

FINANCIAL CRIMES INVESTIGATIONS

today's presenters...

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Major Crimes Task Force

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Counterfeit Investigations



Genuine U.S. Currency

- There is approximately **\$996 billion** in U.S. FRNs in worldwide circulation.
- Up to **2/3** is in circulation outside the United States
- About **75%** of all \$100 notes are circulated outside the U.S.
- Approximately **1/10,000** notes is counterfeit

Security features:

- Security fibers
- Security thread
- Security watermark
- Color-shifting ink
- Microprinting



Counterfeiting

Methods



TRADITIONAL

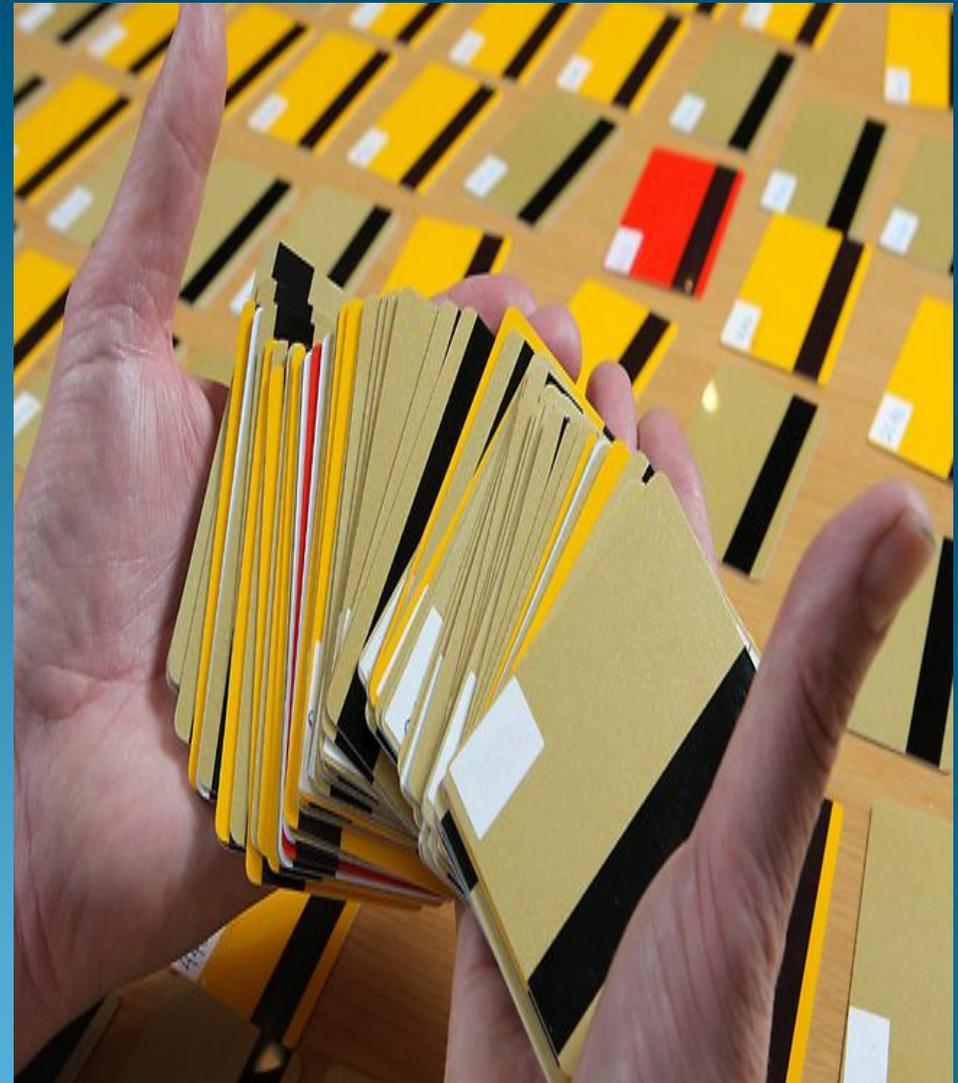
- Offset / Intaglio
- Primarily outside the U.S.
- High volume printing
- Technical skill required
- Significant time & cost



DIGITAL

- Computer equipment
- Primarily domestic
- Small volume
- Minimum skill
- Low cost & convenient

Access Device Fraud Investigations



Access Device Fraud

Methods

- Stolen Credit / Debit Card Numbers
- Skimming
- Altered Cards
- Counterfeit Cards
- Possession or Distribution of Access Device Numbers



Identity Fraud Investigations



State of Florida
Department of Highway Safety and Motor Vehicles
FOR USE ONLY AS AUTHORIZED BY DHSMV
DRIVER LICENSE

DL/D number	A300-540-68-321-0	Class	E
Name	MOHAMED ATTA		
Address	10001 W ATLANTIC BLVD CORAL SPRINGS, FL 33071-0000		
Date of birth	09-01-68	Sex	M
		Height	5-08
Restrictions		Endorsements	
Fingerprint on file	None		
Issue date	05-02-01	Issue time	15:36:28
Expiration date	09-01-07	Duplicate date	00-00-00
Form number	R010105020258		

Mohamed Atta

Scope of Problem

- Fastest growing crime in the United States
- Millions of new victims every year
- Billions of dollars in losses annually
- Victims often do not know they are victims for weeks, months or years
- No single place for thieves to strike

Who SHOULD you CONTACT ?

- Immediately file a Police Report for theft of credit cards or your identity documents
- Contact the Credit Bureaus IMMEDIATELY!
 - **Equifax** 800-272-9281
 - **Experian** 888-397-3742 or 800-301-7195
 - **Trans Union** 800-680-7289
- Close accounts if bank cards stolen – obtain new credit and ATM cards
- FTC ID THEFT WEBSITE

Credit Bureau activity

- Ask credit bureau to add victim statement to your account
“My identification was stolen on (date). Please call before opening any new credit lines”
- Follow-up report to credit bureau in writing
- Obtain copy of credit report from each service bureau – closely examine for unauthorized accounts

Find any fraud accounts?

- If so, immediately contact creditors where your ID was fraudulently used
- Fill out all fraud affidavits as requested
- Request copies of all applications and charges from fraudulent account
- Contact law enforcement

Organize your case

- Document & Save EVERYTHING!
- Write down names of people you talk to at credit bureau, credit card issuer, banks, etc.
- Follow up all phone contacts in writing
- Keep copies of all correspondence
- Keep originals of police reports – send copies to creditors, etc.
- Keep all documents & files. Problems may occur later.

Preventative Measures

- Reduce personal information “out there”
 - Remove name from marketing lists, etc.
- Order credit reports yearly to check for fraudulent accounts or activity
- Don't carry credit cards you rarely use
- Don't carry your Social security card!
- Remove SSN from driver's license
- Do not use birth date or family/pet names for PIN's - too easy to guess

Preventative Measures (con't)

- Never give out personal information over the phone unless you initiated the call
- Do not apply for credit cards just to get free items
- Do not have checks mailed to your home – pick up at bank
- **NEVER print SSN # on checks**
- Deposit all mail in USPS boxes – don't leave in outgoing mail in your own box
- Use a paper shredder for anything containing personal information

Helpful websites

- www.secretservice.gov
- www.ftc.gov/idtheft
- www.usdoj.gov/criminal/fraud/idtheft
- www.consumer.gov/idtheft
- www.annualcreditreport.com
- www.usps.com/postalinspectors
- www.irs.gov/identity-theft-fraud-scams

Important Phone Numbers

- FTC Identity Theft Hot Line
1-877-IDTHEFT
- Social Security Fraud Hot Line
800-269-0271
- U.S. Postal Inspection Service
800-372-8347
- Identity Theft Resource Center
858-693-7935 (not toll free)
- Internal Revenue Service
800-908-4490

anatomy of a sar . . .

...disclaimer

While this presentation is based, in part, on elements drawn from multiple actual case studies, it is a fictitious illustration of the interaction between financial institutions and federal law enforcement. This compilation does not represent any actual law enforcement investigation or SAR filing.

SAR RT Activities

- A review of the monthly reports downloaded from FINCEN
- Monthly meeting with other participants from USAO, FBI, DEA, HSI, USSS, HHS, HUD, State of Ohio, etc.
- Selections from the agencies
 - ⌘ Cases vs. Knock & Talks
 - ⌘ Deconfliction
 - ⌘ IRS Criminal vs. IRS Civil



Contact today's presenters...

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