

N.C.P.I.-Crim. 219B.60
CREDIT CARD FRAUD-CRIMINAL FACTORING OF TRANSACTION CARD
RECORDS OF SALE. FELONY.
GENERAL CRIMINAL VOLUME
APRIL 2003
N.C. Gen. Stat. § 14-113.15A

219B.60 CREDIT CARD FRAUD - CRIMINAL FACTORING OF TRANSACTION
CARD RECORDS OF SALE. FELONY.

The defendant has been charged with criminal factoring of transaction card records.

For you to find the defendant guilty of this offense, the State must prove four things beyond a reasonable doubt:

First, that the defendant [employed] [solicited] an [authorized merchant] [agent or employee of an authorized merchant] to remit to an [issuer] [acquirer]¹ a financial transaction card record of sale.

Second, that the record of sale submitted to the [issuer] [acquirer] was not a record of a sale actually made by the [merchant] [agent or employee of the merchant].

Third, that this record of sale was submitted without the express authorization of a business organization or financial institution having authority to accept such a transaction as payment for a sale.

And Fourth, that the defendant acted willfully and intentionally to defraud the [issuer] [acquirer] [cardholder].

If you find from the evidence beyond a reasonable doubt that on or about the alleged date, the defendant [employed] [solicited] an [authorized merchant] [agent or employee of an authorized merchant] to remit to an [issuer] [acquirer] a financial transaction card record of sale which was not a record of sale actually made by the merchant or *his* agent or employee, and the defendant did this without the express consent of the [issuer] [acquirer], and that the defendant acted willfully, with the intent to defraud the

N.C.P.I.-Crim. 219B.60
CREDIT CARD FRAUD-CRIMINAL FACTORING OF TRANSACTION CARD
RECORDS OF SALE. FELONY.
GENERAL CRIMINAL VOLUME
APRIL 2003
N.C. Gen. Stat. § 14-113.15A

[issuer] [acquirer] [cardholder], it would be your duty to return a verdict of guilty. If you do not so find or have a reasonable doubt as to one or more of these things, then it would be your duty to return a verdict of not guilty.

1. For definitions of these terms, see N.C. Gen. Stat. § 14-113.8.