1. **Welcome / Registration / Introductions (.5 hours)**
   1. Orientation of course
      1. Overview
      2. Logistics
      3. Course registration
   2. Student Introductions
      1. Name/Rank/Agency
      2. Current/Length of assignment
      3. Caseload
      4. Previous assignments
2. **Check Fraud Investigation** 
   1. Parts of a check (Front)
      1. Maker
      2. Types
      3. Payee
      4. Dollar amount in numbers and words
      5. Drawee Bank
      6. Memo line
   2. Five points of negotiability
      1. Bank name and account number
      2. Date
      3. Payee
      4. Dollar amount in number and words
      5. Signature
   3. Parts of a Check (Back)
      1. Endorsement
      2. Bank of First Deposit (BOFD) “spray”
   4. Additional Stamps and Endorsements
      1. Teller Endorsements
      2. Drawee Bank Endorsements
   5. Types of Checks/Ownership
      1. Personal
      2. Business
      3. Government
      4. Bank issued
      5. Automated Clearing House electronic transactions
      6. Drafts
      7. Travelers cheques
   6. Additional bank terms
      1. Debit
      2. Credit
      3. Posting Date
      4. Returned Item
      5. Signature Cards
   7. Bank Secrecy Act
      * + 1. Currency Transaction Reports
          2. Suspicious Activity Reports
          3. Monetary Instruments - $3000 or more
   8. Check 21
      1. Substitute Checks
      2. Electronic image processing
   9. Bank records
      1. Statutory time limits
      2. Housed in multiple locations
   10. Check Fraud Checklist
       1. Review available information
       2. Search warrant
       3. Government code requests
       4. Evidence code / foundation
   11. Elderly and dependent adult considerations
       1. Does 368(d) PC apply to the investigation at hand
       2. Elder support
3. **Credit Card Fraud Investigation** 
   1. Types of Credit Card Fraud
      1. Unauthorized credit card transactions
      2. Account take overs
      3. Bust-outs
      4. Skimmed Credit Cards
   2. Types of Cards
      1. Credit Cards
      2. Charge Cards
      3. Debit Cards
   3. Players in a Credit Card Transaction
      1. Cardholder
      2. Merchant
      3. Acquirer
      4. Card Association
      5. Issuing Bank
   4. 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
   5. Card Security Features
      1. VISA
      2. MasterCard
      3. American Express
      4. Discover Card
      5. Other Card types
      6. Contact numbers for card associations/issuers
   6. Bank Statements
      1. Generated monthly
      2. Provide a picture of a victim’s spending pattern
   7. Bank records
      1. Statutory time limits
      2. Housed in multiple locations
   8. Changes to the Credit Card industry
      1. RFID – Radio Frequency Identification
      2. Chip technology
   9. Credit Card Fraud Checklist
      1. Unauthorized Transactions Review
      2. Multiple Access Cards found
   10. Elderly and dependent adult considerations
       1. Does 368(d) PC apply to the investigation at hand
       2. Elder support
4. **Analyze the flow of a Real Estate Transaction**
   1. Involved Parties
      1. Seller
      2. Purchaser
      3. Real Estate Agent/Broker
      4. Mortgage Company (Lender)
      5. Escrow Company
      6. Title Company
      7. Mortgage Servicer
      8. Real Estate
   2. Documentation
      1. County Records
      2. Document Locations
   3. Types of Real Estate Fraud
      1. Forged Documents
      2. Occupancy fraud
      3. Silent Deeds
      4. Loan fraud
      5. Equity skimming
      6. Short Sale Fraud
   4. Law violations
      1. Penal Code Sections
      2. Government Code Sections
      3. Civil Code Sections
   5. Elderly and dependent adult considerations
      1. Does 368(d) PC apply to the investigation at hand
      2. Elder / Dependent Adult support
      3. Community outreach programs
5. **Internet Fraud Investigation**
   1. Internet Devices
      1. Cellular Phones
      2. Tablets
      3. Computers and Peripherals
   2. Accessing the Internet
      1. Dial up
      2. DSL (Digital Subscriber Line) / Cable
      3. Fiber Optic Connections
      4. Virtual Private Network
      5. Cellular
   3. Information captured when accessing the internet
      1. Network adapters are required to access the internet
      2. IP Address of computer accessing the website
      3. Internet browser information
   4. Internet Crimes
      1. Identity theft
      2. New account opening
      3. Unauthorized credit card use
      4. Work at home scams
      5. Email phishing
   5. Voice Over IP (VOIP)
      1. Callers demanding money
      2. Technology used to commit crime
   6. Elderly and dependent adult considerations
      1. Does 368(d) PC apply to the investigation at hand
      2. Elder / Dependent Adult support
6. **Organize a Financial Crimes Investigations Case for Filing** 
   1. Proceeding with an investigation
      1. Determine who the victim is
      2. Victim participation
      3. Evidence Availability
   2. Private Sector Support
      1. Financial Institutions
      2. Professional Associations
      3. Real Estate Agents / Escrow Companies
   3. Obtaining Information Without a Search Warrant
      1. Search Warrant
      2. State laws requiring release of information
      3. Financial Crimes Enforcement Network (FinCEN)
   4. Federal agency assistance
      1. Federal Bureau of Investigation
      2. US Secret Service
      3. US Postal Inspection Service
      4. US Marshall’s Service
   5. Working with the local District Attorney’s Office
      1. Meet with District Attorney to file case
      2. Update the District Attorney with progress on case
      3. Laying foundation for evidence
   6. Law Violations
      1. Identify appropriate violations to the following types of crimes
      2. Determine whether state filing is more appropriate the Federal filing
   7. Elderly and dependent adult considerations
      1. Does 368(d) PC apply to the investigation at hand
      2. Elder / Dependent Adult support
7. **Conclusion**
   1. Case reviews / Assessment
      1. Learning points from each case
      2. Disposition on each case presented
      3. Evaluation
   2. Course Evaluations
      1. POST evaluations
      2. In-house evaluations
   3. Closing remarks
      1. Certificates
      2. Networking discussion