

**The Art of the Steal: Fraud Seminar
Seminar Outline****I. Statistical Review**

- A. Review of survey of Fortune 1000 largest U. S. corporations' losses
- B. Growth of fraud
- C. Employee theft
- D. Picture of embezzlers
- E. Review of financial crimes
- F. U. S. payment systems
- G. Dollar amounts of forgeries and altered checks
- H. Types of check fraud and losses
- I. Statistical review of conviction and prison penalties for forgery
- J. Cost of white collar crime to the consumer

II. Forgery Causes

- A. Ethics and character review
- B. Availability of checks through the mail, office supply outlets and the open market
 - 1. Personal Checks
 - 2. Corporate Checks
- C. Computer fraud and Internet fraud
- D. Credit card data stolen through websites and information on credit card generator sites
- E. Identity theft (thoroughly covered)
- F. Color copier forgeries
 - 1. Checks
 - 2. Gift Certificates
 - 3. Drivers licenses
 - 4. Travelers checks
 - 5. Social Security cards
 - 6. College transcripts
 - 7. Currency-counterfeit money
 - 8. Identifying security features in the new \$100, \$50 and \$20 bills
- G. Anatomy of forgery/alteration with simple desktop publishing equipment
- H. Anatomy of alteration by use of other simple tools
- I. Methods used to obtain authorized corporate signatures and company account information
- J. Availability of sophisticated inexpensive software, computers and printers

III. Revisions to the Uniform Commercial Code 3-406

- A. Discussion of recent changes in the Uniform Commercial Code and liability issues
- B. Explanation of ordinary care under the Code
- C. Review of new section to the Code entitled "Comparative Negligence"
- D. Overview of the Code and recommendations to limit liability

IV. Solutions

- A. Discussion of Positive Pay and Reverse Positive Pay programs
- B. Discussion of security features