CRIMINAL SCHEMES

Governor's Office of Consumer Protection

OCP's Mission

To protect Georgia consumers and businesses from unfair, deceptive and unlawful practices in the marketplace.

Criminal Division

Primary Jurisdictional Areas

- Identity Fraud
- Computer/Computer Network Fraud
- Telemarketing Fraud
- Home Repair and Improvement Fraud
- Financial Transaction Card Skimming

Identity Theft

Common term used to describe many fraud crimes

Global Interrelated Crime

- Identity fraud
- Drug trafficking
- Financial transaction card skimming
- Auto theft
- Alien, firearm and IP crimes
- Money laundering
- Falsified identification
- Computer / Internet fraud
- Terrorism

Typical Business Fraud Progression

Two Primary Types:

Existing Business Takeover (needed for credit or reputation)

New Business Name (needed for bank account / credit reports / loans / facilitate other schemes

CHASE

Business Signature Card

ACCOUNT TITLE ("DEPOSITOR")
SCARRITT MOTORS INC

Need a company name for a business bank account

CMRA

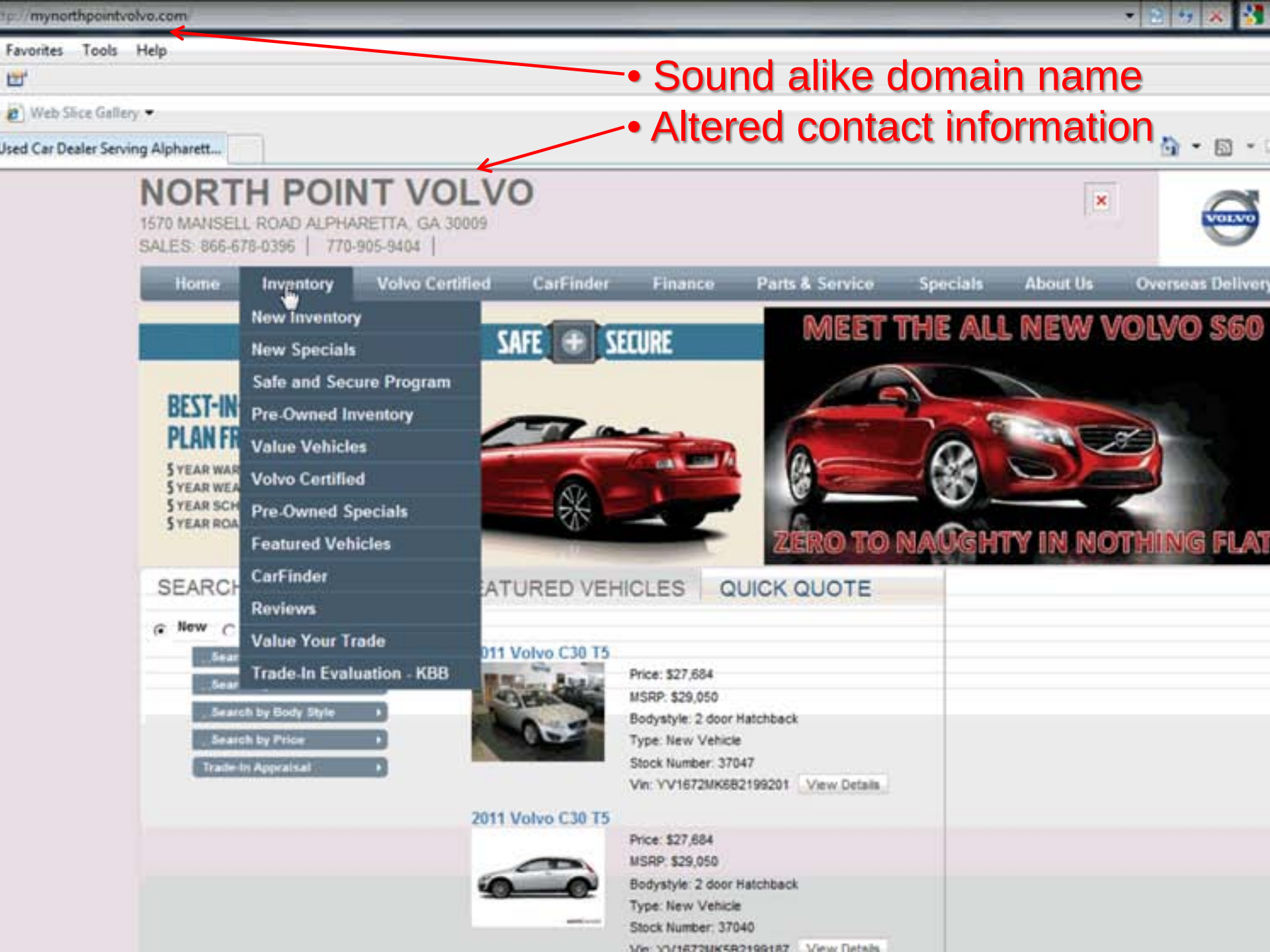
BUSINESS ADDRESS
595 PIEDMONT AVE NE STE 330-145
ATLANTA, GA 30308-2480
United States/US Territories

Need business certificate

PRIMARY IDENTIFICATION	ID NUMBER	ISSUER
Certification of Business	11003334	STATE OF GEORGIA

SIGNER(S) TO BE ADDED LATER

- Sound alike domain name
- Altered contact information



NORTH POINT VOLVO

1570 MANSELL ROAD ALPHARETTA, GA 30009

OUR WEBSITE: www.mynorthpointvolvo.com SALES: 1-866-687-0369 FINANCE: 770-905-9404

rcus Wise

Salesperson 1 | Salesperson 2 | Date: 2/ 15 /

ARLENE | L | CARDINAL

First | M.I. | Last | Salutation

First | M.I. | Last | Salutation

DONEGAL DRIVE

Street Address

NDO | ORANGE | FLORIDA | 3281

City | County | State | Zip Code

) 297-7510 | (407) 782-0761

Home Phone | Work Phone | E-mail / Cell Phone

☐ N ☒ U Stock # 643078 | 2010 | FORD | F150 PLATINUM TRK | PLATINUM

Year | Make | Model | Body | Trim

WHITE | AUTO | 10,622 | 1FTFW1EV0AFB49297

Color | Trans | Mileage | VIN

Stock # | Year | Make | Model | Body | Trim | Color | Mileage

VIN | ACV | Manager Signature

c #) Owner has her own financing**

MW Bank of North America through Up2Drive*

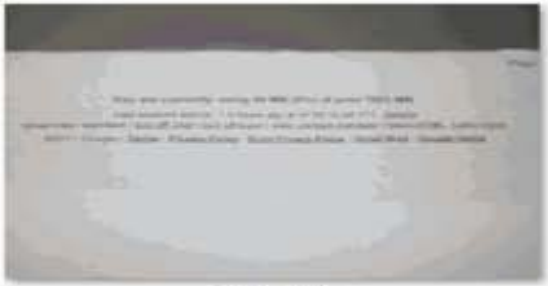
E OF CO. USAA	PRICE	48595	
NT Dee Blake PHONE	PROTECTION PACKAGE	100	
RESS 1001 American Way NW	TOTAL OTHER OPTIONS		
STATE, ZIP Arlington VA 20020	TOTAL PRICE INCLUDING OPTIONS	48695	
CY NO AG65743-A44	ALLOWANCE	NA	
CTIVE FROM 2-15-11 TO 2-15-12	CUSTOMER SERVICES	398	
UCTIBLE COLLIGION$ 500 COMP# A2	SALES TAX (AT 6 - 5%)	3191	
RANCE ☐ YES	TITLE FEE	18	
EIED ☐ NO CONTACT	MOTOR VEHICLE WARRANTY RIGHTS ACT	3	
ANCE D TO NO TRADES	BALANCE OWED ON TRADE (UPON VERIFICATION BUYER AGREES TO PAY AMOUNT EXCEEDING THE FIGURE)	NA	
RESS	REBATES	NA	
STREET, ZIP	TOTAL PURCHASE PRICE	52305	
T. NO.	CASH DOWN, RECEIPT NO.	2305	
OUNT PAYOFF AMOUNT	UNPAID BALANCE	50000	
TED GOOD TILL PHONE			

chase Stock # 643078 for unpaid balance on vehicle. X Arlene Cardinal 2-15-11 Accepted by

Purchaser's Signature | Date | Authorized Signature

IMG_2807

IMG_2809



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Effects of Business Name Takeover

Business' Reputation Harmed

State's Reputation Harmed

Third Party Businesses and Consumer Victims lose $$$$

Governor's Office of Consumer Protection

New Cooperative Partnership Proactively Testing Fraud Assumptions

- Use analytical analysis to test for fraud assumptions

- CMRA verses registered agent address?
- USPS box verses registered agent address?
- Recent corporate renewal of admin dissolved company with new contacts?
- IP / phone number matching multiple corps with different agent names?

- Information sharing and complaint intelligence

Georgia Secretary of State
Brian P. Kemp

Georgia Governor's Office of Consumer Protection
Criminal Investigation Division

Telephone Analysis

174.	01/04	WASHINGTON	DC	202	399-8550	AD	01:29PM	7.4	1.41
175.	01/04	WASHINGTON	DC	202	584-[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
176.	01/04	PELICAN	LA	318	[illegible]				
177.	01/04	ELIZABETH	NJ	908	[illegible]				
178.	01/04	WINTERGRDN	FL	407	[illegible]				
179.	01/04	TALLAHASSE	FL	904	[illegible]				
180.	01/04	REYNOLDSHL	FL	904	[illegible]				
181.	01/04	TAMPA	FL	813	[illegible]				
182.	01/04	MAGNOLIA	AR	501	[illegible]				
183.	01/04	MAGNOLIA	AR	501	[illegible]				
184.	01/04	MAGNOLIA	AR	501	[illegible]				
185.	01/04	CHULAVISTA	CA	619	4[illegible]				
186.	01/04	CHULAVISTA	CA	619	422-2375	AD	02:37PM	6.6	1.26
187.	01/04	GARY	IN	219	985-9629	AD	02:46PM	1.2	.23
188.	01/04	GARY	IN	219	886-6050	AD	02:48PM	2.6	.50
189.	01/05	MAGNOLIA	AR	501	234-4088	AD	10:10AM	0.5	.10
190.	01/05	MAGNOLIA	AR	501	234-0033	AD	10:14AM	0.9	.18
191.	01/05	MOUNT DORA	FL	352	735-0692	AD	10:35AM	13.8	2.63
192.	01/05	LADY LAKE	FL	352	750-5218	AD	10:50AM	0.6	.12
193.	01/05	JACKSONVL	FL	904	730-8547	AD	11:06AM	9.8	1.87
194.	01/05	JACKSONVL	FL	904	730-8547	AD	11:23AM	0.6	.12
195.	01/05	NEWORLEANS	LA	504	827-3564	AD	11:34AM	0.7	.14
196.	01/05	HATTIESBG	MS	601	582-3861	AD	11:37AM	0.5	.10

Identify commonality in phone numbers with different contact names?

File Edit View Insert Format Tools Data Window Help

Arial 10

D90 = yedestre1@yahoo.com

	A	B	C	D	E	F
1	Date	ID	IP	Actor	Action	Action Data
2	Dec. 30; 2003 15:4	2496873454	10.248.20.129	om_ddappen	Admin Contact Created	ID: C9053565; Category: Account Sec
3	Dec. 30; 2003 15:3	2496849065	24.237.154.135	yedestre1@yahoo.cor	Buyer Complaint Submitt	Buyer complaint received on tran id 7E367132KR713553J which occurred on Nov. 12; 2003 for $799.00
4	Dec. 30; 2003 15:3	2496849018	0.0.0.0	batch_actor	Buyer Complaint Submitt	Buyer Complaint received on tran id 4LS242797J0529127 which occurred on Nov. 12; 2003 for -$799.0
5	Dec. 30; 2003 15:1	2496784998	10.248.20.129	om_ddappen	Admin Account Open	Account Home
6	Dec. 30; 2003 04:0	2494517852	10.193.5.2	Batch	Admin Note Created	ID: N9032253; Category: Reports - Fra
7	Dec. 30; 2003 04:0	2494517851	0.0.0.0	batch_actor	Batch ACH Return Auto	R02 ACH Return received for transaction 9L105868LC597783X
8	Dec. 30; 2003 04:0	2494517849	0.0.0.0	batch_actor	Batch Bank Disabled	Bank account xxxx4631 disabled due to return R02 "account closed"; Name: MARK GARRISON; Cou
9	Dec. 30; 2003 04:0	2494517798	10.193.5.2	Batch	Admin Bank Remove	The ACH was disabled
10	Dec. 30; 2003 04:0	2494517796	10.193.5.2	Batch	Admin Unconfirm Bank A	Bank was disabled; user is now unverified.
11	Dec. 29; 2003 20:3	2493850670	0.0.0.0	batch_actor	Auto BP 8-10	Attack Case#: PP-028-650-791 Emailed Seller 3rd time to respond.
12	Dec. 29; 2003 06:0	2490454599	0.0.0.0	batch_actor	ComRes Case Closed	Autorefund initiated because Seller never responded to Buyer Complaint for buyer tran 04G240124P7
13	Dec. 29; 2003 06:0	2490454547	0.0.0.0	batch_actor	Admin Account Restrict	AUTO - Unresolved Merchandise Complaints; Required Appeals Steps: Resolve All Outstanding Com
14	Dec. 26; 2003 20:0	2483804047	0.0.0.0	batch_actor	Auto BP 4-7	Attack Case#: PP-028-650-791 Emailed Seller 2nd time to respond.
15	Dec. 26; 2003 05:3	2481528331	0.0.0.0	batch_actor	Auto BP 8-10	Attack Case#: PP-028-437-999 Emailed Seller 3rd time to respond.
16	Dec. 24; 2003 04:4	2477142305	0.0.0.0	ATTACK	Chargeback Case Create	ATTACK case #PP-028-664-032 created for chargeback for charge on card XXXX-XXXX-XXXX-1004;
17	Dec.					
18	Dec.		24.99.17.226		yedestre1@yahoo.cor	Web Login
19	Dec.					$550.00
20	Dec.		63.164.145.33		yedestre1@yahoo.cor	Web Logout
21	Dec.					ound ->
22	Dec.		63.164.145.33		yedestre1@yahoo.cor	Web Login
23	Dec.					ation ->
24	Dec.		63.164.145.33		yedestre1@yahoo.cor	Web Login Failed
25	Dec.					mail to s
26	Dec.		24.99.17.226		yedestre1@yahoo.cor	Web Login
27	Dec.					
28	Dec.		24.99.17.226		yedestre1@yahoo.cor	Web Login
29	Dec.					
30	Dec. 21; 2003 14:4	2467335902	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
31	Dec. 21; 2003 09:3	2466392931	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
32	Dec. 20; 2003 09:1	2463324081	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
33	Dec. 20; 2003 08:5	2463273396	24.99.17.226	yedestre1@yahoo.cor	Web Logout	
34	Dec. 20; 2003 08:4	2463233062	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
35	Dec. 20; 2003 04:3	2462632969	24.46.97.92	yedestre1@yahoo.cor	Buyer Complaint Submitt	Buyer complaint received on tran id 3LC491909680671 0P which occurred on Dec. 10; 2003 for $550.00
36	Dec. 19; 2003 15:4	2461100777	10.244.72.64	apettus	Admin Contact Created	ID: C8834782; Category: Escalation ->
37	Dec. 19; 2003 15:37	2461057122	10.244.72.64	apettus	Admin Account Open	Account Home
38	Dec. 19; 2003 11:32	2460051240	67.33.165.48	yedestre1@yahoo.cor	Web Logout	
39	Dec. 19; 2003 11:31	2460049013	67.33.165.48	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719901365083
40	Dec. 18; 2003 21:31	2457893538	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
41	Dec. 18; 2003 10:0	2454972998	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
42	Dec. 17; 2003 23:1	2453227764	24.99.17.226	yedestre1@yahoo.cor	Web Logout	
43	Dec. 17; 2003 23:1	2453226995	24.99.17.226	yedestre1@yahoo.cor	Web Login	yedestre1@yahoo.com; Visitor ID: 6124895719593664203
44	Dec. 17; 2003 15:0	2451264475	24.99.17.226	yedestre1@yahoo.cor	Web Logout	

Questions?

Georgia Governor's Office of Consumer Protection

Criminal Investigation Division

Monty D. Mohr
2 M. L. King, Jr. Drive
Suite 356, East Tower
Atlanta, Georgia 30334
monty.mohr@ocp.ga.gov
404-657-5673
www.consumer.georgia.gov