

Downtown is  
Calling

Good  
Times  
Await



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Join us on November 22nd at Noon at  
Hyatt Place Riverside, 3500 Market Street.  
The featured speaker will be Police Chief Larry  
Gonzalez speaking about the department, its  
programs, and the Foundation.

Call the RDP Office at 951-781-7335 for  
reservations.



November 2022

# Bulletin

Riverside Downtown Business Improvement District

## Downtown Business Improvement District

The Board of Directors of the Riverside Downtown Partnership (RDP) approved the Annual Report for the renewal of the Riverside Downtown Parking and Business Improvement District (Downtown BID) levy for the 2023 calendar year at their September 14, 2022 meeting. The report was submitted to the City and the Public Hearing set for 3 pm on November 8, 2022. The City sends out notices to all businesses in the Downtown BID to advise them of the date and time of the public hearing.

Both the Annual Report for the renewal as well as the PowerPoint presentation are posted on the RDP website for businesses to review prior to the public hearing. Go to [www.riversidedowntown.org](http://www.riversidedowntown.org), click on "About RDP" for the dropdown menu, and then "Annual Renewal Report."

The activities of the Downtown BID are funded by the BID levy which is

equal to 100% of the annual business tax levied by the City of Riverside and assessed on all businesses within the BID boundaries. No changes in the assessment or boundaries are proposed for 2023.

With the RDP Board's adoption of the Strategic Plan framework 2022 to 2026, the focus of RDP has shifted to reflect RDP's new vision, mission, values, and goals, as will the activities and new efforts in 2023. RDP will work towards its three goals in 2023 with particular emphasis on expanding its services and values to our members.

For more details, please refer to the Annual Report and the PowerPoint presentation. If you have any questions regarding either or the BID renewal process, please contact Janice Penner at the RDP office at 951-781-7339. 🏠

## Festival of Lights Returns with 30th Anniversary

The Mission Inn Festival of Lights returns in 2022 with all new 30th Anniversary lighting displays and décor along Main Street from November 25th to December 31st. Note that the Mission Inn Hotel & Spa lights and decor remain up until January 6, 2023. The Switch-On Ceremony also returns on Friday, November 25 with entertainment, food vendors, and the ceremonial 'switching-on' of the lights.

Santa and his elves also arrive in Riverside on November 25th with visiting hours from 5 pm to 10 pm Thursday through Sunday up to December 23rd. On December 24th, Santa will be available from 2 pm to 9 pm for last minutes wishes. Reservations and Professional Photography are not available but Camera and Phone Photography are

allowed. Visits are first-come, first-serve, and all ages are welcome.

This year, the Artisans and Entertainment components will be managed by "The Collective," comprised of the Division 9 Gallery, the Riverside Art Council, RDP, and the Mission Inn Museum, working with the City. The Collective is scheduling performers from November 26th to December 23rd on Thursday through Sunday from 5 pm to 10 pm. Community groups will be scheduled Thursday and Sunday and local bands Friday and Saturday. Artisan vendors will operate Thursday through Sunday from 5 pm to 10 pm.

For more information, visit <https://www.riversideca.gov/fol/> or the City's Festival of Lights Facebook *continued on next page*

## FESTIVAL OF LIGHTS RETURNS from page 1

page. Questions regarding entertainment or vendors can be directed to [artisanscollectiveriverside@gmail.com](mailto:artisanscollectiveriverside@gmail.com) or 951-341-6550.

Note: To avoid adversely impacting the streets and sidewalks, as per Riverside Municipal Code Section 13.21, street performances will not be permitted on the

Mall and on streets and right-of-ways on (1) Mission Inn Avenue from the Pedestrian Mall to Orange Street; (2) all sidewalks and right-of-ways on Orange Street from Mission Inn Avenue to Sixth Street; and (3) all sidewalks and right-of-ways on Sixth Street from Orange Street to the Pedestrian Mall. 🏠

## RDP's Holiday Window Decorating Contest Returns



Downtown businesses can help light up downtown by participating in RDP's annual window decorating contest. Decorate your windows and be eligible to win the \$125 First Place prize, \$100 Second Place prize, or \$75 Third Place prize, or one of five \$35 Honorable

Mention. Winners will be notified by email or phone and then announced on December 15th on Facebook. Winners will also receive a Certificate.

To enter, email [janice@riversidedowntown.org](mailto:janice@riversidedowntown.org) to receive an entry form. Entry forms will also be available at the RDP office or from the RDP Ambassadors. Submit the entry form to RDP by December 8th as judging will take place over that weekend.

Help light up downtown like last year's First Place prize recipient, Lake Alice Trading Company! 🏠

## Mayor's Message: Homelessness & Mental Health Update – Why the Passage of CARE Court Means Hope for Families

*Contributed by Mayor Patricia Lock Dawson*



Over the past few months, I have shared updates regarding the recent passage and signing of an important piece of legislation: CARE Court. In the midst of a mental health crisis that is gripping our country, state, and our city, this law is a breath of fresh air for the officials, advocates, and residents

who have worked for long sought-after comprehensive solutions for one of our most vulnerable population groups. Specifically, this law will enable families, clinicians, first responders, and others to refer individuals suffering from schizophrenia spectrum or psychotic disorders to care teams and other supportive services. With CARE Court, we will finally be able to provide, and compel, individuals with mental health and substance abuse disorders with the care and services they need.

Seven counties will be a part of the first round of this law's implementation in late 2023. I was determined that Riverside County be part of this first group of seven. After much advocacy from my office and work with our county partners, I am proud that Riverside County will be included in this group—along with San Diego, Orange, San Francisco, and others.

This new law has been welcome news for many, but there are criticisms that deride legislation like this as being 'coercive' or that it forces people into untenable situations. While I understand these concerns, I do not believe they are properly aligned to the reality at hand. What is most inhumane is the humanitarian crisis on our streets where,

because of these well-intended concerns, people are left to languish and die on our streets in the name of choice for one's mental healthcare.

During the early stages of my efforts to advocate for the passing of mental healthcare bills, including CARE Court, to address the previously mentioned mental health crisis that is so acutely felt in our city, I had the pleasure of meeting other passionate advocates along the way. One of the advocates I had the opportunity to work with is Deborah Mickelson. Deborah is the founder of a nonprofit called Project Becky, named after Deborah's sister, Becky, who unfortunately lost her battle with mental illness by way of suicide just days after Deborah and family were desperately trying to get the state to allow the family to require Becky receive mental health treatment. Due to the failed mental healthcare system in the state, Becky died in a tent living on the streets of Riverside, blocks away from her family's home.

Understandably, Deborah was sad and angry because she wished so desperately to get her sister the help she needed—help that current laws prevented her from getting. While it was too late for Becky, Deborah resolved to turn that anger into action by helping change the system that failed her sister with the goal of bringing hope to other families.

Like Deborah, I believe that it is our duty not to allow for individuals like her sister Becky to languish because of a decades-long failed system. As Ms. Mickelson so aptly put it, "CARE Court is not about stripping liberties, it's not about taking away fundamental freedoms, it's about trying to help the most vulnerable that cannot help themselves." And with the signing of CARE Court into law, help – and hope – is on the way for families like Deborah's and for those suffering from mental illness on our streets. 🏠

# COUNCIL CORNER

## Ward One Council Update

Contributed by Councilwoman Erin Edwards

It's the season of gratitude, and there's much to be grateful for this year. I was proud to champion the City's new **Homelessness Action Plan**, which was approved by City Council in October. I am also looking forward to the **30th Annual Festival of Lights**, which celebrates and highlights our beautiful Downtown. Here's a breakdown of what else we've got going on in Downtown this month.

Mark your calendar for the following dates this month:

- Kick off November with **Day of the Dead on November 5th** on and around Market Street in downtown Riverside.
- It's Election Season—don't forget to **vote on or before November 8th**. Check out VoteInfo.net to find out where you can drop off your ballot.
- Also on the 8th: Tune into the afternoon City Council discussion on the **Downtown BID levy renewal**.

- Land Use Committee will hear an update on **temporary and long-term outdoor** dining on November 14th.

- Keep your eye out for other topics at the dais. We'll receive updates on the **Riverside Gateway Project**, the **City's Building Code** involving electrification, and the **Riverside Transmission Reliability Project**.

- Have a Happy Thanksgiving! Don't forget to join us for the **Festival of Lights 30th Anniversary switch-on ceremony** on November 25th.

See you around Downtown this month. Call me anytime at 951-783-7811, or e-mail me at [EEwards@RiversideCA.gov](mailto:EEwards@RiversideCA.gov).



## Ward Two Council Update

Contributed by Councilwoman Clarissa Cervantes

**Happy Fall Greetings to everyone in Ward 2 and the City of Riverside!**

**Indigenous Peoples Month:** November is the National Native American Heritage Month, also known as Indigenous Peoples Heritage Month. I want to recognize and acknowledge the tribal nations and caretakers of our lands; the Cahuilla, Tongva, Luiseno, and Serrano. May we celebrate our indigenous communities, their ancestors, descendants, and all those to come each day.

**Annual Nuestra Navidad Breakfast:** Latino Network will be hosting their Annual Nuestra Navidad Breakfast on December 14, 2022 from 7:30 am to 9:00 am. This year we will return to an in-person event and attendees can enjoy an entertaining live auction and silent auction, with the focus on benefitting local scholarships, educational programs, and cultural events. For details about sponsorships and ads and to purchase tickets, contact Alexandra Leon at 951-394-2634 or via email, [lanetnuestranavidad@gmail.com](mailto:lanetnuestranavidad@gmail.com).

**Lincoln Park Advisory Group Thanksgiving Dinner:** The Lincoln Park Advisory Committee is hosting their Annual Thanksgiving Dinner on Friday November 18th at 5:00 pm at Lincoln Park, 4261 Park Ave, Riverside. This celebration commemorates the hard work and dedication of our residents to help improve the quality of life in our neighborhoods. This is a free community led event with music, food, and great times for the whole family. Come join us for a hearty meal in the Eastside! For additional details or to volunteer email Kim Pace, [kpace@riversideca.gov](mailto:kpace@riversideca.gov) or Janet Palacio, [jpalacio@riversideca.gov](mailto:jpalacio@riversideca.gov) or call 951-826-2220.

**Community Settlement Association Holiday Food Drive:** The Riverside Community Health Foundation and the Community Settlement Association (CSA) have

partnered with Door Dash to provide free meal delivery to residents in need of nutrition resources. Services are rendered free of charge to residents within a 10-mile radius.

On November 18th the Community Settlement Association will host the Annual Holiday Food Drive/Giveaway from 9:30 am to 12:00 pm at the CSA community center located at 4366 Bermuda Ave, Riverside, CA. **We still need Turkeys and other non-perishable food. Individuals who want to donate can contact:** Nayeli Pena-Quiroz at 951-686-6266 Ext. 101 or via email at [nquiroz@csariversideca.gov](mailto:nquiroz@csariversideca.gov).

**Ward 2 Business Spotlight:** As we look for ways to strengthen our economy, provide better quality of life, and build on local assets; we chose local businesses to highlight for their unique and the wonderful contributions they bring to Riverside:

- **Mi Cultura:** This month's spotlight is in Ward 1! A new Mexican art and gift shop opened their doors this fall in Downtown across from Mind and Mill! This is a women owned business that highlights the beauty of the Mexican culture. The shop is filled with items that make for great gifts, including local art from the Eastside Arthouse! Stop by and pay them a visit.

**My daughter, Autumn Sky and I wish you a Happy Fall and safe Halloween!**

Sincerely,

Councilmember Clarissa Cervantes





# Arts Corner: Riverside Artswalk Artist Spotlight - Magnolia Miles

*Contributed by Rachael Dzikonski, Executive Director - Riverside Arts Council*

Fall brings in the start of the holiday season, from Halloween and the Day of the Dead all the way through New Year's Day. With the start of the season also comes the cloudy skies and cool weather bringing on an eerie feeling that is suitable for the first two holidays, which can also be seen in the artwork exhibited and displayed during the October and November Riverside Artswalk events. Many artists tailor their items to fit the season, so you can expect to see a variety of Halloween themed artworks. Some artists however, fit in the season naturally and can be found in the middle of summer with eerie artworks and the November Riverside Artswalk Artist Spotlight is no exception.

Magnolia Mills is a mixed media artist who was born and raised in Riverside, CA. Magnolia has been creating art from the time she was a child and is currently working with taxidermy alongside her personal art projects. Her artwork can be described as spooky, raw, and quirky and fits perfectly with the spooky themes of the holidays. Her inspiration to create her work comes from a constant desire for self-expression that she can't simply put into words. She thinks of her work as a manifestation of the goings-on in her mind – each piece is an invitation into Magnolia's world. Her art satisfies the need to create and when she is not creating, she feels as though a part of her is missing. She also loves the thrill of provoking reactions out of people from her finished work, whether it be positive or negative. Although Magnolia does not have a defined goal about her future as an artist, what she does know is that she doesn't want to stop creating or let anything put out that fire and ambition to create.

Magnolia has been participating in the Riverside art scene since about 2010 and if she is not vending at the monthly Artswalk, she is visiting and checking out the

galleries. Aside from being active as an artist, Magnolia is also very involved in the community and has worked as an intern for Division 9 Gallery and the Riverside Arts Council. Through Division 9 Gallery, she helped to organize the first Day of the Dead festival and was also involved with Saturation Fest

as a participating artist and as an organizer. She has also been helping assist with Riverside Artswalk since 2016 and has helped coordinate vendors for the Riverside Art & Music Festival.

Her advice to any artist is to say "yes" to any opportunity that comes your way because you never know where it will lead you in the future. Magnolia feels that being a part of the Riverside arts scene is important, because once the participation is gone, the scene will die. It is important to support fellow artists and create a space for up-and-coming young artists who need an outlet and guidance.

Magnolia has shown her work at Division 9 Gallery, Pain Sugar Gallery, and Back to The Grind. She has also sold artwork in Los Angeles at various places such as Memento Mori. She has been working at Precious Creature Taxidermy since 2017, doing aftercare work for beloved pets that have passed away. When she's not working with aftercare clients, she's working on her own various art projects like short films, mixed media sculpture, and drawings.

For more information, visit Magnolia on Instagram [@necropolisoflaughter](https://www.instagram.com/necropolisoflaughter) 



## Business Spotlight: Everytable




In 2013 Sam Polk, a former hedge fund trader, founded a nonprofit called Feast to address food-related health problems in South LA. Feast began helping family food providers make healthy choices through nutrition

education, cooking classes, free produce, and support groups.

That year Sam began hearing from Feast participants that while fresh produce was great, they often had to buy food on the go because they were juggling multiple jobs and large families but in South LA, their only options were fast food. Sam created a model for a new company that

would sell nutritious food in "food deserts" like South LA at prices competitive with fast food. The name, Everytable, reflects a mission to bring nutritious, affordable food to every table in the country, with no one left out.

Everytable's mission is to transform the food system to make fresh, nutritious food accessible to everyone, everywhere at fast-food prices. Chefs at local kitchens turn fresh, wholesome ingredients into delicious meals, which are sold through small, grab-and-go storefronts. From start to finish, everything is designed to be super-efficient, and the savings are reflected in their prices.

Downtown Riverside's Everytable is located at 3750 University Avenue, Suite 100. Call them at 951-253-3839, check out their website at [www.everytable.com](http://www.everytable.com), or find them on Facebook. 

# BUSINESS BUZZ

## How Instagram is Changing and What it Means for Your Small Business

by Jess Lunk

Instagram has been growing rapidly over the past year, and now it seems every business wants to jump on board.

With more than 130 million users engaging with shopping posts on Instagram every month, the platform is a great social media marketing tool for small business owners. And with an array of eCommerce-friendly features that make promoting your products easy and convenient, it's an excellent place to set up shop.

Here's what to know about the platform's new features and how they can help your small business.

### *Authentic You With Instagram Candid*

Candid Challenge is a new Instagram feature inspired by BeReal, a fast-growing social platform that encourages users to share unique, real-time moments with friends by sending random notifications at different times every day and giving them two minutes to post a picture of what they're doing.

Like BeReal, Instagram's Candid Challenge will send users random notifications encouraging them to post a photo of what they're doing. Users will only be able to view another user's Candid photo after they make their first Candid. Candid photos use Instagram's dual camera tool, and you can differentiate them from other stories with the presence of a blue ring.

While everyone doesn't have this feature yet, you should brace yourself for this tool as a small business owner. Authenticity is currency in the social media space, and Candid Challenge allows you to connect with your audience while showing them a human and personable side to your operations.

Another authentic feature Instagram offers up in response to BeReal is the dual camera feature. Users can take a photo with the front and back cameras on your phone at the same time. This is great for conveying authentic, real-time reactions and small businesses can get really creative with this feature.

### *Reels Taking Over Videos*

Reels used to be bite-sized, 15 to 90-second videos. However, Instagram Reels are changing, and all videos under 15 minutes will now be considered a Reel with access to associated editing tools. Old videos will remain the same, but any new video you upload to your page under 15 minutes moves to the Reels section of your profile. This change may be bothersome, however the overall engagement rate for posts has decreased, therefore reels are being favored and are a better way to see the engagement you're after.

Along with this update is the consolidation of the Videos and Reels tab. Previously, your uploaded videos stayed in the Video section and Reels in the Reels section. Now, both your videos and Reels will appear in the Reels tab.

As a small business owner, you can use longer videos in Reels to tell fun stories about your brand and products, as well as to create how-tos, instructional videos, and other

original video features.

If your page is public, your Reels could be seen by more users, as Reels shorter than 90 seconds may appear as a recommendation in peoples' feeds. If your page is private though, your Reels will only be seen by your followers.

### **Instagram Elements and How to Use Them for Your Small Business**

#### *Posts:*

Instagram posts, which can be a photo, carousel, or video, are a great way to showcase your brand and connect and engage with your audience. Research your target audience and create relevant content that speaks to their interests so you can be sure to grab their attention.

Users on Instagram acknowledge the presence of businesses and brands, with more than 90% of users on the platform following at least one brand. This means you have a lot of opportunities to gain visibility for your small business by posting interesting content.

To get the most action from your Instagram posts:

- Use compelling captions
- Begin your captions with the most important information
- Keep the tone on your profile consistent across all posts and content formats
- Use simple and clear calls-to-action
- Tag your business's location to your profile to help prospective customers find you in your community and also to encourage in-store visits (If you have a physical store)
- Research top-performing hashtags in your niche and use them
- Get in on the conversation by creating quizzes, polls, and fun challenges and by responding to comments
- Include behind-the-scenes content to offer your audience an insider's look at your products and team

#### *Stories:*

Instagram Stories allow you to post images or fun and short videos that your audience will only see for 24 hours, after which the content will disappear unless you add it to your profile as a highlight.

Due to the 24-hour time limit, Story content is considered to be more spontaneous and more in-the-moment than general posts. Your brand can experiment with different types of content and formats in Stories until you identify the ones your followers love to engage with most.

You have access to the following types of Stories content:

- Standard, which is just your regular photo story
- Text-based story content for sharing quotes, experiences, or mini-blog posts
- Boomerang for creating short videos that play forward

***continued on next page***

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and back in a continuous loop

- Layout for making photo collages
- Photo Booth for stitching images together
- Multi-Capture for taking multiple shots in quick succession for one Story
- Level for horizon and landscape pictures

The Story Analytics tool lets you see how many users your Story content reached, the number of engagements and views it got, and the number of new followers it helped you gain. Also, by adding the location to your stories, you can make your small business more findable.

### Reels:

Instagram users engage with Reels 22% more than standard video posts, so don't ignore this feature if you want to boost your visibility on the platform. In total, there are more than two billion interactions with Reels on Instagram every month.

Reels get discovered by everyone on the platform, so they are not limited to only your profile followers. When users visit the Explore section of Instagram, they'll find lots of Reels in

the featured posts – including, possibly, your own.

Unlike Stories, which disappear after 24 hours, Reels remain on your profile in a dedicated tab. And as mentioned above, the Reels tab will now also serve as a home base for all the video content on your profile.

To find success with Reels:

- Don't make your Reels salesy
- Jump on trending audios
- Post consistently
- Collaborate with key leaders in your niche or influencers since your Reel will then show up on their profile too
- Use the right hashtags in your captions

Even if you don't use Instagram consistently, it's still essential as a small business owner to understand the new features and how they could benefit your brand. These changes will impact your use of the platform and how you interact with your audience, so set yourself up for success by creating content aligned with the new features and updates.

Source: <https://www.benchmarkone.com/blog/how-instagram-is-changing/>

## The Echo



Does your customer feedback reflect your brand promise?

There are many definitions of the term *brand*. One of my favorites is this: A brand is a promised delivered.

Is what you're known for delivered consistently? Consider Ace Hardware, whose brand promise is *The Helpful Hardware Place*. When you visit an Ace Hardware store, do they keep their promise? Are they helpful? Based on all their awards and the comments

from happy customers posted on social channels, they deliver.

Those comments and awards are what I refer to as *The Echo*. As you "shout" your brand promise, the feedback you get in return is the echo. And you want that echo to reflect your words.

The only way your customers will say what you want them to say – as in *The Echo* – is if the experience you deliver aligns with the brand promise. And it's the customer's perception that counts, not yours. So, when the customer's perception of your brand is the same as what you want them to experience, you have delivered on your promise.

Consider this. You may or may not remember the Yugo, a Yugoslavian automobile manufacturer that became popular in the U.S. in the 1980s. What attracted people was the price – a very reasonable \$3,995. The company marketed the car as "an appliance" for people who wanted a no-frills basic car to get them from point A to Point B.

But it wasn't long before the hype that came from the marketing and advertising fell short. For example, one of Yugo's TV commercials claimed the car "... will defeat

competitors. Reliability is its second name. Dependability and safety now have a totally new meaning. ... Your dream of a tough, dependable car can finally be fulfilled."

Unfortunately, *The Echo* was the opposite of what they were promoting. What they promised was something akin to BMW's slogan of *The Ultimate Driving Machine*. Instead, they became what one author refers to as *The ultimate automotive failure*.

By the way, BMW's slogan, *The Ultimate Driving Machine*, is its brand promise and has been since the 1970s. Their story is rich with high levels of luxury and engineering. And most of their customers perfectly echo the brand, as it delivers on its promise.

So, how are you and your company or brand perceived? Do your customers' perceptions of your brand echo yours? Don't answer me here. Ask the question in a room with your employees. See what they say. Then ask your customers. Hopefully, they match ... a perfect *Echo*!

<https://hyken.com/customer-service-strategies/brand-promise/>



## RDP Welcomes New Businesses to Downtown

Brecher Manufacturing • Gray Area (Salon)  
Griddle Me This (Food) • LJ Lounge (Food)  
Merina's Glam (Hair, Nails) • Nailed It by Henny (Hair, Nails) • Panaderia El Valle Del Ensueno (Food) • Post-It Bail Bonds • Sacred Chakras Healing Center • Shonnah's Consulting LLC  
The Beauty Bar & Company LLC



# SECURITY CORNER

## 5 Credit Card Security Risks Small Businesses Need to Know About

*By Sarita Harbour*

As a small business owner, you know that accepting credit card payments is pretty much a necessity. It's probably a routine daily activity you don't think much about. However, overlooking some simple security risks could be a costly mistake leading to stolen customer information, lost revenue, fines, and even having your credit card acceptance privileges revoked.

In fact, when it comes to processing credit card transactions, small businesses must follow The Payment Card Industry (PCI) Security Standards. These rules make sure that all companies that process, store or transmit credit card information maintain a secure environment to protect customer credit information.

Whether you own a restaurant, store or another brick-and-mortar business, here are five things to keep in mind if your business accepts face-to-face credit card transactions.

### **Untrained staff**

As a busy small business owner, you may not even realize that you and your staff don't know how to properly handle a credit card transaction. This leaves your business vulnerable to fraudulent transactions and the possibility of legal action.

"Make sure you and your employees know the rules of how to handle credit card data, said Vikas Bhatia, founder and CEO of cybersecurity firm Kalki Consulting. "Protecting your customers' personal data is not only good business, it's the law."

### **Not noticing fake credit cards**

When you have a long line of customers it's easy to overlook things about the credit card that indicate it's a fake.

"Look closely at the card itself," said Joseph Palko, chief marketing officer of 3dcart Shopping Cart Software. "Much of the fraud happening today is being done with cards that are being made by the person committing the fraud."

Palko said criminals use a stolen a credit card number or purchase one on the black market to create their own card with their own magnetic strip.

Pay attention to that strip. Adam Levin, founder of Identity Theft 911 and Credit.com, says that a scratched or damaged magnetic strip could be a tip-off that a card's a fake. "Criminals will often times scratch or damage the magnetic strip to force a cashier into entering in the credit card manually if they were unable to encode the credit card information on the magnetic strip," Levin said. If this occurs, he says to ask for proper identification before completing the transaction.

How do you identify a fake credit card? By getting to know the appearance of real ones, according to Palko. "Be familiar with what the different types of cards look like," Palko said. "If it looks as if you have a fraudulent card in your possession, call the bank phone number that is listed on the back of the card."

Levin said another clue to a fake card may be in the appearance of the numbers. "Oftentimes credit card criminals use poor equipment to create fraudulent credit cards resulting in cards that visually appear irregular," Levin said. He noted that if the numbers don't line up and are crooked, it's likely this is a fake credit card.

### **Matching signatures, names on cards, and ID**

Another often overlooked security issue when accepting credit cards is a missing signature.

"For purchases with a card present, always check for the signature on the back of the card," Palko said. If there's no signature, request identification, he said.

Phillip Parker, founder of CardPaymentOptions.com, said it's a good idea to ask for identification when taking face-to-face credit card payments. "Don't accept a card payment from someone who can't produce a photo ID, or if the name doesn't match the card," he said.

### **Storing customer credit card data to charge later**

Do you store credit card data for later charging? If so, you could be violating the Terms of Service of your merchant account, Parker said.

"Credit card data is only allowed to be stored in very specific and secure ways," he said.

"Allowing this data to be compromised can put you in great financial risk of both fraud liability and stiff fines."

Kalki says one important tip for staff is "don't write down credit card numbers."

According to Will Black, the CEO of Meridian Merchant Services, today's software helps secure customer data. When businesses use software for customers to enter their own credit card data (via a tablet or a portable credit card machine a staff member hands to a customer), something called a data lockout occurs.

"Once entered, the employee cannot pull the credit card number fully back up," Black explained. This prevents employees from accessing customer credit card information. "They may be able to see the last four digits to verify it, but the data should be locked out."

### **Cash refunding vs. refunding the card**

Do you accept returns of items first paid for on a credit card? If credit card returns aren't processed properly, your business could lose money.

"Many businesses allow a customer to make purchases on a card, and then return the item for cash as opposed to refunding it back to the card," Black said. The original purchase may be completed using a stolen credit card, with the fraudsters then returning the items to get the cash.

<https://www.businessnewsdaily.com/6171-credit-card-security-risks.html>





3666 University Avenue  
Suite 100  
Riverside, CA 92501

Ph.: (951) 781-7335  
Fax: (951) 781-6951  
Email: [rdpoffice@sbcglobal.net](mailto:rdpoffice@sbcglobal.net)  
[www.RiversideDowntown.org](http://www.RiversideDowntown.org)

**Submit press releases to:**  
Janice Penner by email at  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org)  
or fax at (951) 781-6951.

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**For Downtown News Alerts email**  
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RDP Facebook Page

ADDRESS SERVICE REQUESTED



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*Executive Director*  
Janice Penner

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Nanci Larsen, Treasurer  
Brian Percy, Secretary  
Andrew Walcker  
David Bristow  
Lou Monville  
Philip Makhoul  
Randall Hord

##### **Directors**

Chuck Beaty	Bryan Crawford
Jesse De La Cruz	Rachael Dzikowski
Shaya Edwards	Jean Eiselein
Paul Gill	Joseph Guzzetta
Teryn Henderson	Amy Hoyt Collette Lee
AJ Lincon	Stan Morrison
Robert Nagle	Deborah Rose
Sergio San Martin	Sherry Shimshock
Justin Tracy	

##### **Ex-Officio**

Erin Edwards, Ward One	Clarissa Cervantes, Ward Two
Oz Puerta, ABP	Bill Gardner, Director Emeritus

## RIVERSIDE DAY OF THE DEAD

SATURDAY NOVEMBER 5 \* 2022 \* 1PM - 10PM

Family Friendly \* FREE \* 19th Annual \* Presented By : Division 9 Gallery



Art \* Aztec Dancers \* Altars \* Dance Performances  
Food \* Catrina Pageant \* Live Music \* Lucha Libre