

# BUSINESSSAFE

*BusinessSafe is designed to aid businesses in protecting the safety and well-being of Florida's residents and visitors from threats. BusinessSafe provides private sector partners with open source information, analysis and resources to help protect their businesses and communities.*

Florida Fusion Center 19-171

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## BusinessSafe Highlight: Retail

### Criminal Activity

The retail and shopping industries consistently face challenges related to theft. The FBI estimates that organized retail theft is a \$30 billion-a-year industry. These criminal activities range from credit card and gift card fraud to refund scams. Although these activities may seem low-level, the money generated from these crimes may be used to fund large-scale criminal enterprises including money laundering, illicit smuggling, and potentially even terrorism.

1. **Credit Card Fraud** – Credit card fraud poses a serious economic risk to retail businesses. Generally, credit card fraud perpetrators will use credit cards with stolen data to make purchases. Once the fraudulent purchase is reported, card companies will issue chargebacks leaving businesses at a loss for the merchandise sold and for the money made during the transaction.
  - [12 Tips for Merchants to Fight Credit Card Fraud at the Point of Sale](#)
  - [Dealing with Credit Card Fraud in Your Retail Store](#)
  
2. **Refund or Return Fraud** – Refund or return fraud occurs when customers take advantage of the return process to gain money or merchandise. This can be accomplished in various ways including the returning of stolen goods and the returning of “rented” (used but non-defective) items. A new trend involves the usage of fraudulent cloned credit cards to make online purchases. Subjects then request returns of the purchased item with the funds being reimbursed on the subjects actual debit card.
  - [What is Return Fraud?](#)
  - [Retailers \(Including Amazon\) Crack Down on Return Fraud](#)
  
3. **Smash and Grabs** – Smash and grabs generally involve the smashing of display cases, grabbing merchandise, and fleeing before authorities can be contacted. This act may be preceded by individuals casing a store to identify where valuable items are held, to determine security measures in place, and to develop an overall plan of attack.
  - [The Ins and Outs of a Growing and Destructive Criminal Trend](#)
  - [7 Practical Tips for Preventing Smash-and-Grab Robberies](#)



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## Terrorist Activity

Retail and shopping centers are often soft targets with limited security and attract large crowds. Because of these characteristics, these facilities have been targeted for terrorist attacks in the past and may be targeted in the future.

1. **Explosive Devices** – In 2017, a Honduran citizen residing in Florida planned to detonate an explosive device inside of a shopping mall in Miami. The man had created videos in which he made pro-ISIS and anti-U.S. statements. The plot was foiled by the FBI and the man has pled guilty for attempting to provide material support to ISIS.
  - [Individual Pleads Guilty to Attempting to Provide Material Support to ISIS](#)
2. **Active Shooter** – In 2013, the Westgate Shopping Mall in Nairobi, Kenya, was attacked by multiple gunmen. The attack resulted in a 4-day siege which left 67 deceased and over 200 injured. Al-Shabaab, a group labeled as a foreign terrorist organization by the United States, claimed responsibility for the attack.
  - [Terror in Nairobi: The Full Story Behind al-Shabaab's Mall Attack](#)

The following flyer provides indicators that may be of use in identifying suspicious activity and potential indicators of pre-attack mobilization.

[Indicators of Terrorist Activities Related to Shopping Malls](#)

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