CRIME TRIANGLE

Opportunity

Need

Conscience

10 - 80 - 10 Rule
FOUR ELEMENTS OF A FRAUD

• Criminal Intent

• Disguise of the Criminal Intent

• Exploitation of Human Traits (goodness, fear)

• Voluntary Participation by the Victim
MONEY

Money – commodity to credit

Standard of Value

Medium of Exchange

Acceptability

Store of Value
EVOLUTION

Commodities

Paper Currency

Plastic (credit/debit cards), ATMs, POS

Electronic Transactions
COUNTERFEITING CURRENCY

“Counterfeiting is an offense never committed by accident, nor by ignorance, nor in the heat of passion, nor in the extreme of poverty. It is a crime expertly designed by one who possesses technical skill and lays out substantial sums for equipment.”

Robert H. Jackson (1892-1954)
Associate Justice, US Supreme Court
CURRENCY

Colonial Notes
1775 Continental Currency
State Bank Notes
1862 “Greenbacks”
1866 National Bank Notes
1877 Bureau of Engraving and Printing
1878 Silver Certificates
1913 Federal Reserve Act & Federal Reserve Notes
1990 Security Threads & Micro-printing
COMMON COUNTERFEITING

• Counterfeit Coins

• Engraved Plates

• Photocopying

• Computer Scanning

• Raised Notes

• Washing and Reprinting
OLD MONEY

Damaged?

Worn Out
KNOW YOUR MONEY

- Paper
- Portrait
- Watermark
- Color-Shifting Ink
- Security Thread
- Serial Numbers
- Series Year
- Check Letter/Quadrant Number
- Face Plate Number
- Back Plate Number
HOW TO DETERMINE

• Compare to another bill

• Ask a co-worker and/or supervisor

• Counterfeit currency detection counters

• Pens
WHAT TO DO

• Do **Not** return it to the passer
• Contact Local Law Enforcement
• Contact US Secret Service
• Contact Financial Institution

• Do not handle the bill unnecessarily (protective covering)