

Course Outline

COURSE: JLE 202 **DIVISION:** 50 **ALSO LISTED AS:**

TERM EFFECTIVE: Spring 2016 **CURRICULUM APPROVAL DATE:** 10/12/2015

SHORT TITLE: FINANCIAL CRIMES

LONG TITLE: Financial Crimes

<u>Units</u>	<u>Number of Weeks</u>	<u>Type</u>	<u>Contact Hours/Week</u>	<u>Total Contact Hours</u>
1	18	Lecture:	.57	10.26
		Lab:	1.71	30.78
		Other:	0	0
		Total:	2.28	41.04

COURSE DESCRIPTION:

This course is designed for investigators responsible for a variety of financial crimes. This course provides investigators with specialized training handling crimes related to check and credit card fraud, real estate fraud, and a variety of internet scams. This course will also provide training on technology used to commit crimes and technology available to solve crimes. **PREREQUISITE:** POST Basic Certificate or Equivalent.

PREREQUISITES:

COREQUISITES:

CREDIT STATUS: C - Credit - Degree Non Applicable

GRADING MODES

- L - Standard Letter Grade
- P - Pass/No Pass

REPEATABILITY: N - Course may not be repeated

SCHEDULE TYPES:

- 02 - Lecture and/or discussion
- 03 - Lecture/Laboratory
- 04 - Laboratory/Studio/Activity

STUDENT LEARNING OUTCOMES:

1. Identify the parts of a check and utilize this information in a check fraud investigation including obtaining information from financial institutions, determining criminal violations, and preparing evidence.

Measure: Class Exercise

PLO:

ILO: 2, 3, 7

GE-LO:

Year Assessed: 2014

2. Identify the techniques used to commit various types credit card fraud such as account takeovers, unauthorized transactions, and skimmed credit cards.

Measure: Class Participation

PLO:

ILO: 2, 3, 7

GE-LO:

Year Assessed: 2014

3. Identify law violations associated with real estate fraud and specific considerations regarding crimes against the elderly and dependent adults.

Measure: Class Participation

PLO:

ILO: 2, 3, 7

GE-LO:

Year Assessed: 2014

4. Identify crimes constituting identity theft and demonstrate the ability to obtain necessary information and evidence for financial crimes investigations cases.

Measure: Class Participation, Writing Exercises

PLO:

ILO: 2, 3

GE-LO:

Year Assessed: 2014

CONTENT, STUDENT PERFORMANCE OBJECTIVES, OUT-OF-CLASS ASSIGNMENTS

Curriculum Approval Date: 10/12/2015

.5 Hours

Content:

I. Welcome/ Registration/ Introductions

A. Orientation of Course

B. Student Introductions

Student Performance Objectives (SPO): Identify the goals and learning outcomes of the course

Out-of-Class Assignments: Review Course Outline

7.5 Hours

Content:

II. Check Fraud Investigation

A. Parts of a check

1. Maker

10/12/2015

2. Payee
3. Dollar amount in numbers and words
4. Drawee Bank
5. MICR (Magnetic Ink Character Recognition) line
6. Memo line
- B. Five Points of Negotiability
 1. Bank name and account number
 2. Date
 3. Payee
 4. Dollar amount in numbers and words
 5. Signature
- C. Parts of a Check
 1. Endorsement
 2. Bank of First Deposit (BOFD) "spray"
- D. Additional Stamps and Endorsements
 1. Teller Endorsements
 2. Drawee Bank Endorsements
- E. Types of Checks/Ownership
 1. Personal
 2. Business
 3. Government
 4. Bank Issued
 5. Automated Clearing House electronic transactions
 6. Drafts
 7. Travelers cheques
- F. Additional Bank Terms
 1. Debit
 2. Credit
 3. Posting Date
 4. Returned Item
 5. Signature Cards
- G. Bank Secrecy Act
 1. Currency Transaction Reports
 2. Suspicious Activity Reports
 3. Monetary Instruments
- H. Check 21
 1. Substitute Checks
 2. Electronic image processing
- I. Bank Records
 1. Statutory time limits
 2. Housed in multiple locations
- J. Check Fraud Checklist
 1. Available information
- K. Elderly and Dependent Adult Considerations
 1. 368 (d) PC
 2. Elder Support

Student Performance Objectives (SPO): Identify all components of a check including maker, payee, MICR, endorsement, dollar amount, etc.

Out-of-Class Assignments: Review Instructor Handouts regarding Check Fraud

7.5 Hours

Content:

III. Credit Card Fraud Investigation

A. Types of Credit Card Fraud

1. Unauthorized credit card transactions
2. Account take overs
3. Bust-outs
4. Skimmed credit cards

B. Types of Cards

1. Credit Cards
2. Charge Cards
3. Debit Cards

C. Players in a Credit Card Transaction

1. Cardholder
2. Merchant
3. Acquirer
4. Card Association
5. Issuing Bank

D. Victim of Credit Card Fraud

1. Applicable Penal Code Violations
2. Cardholder
3. Merchant
4. Acquirer/ Third Party Processor
5. Card Association
6. Issuing Bank

E. Card Security Features

1. VISA
2. MasterCard
3. American Express
4. Discover Card
5. Other Card Types

F. Bank Statements

1. Generated Monthly
2. Provide a picture of a victim's spending pattern

G. Bank Records

1. Statutory time limits
2. Housed in multiple locations

H. Changes to the Credit Card Industry

1. Unauthorized Transactions Review
2. Multiple Access Cards Found

J. Elderly Dependent Adult Considerations

1. 368(d) PC
2. Elder Support

Student Performance Objectives (SPO): Identify and contact the victim of credit card fraud and determine criminal violations associated with the credit card fraud during class exercise.

Out-of-Class Assignments: Review Instructor Handouts regarding Credit Card Fraud

7.5 Hours

Content:

IV. Analyze the flow of a Real Estate Transaction

A. Involved Parties

1. Seller
2. Purchaser
3. Real Estate Agent/ Broker
4. Mortgage Company
5. Escrow Company
6. Title Company
7. Mortgage Servicer

B. Documentation

1. County Records
2. Document Locations

C. Types of Real Estate Fraud

1. Forged Documents
2. Occupancy fraud
3. Silent Deeds
4. Loan Fraud
5. Equity skimming
6. Short Sale Fraud

D. Law Violations

1. Penal Code Sections
2. Government Code Sections
3. Civil Code Sections

E. Elderly and dependent adult considerations

1. 368 (d) PC
2. Elder/ Dependent Adult Support

Student Performance Objectives (SPO): Identify the types of real estate fraud and the elements that constitute the fraud.

Out-of-Class Assignments: Review Penal, Government, and Civil Code Sections

7.5 Hours

Content:

V. Internet Fraud Investigation

A. Internet Devices

1. Cellular Phones
2. Tablets
3. Computers and Peripherals

B. Accessing the Internet

1. Dial Up
2. DSL (Digital Subscriber Line)/ Cable
3. Fiber Optic Connections
4. Virtual Private Network

5. Cellular

C. Information captured when accessing the internet

1. Network adapters
2. IP Address
3. Internet Browser Information

D. Internet Crimes

1. Identity Theft
2. New Account Opening
3. Unauthorized credit card use
4. Work at home scams
5. Email Phishing

E. Voice Over IP (VOIP)

1. Callers demanding money
2. Technology

F. Elderly and Dependent Adult Considerations

1. 368(d) PC
2. Elder/ Dependent Adult Support

Student Performance Objectives (SPO): Identify work at home scams and describe how victims are targeted and conned into participation.

Out-of-Class Assignments: Review Instructor handouts regarding Internet Fraud

6.5 Hours

Content:

VI. Financial Crimes Investigations Case

A. Proceeding with an investigation

1. Victim
2. Victim Participation
3. Evidence Availability

B. Private Sector Support

1. Financial Institutions
 2. Professional Associations
 3. Real Estate Agents/ Escrow Companies
- C. Obtaining Information Without a Search Warrant
1. Search Warrant
 2. State Laws requiring release of information
 3. Financial Crimes Enforcement Network (FinCEN)

D. Federal Agency Assistance

1. Federal Bureau of Investigation
2. US Secret Service
3. US Postal Inspection Service
4. US Marshall's Service

E. District Attorney's Office

1. File Case
2. Update the D.A. with progress
3. Laying Foundation for Evidence

F. Law Violations

1. Appropriate violations

- 2. State filing vs Federal filing
- G. Elderly and Dependent Adult Considerations
 - 1. 368 (d) PC
 - 2. Elder/ Dependent Adult support

Student Performance Objectives (SPO): Identify the procedure for investigating, documenting and filing a financial crime.

Out-of-Class Assignments: Review Instructor Handouts regarding Financial Crimes Investigations

1.5 Hours

Content:

VII. Conclusion

A. Case Reviews/ Assessment

- 1. Learning Points
- 2. Disposition
- 3. Evaluation

B. Course Evaluations

C. Closing Remarks

Student Performance Objectives (SPO): Demonstrate the ability to obtain necessary information/evidence regarding a financial crime during a skills exam.

Out-of-Class Assignments: Review Instructor Handouts

METHODS OF INSTRUCTION:

Skills Demonstration, Lecture, Scenario Training

METHODS OF EVALUATION:

CATEGORY 1 - The types of writing assignments required:

Percent range of total grade: 0 % to %

If this is a degree applicable course, but substantial writing assignments are NOT appropriate, indicate reason:

Course primarily involves skill demonstration or problem solving

CATEGORY 2 - The problem-solving assignments required:

Percent range of total grade: 20 % to 30 %

Other: Skills Exam

CATEGORY 3 - The types of skill demonstrations required:

Percent range of total grade: 50 % to 90 %

Class Performance/s

Performance Exams

CATEGORY 4 - The types of objective examinations used in the course:

Percent range of total grade: 30 % to 50 %

Other: Skills Demonstration

REPRESENTATIVE TEXTBOOKS:

Instructor Handouts

Reading level of text, Grade: 12 Verified by: Doug Achterman

ARTICULATION and CERTIFICATE INFORMATION

Associate Degree:

CSU GE:

IGETC:

CSU TRANSFER:

Not Transferable

UC TRANSFER:

Not Transferable

SUPPLEMENTAL DATA:

Basic Skills: N

Classification: Y

Noncredit Category: Y

Cooperative Education:

Program Status: 2 Stand-alone

Special Class Status: N

CAN:

CAN Sequence:

CSU Crosswalk Course Department:

CSU Crosswalk Course Number:

Prior to College Level: Y

Non Credit Enhanced Funding: N

Funding Agency Code: Y

In-Service: N

Occupational Course: C

Maximum Hours: 1

Minimum Hours: 1

Course Control Number:

Sports/Physical Education Course: N

Taxonomy of Program: 210550