



Red Flag Talks: Preventing Financial Crimes Series

(Short Self Paced Recordings)



During this program we will look at all types of financial crimes. What are the key crimes that our account holders fall victim to? What can we do to detect these crimes? Financial Crimes Network (FinCEN) has issued red flags to help us protect our institutions and our account holders. Learn how to detect and report the red flags to the Bank Secrecy Officer. Be a part of the solution! You are so important to the prevention of financial crimes.

Download and place on your LMS system if you have one.

These are self paced videos. **Each institution is buying one license and can use the product for training in your institution.** This license does not permit sharing between financial institutions. Expected shelf life of the product is approximately 5 years but some video files may have a shelf life indefinitely.

Included:

- 20 downloadable videos; each approximately 12-15 minutes and includes quizzes
- Sign-in Sheet and Certificate of Completion

Purchase Price:
\$999 (includes all 20 videos)

Who will benefit: Tellers, New Accounts, Branch Managers, Operations, Lending, Call Centers, Online Banking Staff and all employees who work with account holders.

Topics:

1. Red Flag Talks - Money Laundering

This talk outlines the basics of money laundering. It also discusses some red flags and how BSA components and OFAC are used to detect and deter financial crimes. This talk is the foundation for the other talks on preventing financial crimes.

2. Red Flag Talks - Elder Financial Exploitation

EFE or Elder Financial Exploitation is comprised of Elder Fraud and Elder Scams. Understanding the different typologies and how our elder community can fall victim to various scams helps us to prevent this financial crime. These red flags are specifically designed to spotlight elder fraud and can lead to our elder community protection.

3. Red Flag Talks - Human Trafficking

This may be a crime that is as old as time yet, it is still one of the leading reasons that suspects money launder and hide the original source of the money. Current red flags issued by FinCEN continue to assist us in today's struggle to detect and deter human trafficking.

4. Red Flag Talks - Human Smuggling

Transporting human beings into the United States illegally continues to be a problem at the border and at ports. How do we track the money on smugglers? This talk reviews the red flags for money laundering and the crime of human smuggling.

5. Red Flag Talks - Cyber Crime

At least two advisories have been issued on cyber related crime. During this talk we will look at the stages of cyber crime against account holders and against the financial institution. This crime is often attached to other crimes such as elder fraud, identity theft and attacks on our own institution's database. Learn more during this talk.

6. Red Flag Talks - Mail Related Check Fraud Schemes

Who knew that postal workers are sometimes attacked and compromised to get the key to open apartment mailboxes and business mailboxes? Also an increasing a problem, a criminal will wash the checks or reproduce fraudulent checks. Learn how we can prevent these crimes.

7. Red Flag Talks - Mortgage Loan Fraud

Today's mortgage loan fraud is comprised of fake appraisals, fake information on tax returns, account holders misrepresenting income, residency and much more. Learn how mortgage fraud continues to be an issue for financial institutions.

8. Red Flag Talks - Insider Fraud

Since half the financial institution fraud comes from insiders, it is important to look at common typologies for these types of crime. Unfortunately, this fraud can come from misuse of the financial institution and self-dealing along with other things such as loan and deposit fraud. Learn more during this talk.

9. Red Flag Talks - Disaster Relief Fraud

Some of the big disasters in our country have resulted in the best and the worst of help. Sometimes criminals start charities, use fake FEMA checks and other scams to defraud our account holders. Look at typologies and red flags that result from disaster relief fraud during this talk.

10. Red Flag Talks - Identity Theft

Preventing identity theft is increasingly difficult as we move to more electronic account opening. Criminals create synthetic identities which are partially true and partially false. During this talk, we will talk about old fashioned purse snatchers and new fashioned identity theft. Learn more about preventing this financial crime.



Topics continued:

11. Red Flag Talks - Convertible Virtual Currency (CVC)

The use of digital currency and Darknet transactions to acquire illegal goods and services is an increasing problem. We will look at this payment method and how criminals move money in and out of the US financial system into the criminal world.

12. Red Flag Talks - Fentanyl and Other Drug Trafficking

Stronger than morphine and heroin, this drug often finds its origination in China. Sold on the internet and paid for with CVC, it is often shipped in the mail to the end user in the US. What do these transactions look like and how we can help prevent this crime at our financial institution?

13. Red Flag Talks - Cash Back Schemes

From lotteries to mystery shoppers, the cash back schemes continue to plague our account holders and our financial institutions. Learn how to respond to these fraudulent checks, notify BSA and prevent your account holders from falling prey to them.

14. Red Flag Talks - Kleptocracy

Foreign highly ranked individuals often prey upon their own countries and drain financial resources from their own people and governments. Learn more about kleptocracy and how those funds move into the US.

15. Red Flag Talks - Tax Refund Fraud

Often attached to identity theft, criminals file fictitious returns and get tax refunds that they are not entitled to. Learn how this crime works and how to be a part of the solution.

16. Red Flag Talks - Trade-Based Money Laundering and Funnel Accounts

What is a funnel? How do illegal funds move through trade? These topics will be covered in this talk. You will learn to identify this type of crime and how to prevent it.

17. Red Flag Talks - Ransomware

Big and small businesses are subject to ransomware. Learn more about this financial crime and how your account holders can fall victim to it. This talk will look at FinCEN advisory on ransomware and how it can affect your business accounts.

18. Red Flag Talks - Marijuana Related Businesses Misuse

We have mismatched state and federal laws on marijuana. How can marijuana related businesses be misused? We'll take a look at what constitutes a compliant marijuana related business and what does not. Learn how red flags can help detect when something is wrong.

19. Red Flag Talks—Terrorism Domestic and Foreign

There are still 3 main foreign terrorist groups active in the world, but our biggest threat may be domestic terrorism. Learn how terrorists move money and how to detect terrorist activity. It is often charitable contributions that indicate a foreign presence while it is quite different for our domestic terrorists.

20. Red Flag Talks—Making Referrals to BSA

What is our response to red flags? If we see something, do we report it to BSA? Every institution is a little different in how this process works. Learn more about what to do if your account holder is hiding money.

Speaker:



Deborah Crawford is the President of gettechnical, inc. a Florida-based firm, specializing in the education of banks and credit unions across the nation. Her 27+ years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.

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