVIDED?

The impression is merely left on the till receipt and retained by the retailer. NO SECRET DATA BASE exists. NO NAME AND ADDRESS IS EVER TAKEN. Therefore, there is no infringement on your human rights. The information is only obtained for the prevention and detection of crime and will ONLY be used if a crime has been committed. The Police are NOT entitled to any Thumbprint, unless you or the retailer reports that a crime has been committed.

SO WHAT ARE THE BENEFITS TO ME?

By taking part in the Scheme, we are all in a small way **protecting our identity and placing** the fear of crime back into the criminal. Since the launch of the Scheme, the theft of handbags, purses, wallets, etc. has reduced by 50%! More startling perhaps is that credit card fraud has reduced by over 80% and to date, only one credit card fraud has been reported from a store participating in the Scheme and on that occasion, the criminal left his Thumbprint showing the effectiveness of the Scheme.

IS THE THUMBPRINT PAD SAFE TO USE?

Yes. The intended use of the Thumbprint pad is completely safe. It has been tested extensively in America where the product is made. It contains no carcinogenic products. Each time it is used, a thin layer is lifted from the pad leaving it completely clean behind. The residue is then left on the till receipt and any excess is easily wiped off by rubbing the thumb and forefinger together. The main ingredient is a form of vegetable oil and contains NO traces of nuts.

SO WHO IS RUNNING THE SCHEME?

The Inverness Thumbprint Signature Scheme is a community led initiative. It is **supported** by the Inverness Chamber of Commerce, Victorian Market Traders, Eastgate Centre Management, The Inverness City Centre Management Project, Northern Constabulary, Federation of Small Businesses and the Inverness Licensed Trade Association. and the launch of the Scheme was chaired by the Inverness Provost. Over 300 businesses in the Inverness area now operate the Scheme. It is the only City in Britain, to date, to try the Scheme throughout the whole City.

The concept has been tabled at the Scottish Parliament by Mr Fergus Ewing MSP and interest in the Scheme has been shown throughout Scotland and beyond.

Signed 3 McCreath, Chairman
Inverness Crime Prevention Panel

APPENDIX :2

COMPANY	No.of tills	No.of Prints per week	No. of Refusals per week
YOUR MORE STORE	3	100 +	3
UPPERCUT	1	60	4
VICTORIA WINES,KINGSMILLS	2	15	0
BAMBINO	1	100 +	0 TO 1
B&Q	9	3000	10
DUNCAN FRASER ,QUEENSGATE	1	2	0
HIGHLAND TOBACCONISTS	1	4	0
CLARKS	1	320	0
HIGHLAND SCOTTISH OMNIBUSSES	4	40	1
BUILDER CENTER	2	50	0
MACGREGOR INDUSTRIAL SUPPLIES	4	40	0
MILLETS	1	600	15
FOCUS	7	2000	20
COLIN CAMPBELL & SON	1	40	1 in 3 months
HOBBY HAVEN	1	50	1
SUPERDRUG	5	1000	3
MACDONALDS	12	75	0
THE PET SHOP	3	50	10
CEDAR VILLA GUEST HOUSE	1	8	0
CAMPBELL PLANT HIRE	1	2	0
INVERNESS TOYS	1	150	1
CALEDONIAN STORES	2	20	0
KINMYLIES GENERAL STORE	2	30	0
AQUADOME & SPORTS CENTRE	4	130	
GLENGARRY FILLING STATION	1	6	
CARPET WISE	1	90	2
MACRAE & DICK	1	40	4
L'UOMO	1	20	0
CORRIEGARTH HOTEL	3	80 +	0
DALMORE GUEST HOUSE	1	10	0
ALBA TRAVEL	1	5	0
HIGHLAND LAETHER CRAFT	1	6	0
CRAIGNAY HOUSE	1	20	0
BELLA PASTA	2	60	0
BARRATTS	1	300	2
SEAFIELD MOTORS	2	16	0
GRAHAM TISO	2	30	0
WHAT EVERYONE WANTS,INSHES	4	170	2
WHAT EVERYONE WANTS,STROTHER	2	400	2
TIME COMPUTERS LTD	3	20	'I
ODDBINS	2	20	0
CASTLE GALLERY	1	15	0
HCVF	1	1	0
PETER GREEN	1	50	1
TILE EXPRESS	1	18	0
LAS PLANT LTD	2	100	0
CLIVE ROWLAND MOUNTAIN SPORTS	1	50	1
MUNRO'S NEWSAGENTS	1	2	0
JOHNSTONESILEYLAND PAINTS	2	10	0
BONK & CO.	1	30	2
JJB SPORTS	4	300 +	5
LLOYDS PHARMACY(GREIG STREET)	1	40	0

STERLING FURNITURE	1	90	1
MELROSE VILLA	1	15	0
HOT ROCK	1	20	1
WILD BLUE	1	80	4
ADAMS CHILDRENS WEAR	2	20	0
THE MUSIC SHOP	1	30	0
HARRY RAMSDENS FISH & CHIP SHOP	3	1	0
GLAD LIGHTING	1	30	2
ALLDAYS(CRADLEHALL)	2	30	0
WHITE'S ELECTRONICS	1	1	0
HALFORDS	2	1200	1
BANNERMAN CO LTD	1	16	0
THE MILL SHOP	1	12	0
A& E RUSSELL	1	6	0
MARKS MOBILES	1	10	0
MACLEAN'S JEWELLERS	1	12	0
NICOLS CORNER SHOP	1	10	0
DEICHMAN SHOES	2	500 +	25
THE BODY & FACE PLACE	1	30	1
BOARSTONE TARTANS	1	100	0
JESSOPS	4	200	6
DUNCAN FRASER,QUEENSGATE	1	2	0
THE MODEL SHOP	2	200	4
ALLDAYS(CULLODEN)	2	25	0
GENERAL GEORGE CARPETS	1	30	0
LLOYDS PHARMACY(RIVERSIDE)	1	30	1
INVERNESS SLATE SUPPLIES LTD	1	2	0
LLOYDS PHARMACY(CHURCH STREET	2	20	3
THORNTONS PLC	2	300 +	1
WINSOR HOTEL	3	30 +	0
EUROPCAR	4	10	0
MACDONALD HOUSE HOTEL	1	1	0
CALEY MARINA	2	10	0
CHOICES	-1	10	0
W D MACPHERSON & SON	1	11	0
BLOCKBUSTER VIDEO	4	20	0
GUEST HOUSE(UNKNOWN)	2	10	0
A.J.GRANT & SONS	1	10	1
HI-TECH ACCIDENT & REPAIR	1	12	0
		12941 +	146 1.13% REFUSE

ONLY 93 REPLIES RECEIVED TO DATE OUT OF 270

N.B. 58 BUSINESSES OUT OF **92** HAVE **NO** REFUSALS AT ALL.(62%)

COMMENTS

APPENDIX2

Excellent idea. Failsafe against Fraud.

We totally approve of the Scheme. We have had only one refusal in total (3 112 months) Most people very supportive and we appreciate the results.

Excellent Scheme.

No. of people using cards down as we are quiet but it was really busy at Christmas and number would have been much higher. Refusals mostly from elderly people thinking it was making them out as criminals.

A large number of people are still not aware of the scheme. More advertising would be ideal. If all multiples took part it would improve matters, eg supermarkets, Eastgate Centre, Fraser Stores.

Majority of business is from locals who use shop regularly. Prints obtained from any new faces. Could use a new customer info sheet explaining what the scheme is.

At this time of year most of our customers are regulars and known by us. **Good scheme nevertheless.**

We have only had two refusals since the scheme started, even over the Christmas period. We do not ask regular customers for thumbprints.

The ink pads dry out too quickly.

Most people are willing to participate but one or two still refuse due to "Secret Database" paranoia. Once concerns are addressed, most are willing.

We have a lot of repeat customers so obtaining every thumb print is not required.

Where customers are refusing to provide a thumbprint this is because they view it as "Big Brother" watching, publicity could perhaps stress what happens to thumbprints after they are taken?

Number of thumbprints will increase when tourist season begins because we are very seasonal and our local customers are not targetted. They are easy to locate if any fraud takes place.

We sometimes get asked what the gel pads contain. Some people think they may be allergic to some of the contents.

Any chance of letting us know so we can put their minds at rest?

Great Scheme that obviously works.

We are very pleased to see increased uptake of scheme and look forward to seeing other towns join. Also hope all other businesses will change attitude and make staff insist on every credit sale use system.

Staff finding it quite hard to enforce print if customers refuse, without offending them. Otherwise scheme is going very well.

Our H/O was worried about the scheme at the beginning so we did not do it initially, but on seeing the results in the short time they have asked us to go ahead from now on.

Adverse comments in the "Courier" did not help public opinion but we take the time to explain the advantages to the

Perhaps when introducing to other areas a customer guideline booklet would benefit customers/staff and greater the understanding behind the scheme. Excellent idea. Well done!

Delighted to read of the success of the scheme!

We have introduced the thumbprint scheme in Glasgow, Aberdeen, Perth, Prestwick, Edinburgh and all is going very well.

Most customers are very interested and welcome the good idea.

All my customers have no objection at all so far and have praised the idea.

Great Idea.

It is working great.) am glad we got it up and running. Thanks.

RESULTS

