

Credit Card Types

- A. “Closed” end systems can track cards within own system using own banks, offices, etc. Tracking is easier.
 - 1. American Express
 - 2. Diners Club/Carte Blanche
 - 3. Discover

- B. “Open” end systems. Association of member banks, who issue credit cards with association logo. Must be tracked through issuing bank, credit union, etc. Some may be able to do “real-time” tracking, or not at all, due to resource limits.
 - 1. Visa
 - 2. MasterCard

Real-time Tracking Defined

Track the date, time and location of account transactions, as they occur:

- Calling cards and credit cards (“**Hot Watch**”)
- Cell phones
- Rental car agencies, airlines, travel agencies, etc
- Retail shopping club member accounts

Hot Watch – Credit Card

Records may be obtained via:

- Administrative subpoena with a Court Order for Non-Disclosure (**preferred way**)
- Administrative subpoena with Ex Parte Order (90 day delay of notice)
- Search Warrant
- Grand Jury subpoena (past records only)

*As defined by the Truth in Lending Act (15 USC 1602 (k))

Steps to Initiate Real-time Tracking

1. Contact the credit card Security Department
2. Send an Administrative Subpoena with a Court Order for “Non-Disclosure”

Hot Watch Court Order Example

TO: Credit Card Company

AT: Custodian of Records

Greeting:

By the service of this subpoena upon you by Special Agent ____ who is authorized to serve it, you are hereby commanded and required to, appear before an officer of the Drug Enforcement Administration to give testimony and to bring and produce for examination the following books, records, and papers at the time and place hereinafter set forth:

Pursuant to an ongoing investigation of violations, please disclose: Any and all records and information relating directly or indirectly to the following person(s), entities, account numbers, addresses and any or all of the following information between March 17, 2004 and the present.

This is an ongoing investigation into violations of the Federal Narcotics Laws, and such, it is requested that your company not disclose this request to the subscriber.

Note: This gets you information before Hot Watch begins.

Hot Watch Court Order Example

Suggested Court Order Verbiage to start Hot Watch:

“Any and all records and information relating directly or indirectly to any and all ongoing and future transactions or events relating to any and all of the following person(s), entities, account numbers, addresses and other matters or things specified below.

Credit Card Format

CARD	FORMAT	DIGITS
American Express	34XX XXXXXX XXXXX 37XX XXXXXX XXXXX	15
Diners Club/ Carte Blanche	36XX XXXXXX XXXX 38XX XXXXXX XXXX 300-305X XXXXXX XXXX	14
VISA	4XXX XXXX XXXX XXXX	13,16
MasterCard	51-55XX XXXX XXXX XXXX	16
Discover	6011 XXXX XXXX XXXX	16

Useful Web Sites on Credit Cards

- www.bindatabase.com – Identifies bank issuer of Visa/MasterCard accounts.
- www.mastercardonline.com – Law Enforcement request system for MasterCard.

Top Issuers of Credit Cards

1. Bank of America - largest single issuer of Visa cards
2. J.P. Morgan Chase – largest single issuer of MasterCard
3. Citigroup
4. Capital One
5. American Express
6. Discover
7. HSBC
8. Provident
9. Wells Fargo

Hot Watch – Credit Card Contacts

COMPANY	PHONE
American Express East Coast Central West Coast	609-646-4004 713-862-6836 213-688-0825
VISA	800-367-8472
MasterCard	800-307-7309
Discover	224-405-2885
Diners Club	866-259-3227