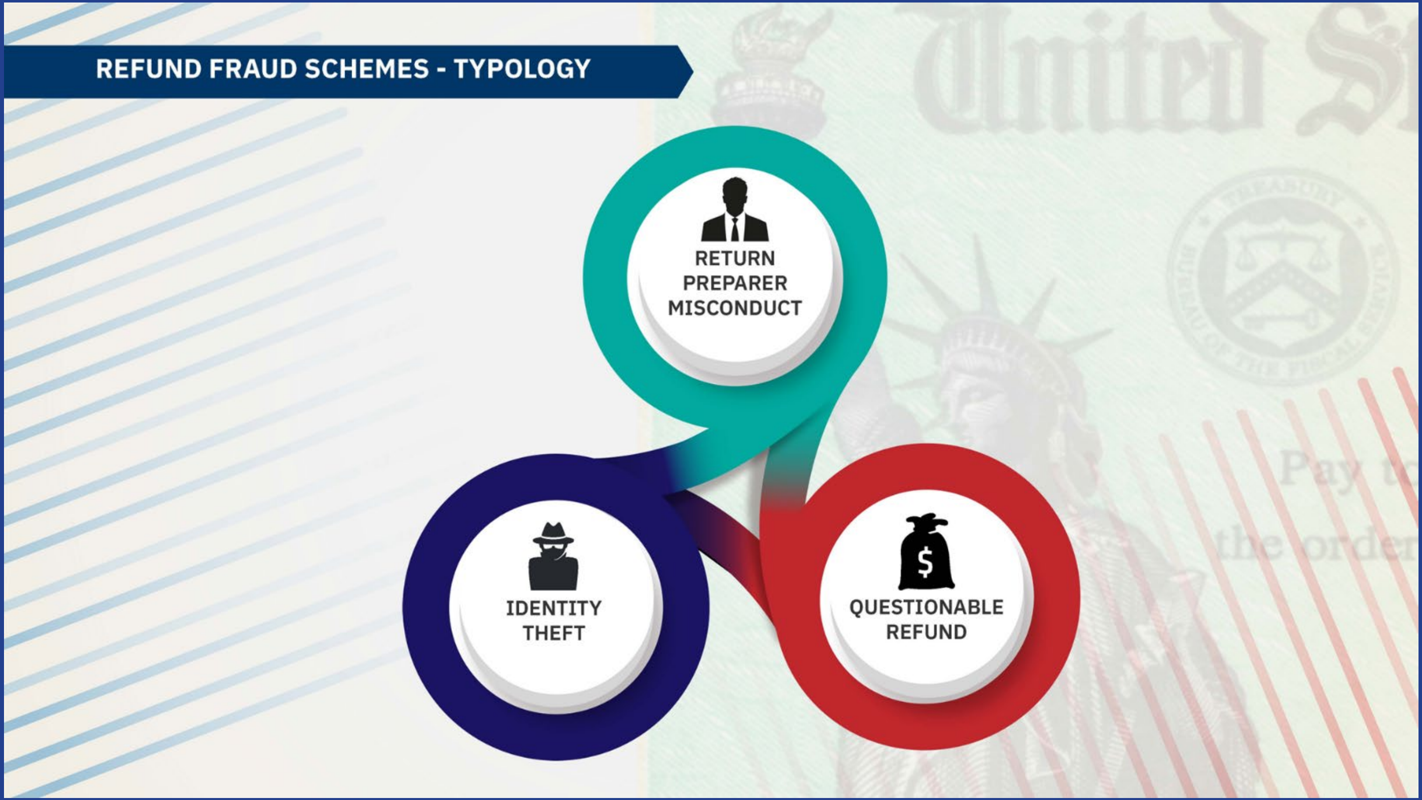

# Criminal Investigation’s Role in Understanding Refund Fraud

# Learning Objectives

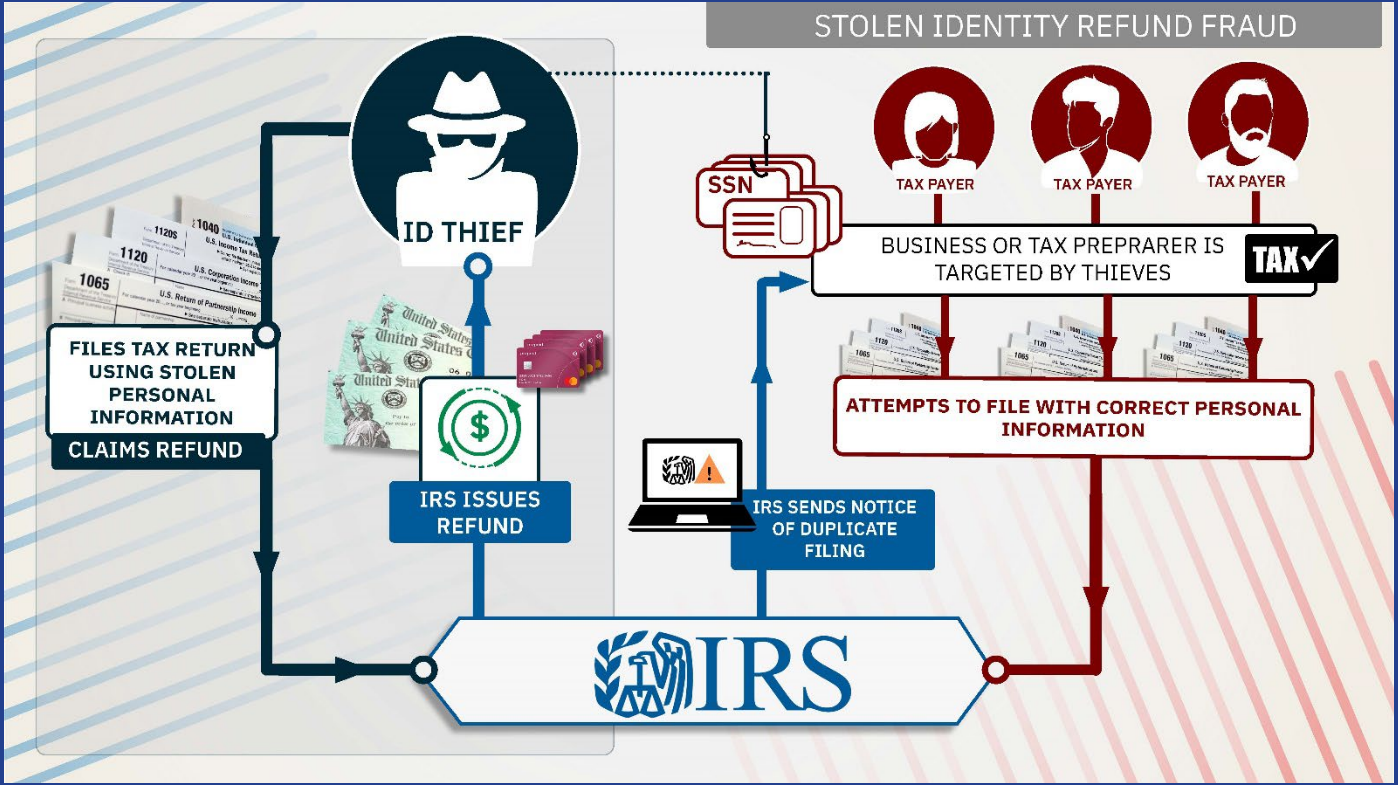
Today our presentation will:

- Help You Understand the Evolving Refund Frauds
- Show Current Processes and Information Used by CI
- Tools and Resources for Tax Professionals

# Refund Fraud Schemes



# Identity Theft



# Emerging Trends

## IDENTITIES

- ✓ Target of High Wealth
- ✓ Vulnerable population (elderly, disabled, students, prison)
- ✓ Investment Schemes

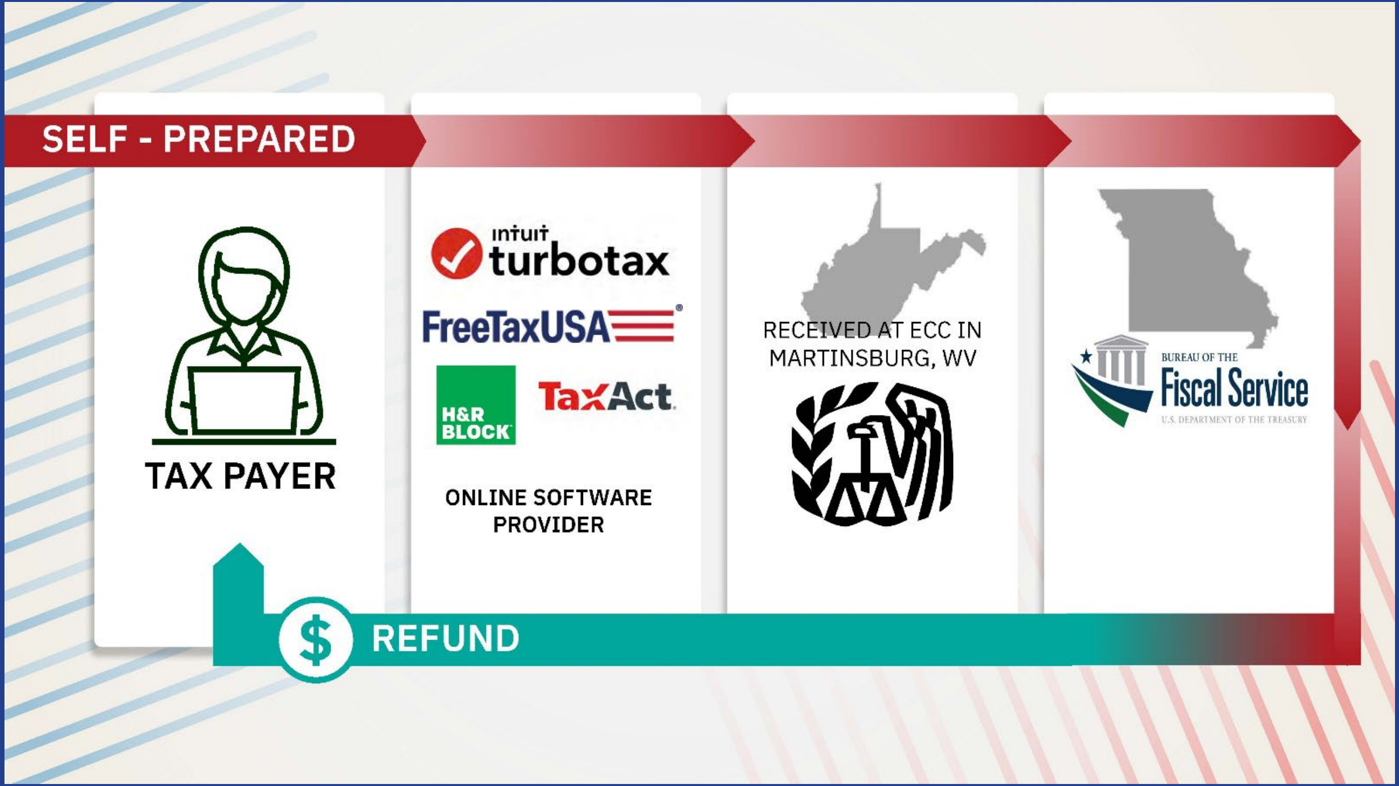
## TAX RETURN FIILING

- ✓ Proofing
- ✓ Network hopping

## RECEIPT OF PAYMENT

- ✓ Altered Check
- ✓ Change of address

# Refund Processes




IRS
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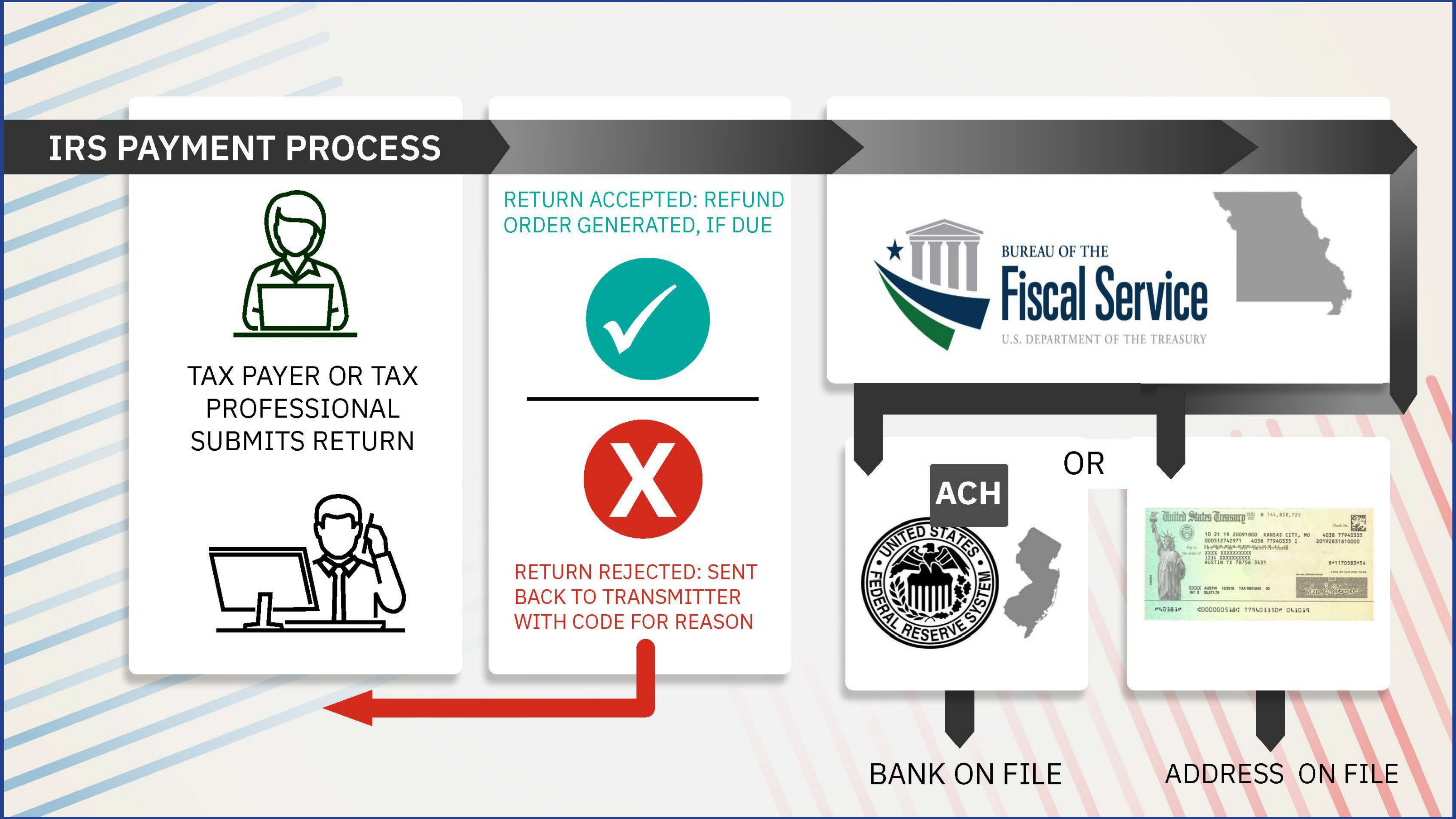
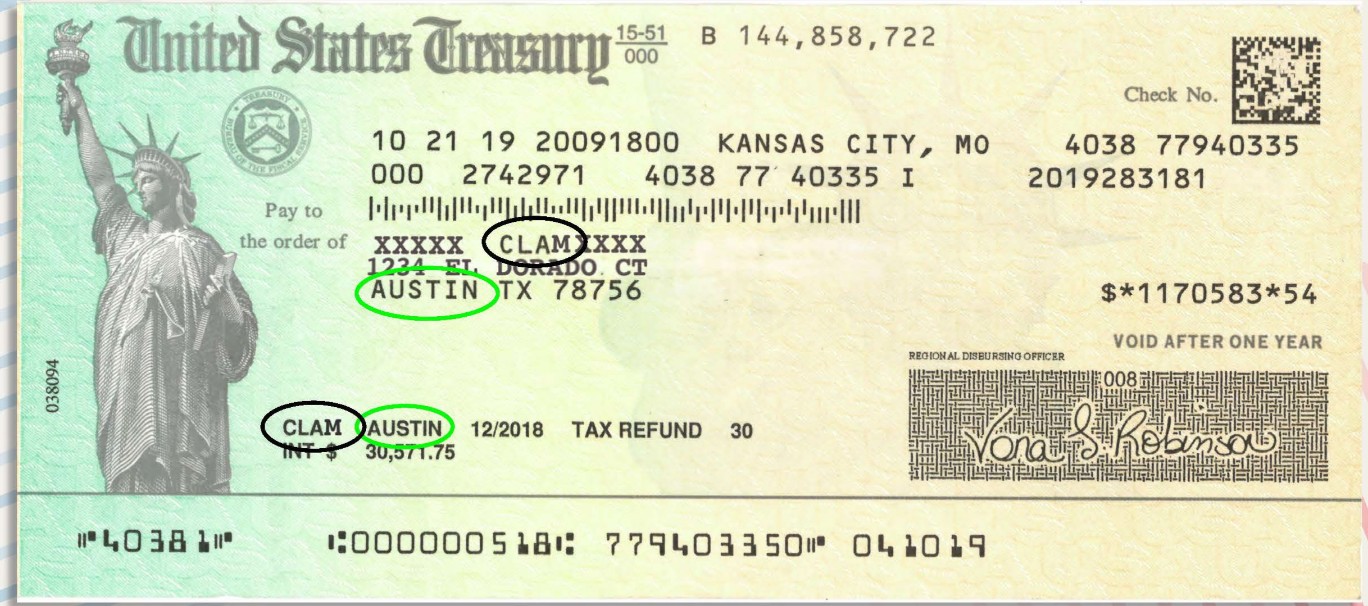
PROFESSIONAL
TAX PAYER
$ PAYS FEE
TAX PREPARER
TaxSlayer PRO
JACKSON HEWITT TAX SERVICE
ATX
TaxAct Professiona
Intuit ProSeries Tax
PROFESSIONAL SOFTWARE TRANSMITTER
RECEIVED AT ECC IN MARTINSBURG, WV
BUREAU OF THE Fiscal Service
U.S. DEPARTMENT OF THE TREASURY
$ REFUND


IRS PAYMENT PROCESS
TAX PAYER OR TAX PROFESSIONAL SUBMITS RETURN
RETURN ACCEPTED: REFUND ORDER GENERATED, IF DUE
RETURN REJECTED: SENT BACK TO TRANSMITTER WITH CODE FOR REASON
BUREAU OF THE
Fiscal Service
U.S. DEPARTMENT OF THE TREASURY
ACH
UNITED STATES FEDERAL RESERVE SYSTEM
OR
United States Treasury
BANK ON FILE
ADDRESS ON FILE

## REFUND TRANSFER SERVICES

## TREASURY ISSUED REFUND CHECK



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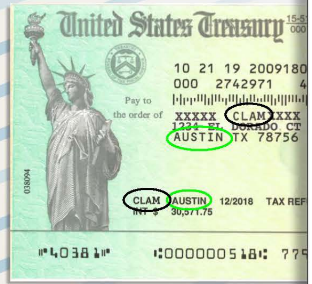
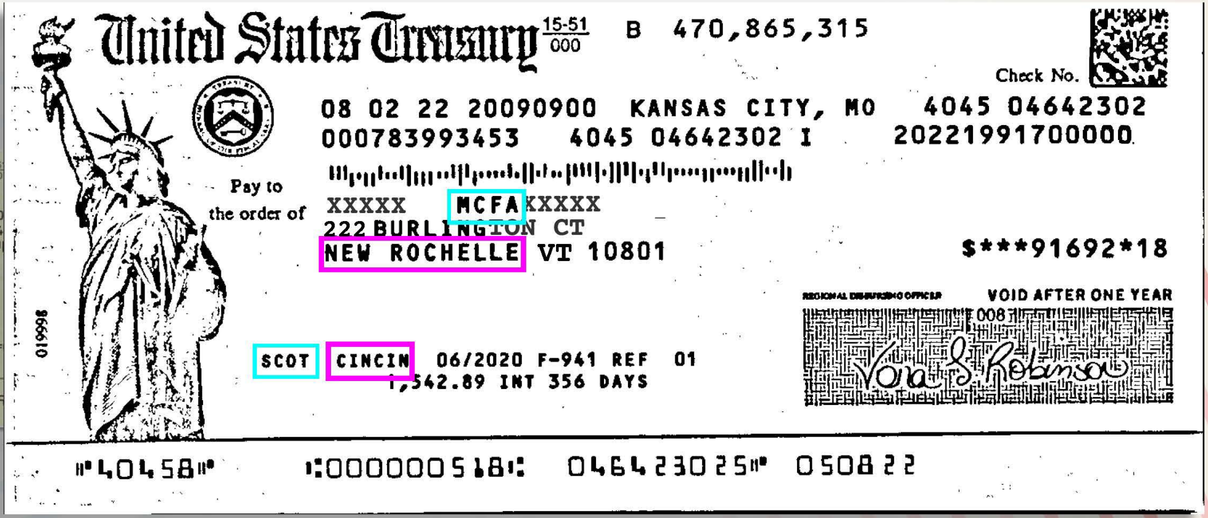
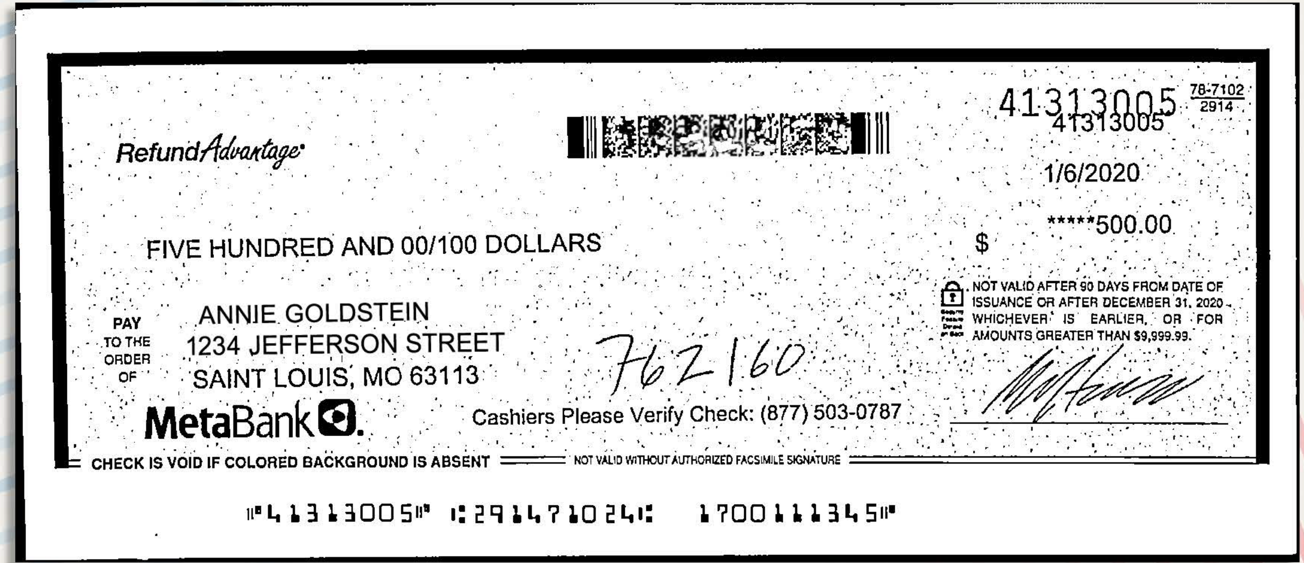
# ALTERED REFUND CHECK



# REFUND TRANSFER CHECK



RefundAdvantage

41313005 78-7102/2914
41313005

1/6/2020

FIVE HUNDRED AND 00/100 DOLLARS $ *****500.00

PAY TO THE ORDER OF
ANNIE GOLDSTEIN
1234 JEFFERSON STREET
SAINT LOUIS, MO 63113

762160

NOT VALID AFTER 90 DAYS FROM DATE OF ISSUANCE OR AFTER DECEMBER 31, 2020 - WHICHEVER IS EARLIER, OR FOR AMOUNTS GREATER THAN $9,999.99.

MetaBank

Cashiers Please Verify Check: (877) 503-0787

CHECK IS VOID IF COLORED BACKGROUND IS ABSENT — NOT VALID WITHOUT AUTHORIZED FACSIMILE SIGNATURE

41313005 291471024 1700111345

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# IRS PAYMENT ON BANK STATEMENT

| Date | Description | Debit | Credit | Balance |
|---|---|---|---|---|
| 3/23/20 | ID:XXXXXXXXXB CCD | | 1,400.00 | 1,507.87 |
| 3/23/20 | KROGER #491 03/23 #000031006 PURCHASE 3871 PEACHTREE RD ATLANTA GA (card x4192) | 803.50 | | 704.37 |
| 3/23/20 | BKOFAMERICA ATM 03/23 #000004802 WITHDRWL WINDY HILL MARIETTA GA (card x4192) | 700.00 | | 4.37 |
| 4/1/20 | IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX ####INDN:NAME ID:#### PPD | | 49,771.00 | 49,775.37 |
| 4/1/20 | Counter Credit | | 200.00 | 49,975.37 |
| 4/1/20 | Agent Assisted transfer to CHK 7401 Confirmation#1477236618 | 100.00 | | 49,875.37 |
| 4/1/20 | Agent Assisted transfer to CHK 7799 Confirmation#0677240956 | 100.00 | | 49,775.37 |
| 4/2/20 | BOFA MERCH SVCS DES:DEPOSIT ID:737297076884 INDN [illegible] ID:XXXXXXXXXB CCD | 226.78 | | 49,548.59 |
| 4/10/20 | WIRE TYPE:WIRE [illegible] TIME:1553 ET TRN:2020041000304591 SERVICE REF:008707 [illegible] LLC ID:1020027943296 BNF BK: GEORGIA UNITED CREDIT U ID:261171309 [illegible]:29484 6354 | 5,000.00 | | 4,481.61 |
| 4/10/20 | BKOFAMERICA ATM 04/09 #000007282 WITHDRWL MONARCH PLAZA ATLANTA GA (card x4192) | 700.00 | | 3,781.61 |
| 4/10/20 | WAL Wal-Mart S 04/10 #000275219 PURCHASE 3205 WAL-SAMS LITHIA SPRING GA (card x4192) | 1,003.74 | | 2,777.87 |
| 4/10/20 | Wire Transfer Fee | 30.00 | | 2,747.87 |
| 4/15/20 | IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX####INDN:NAME ID:#### PPD | | 2,400.00 | 4,144.13 |
| 4/16/20 | BKOFAMERICA ATM 04/15 #000003927 WITHDRWL SANDY SPRINGS ATLANTA GA (card x4192) | 700.00 | | 3,444.13 |
| 4/17/20 | GA TLR cash withdrawal from CHK 7724 | 3,000.00 | | 444.13 |
| 4/22/20 | STATEOFMICHIGAN DES:PMT/REFUND ID:#### INDN:NAME | | 3,144.00 | 3,168.13 |
| 5/4/20 | BOFA MERCH SVCS DES:DEPOSIT ID:737297076884 INDN:[illegible] | 215.62 | | 2,952.51 |
| 5/5/20 | KROGER #482 05/05 #000031322 PURCHASE 4357 LAWRENCEVILL TUCKER GA (card x4192) | 1,303.50 | | 1,649.01 |
| 5/5/20 | WAL Wal-Mart S 05/05 #000555109 PURCHASE 2584 WAL-SAMS TUCKER GA (card x4192) | 1,003.74 | | 645.27 |
| 5/5/20 | BKOFAMERICA ATM 05/05 #000005464 WITHDRWL JIMMY CARTER BLV NORCROSS GA (card x4192) | 600.00 | | 45.27 |

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# REFUND TRANSFER SERVICES ON BANK STATEMENT

| | | | | |
|---|---|---|---|---|
| 1/22/20 | Online Banking transfer to CHK 7267 Confirmation# 2272150980 | 9,550.00 | | 2,037.50 |
| 1/23/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN1 INDN: CO NAME ID: 1222###### | | 10,352.00 | 12,389.50 |
| 1/23/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN2 INDN: CO NAME ID:1222###### | | 2,700.00 | 15,089.50 |
| 1/23/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN3 INDN: CO NAME ID:1222###### | | 275.00 | 15,364.50 |
| 1/24/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN1 INDN: CO NAME ID: 1222 ###### | | 10,225.00 | 25,589.50 |
| 1/24/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN2 INDN: CO NAME ID:1222 ###### | | 4,200.00 | 29,789.50 |
| 1/27/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN3 INDN: CO NAME ID: 1222###### | | 3,010.50 | 32,800.00 |
| 1/28/20 | REPUBLIC TRS DES:FEEADVANCE ID: EFIN1 INDN: CO NAME ID:1222 ###### | | 8,700.00 | 41,500.00 |
| 1/29/20 | REPUBLIC TRS DES:FEEADVANCE ID: EFIN2 INDN: CO NAME ID:1222 ###### | | 3,900.00 | 45,400.00 |
| 1/29/20 | REPUBLIC TRS DES:FEEADVANCE ID:EFIN3 INDN: CO NAME ID: 1222###### | | 1,100.00 | 46,500.00 |
| 1/29/20 | Online Banking transfer to CHK 7267 Confirmation# 1227375986 | 40,000.00 | | 6,500.00 |
| 1/31/20 | Interest Earned | | 0.14 | 6,500.14 |
| 2/5/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID:TPG EFIN INDN:CO NAME ID:17222###### | | 8,925.00 | 10,425.14 |
| 2/7/20 | Online Banking transfer to CHK 7267 Confirmation# 5410251708 | 9,200.00 | | 1,225.14 |
| 2/12/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID:TPG EFIN2 INDN: CO NAME ID:1722#####PPD | | 1,550.00 | 2,775.14 |
| 2/12/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID: TPG EFIN2 INDN: CO NAME ID:1722#####PPD | | 775.00 | 3,550.14 |
| 2/12/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID:TPG EFIN2 INDN: CO NAME ID:1722#####PPD | | 775.00 | 4,325.14 |
| 2/12/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID:TPG EFIN2 INDN: CO NAME ID:1722#####PPD | | 775.00 | 5,100.14 |
| 2/12/20 | TAX PRODUCTS PR1 DES:SBTPG LLC ID:TPG EFIN2 INDN: CO NAME ID:1722#####PPD | | 775.00 | 5,875.14 |

# ATM AND RETAIL EXAMPLES

| | | | | |
|---|---|---|---|---|
| 6/10/19 | Online Banking transfer from CHK 4036 Confirmation# 2315852537 | | 4,400.00 | 4,952.00 |
| 6/10/19 | WELLS FARGO BA 06/10 #000278200 WITHDRWL 2180 WINDY HILL R SMYRNA GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 4,949.50 |
| 6/10/19 | WELLS FARGO BA 06/10 #000278200 WITHDRWL 2180 WINDY HILL R SMYRNA GA (card x7968) | 562.50 | | 4,387.00 |
| 6/10/19 | WELLS FARGO 06/10 #000454808 BAL INQ 291 RIVERSIDE PAR FEE | 2.50 | | 4,384.50 |
| 6/10/19 | WELLS FARGO 06/10 #000431322 BAL INQ 291 RIVERSIDE PAR FEE | 2.50 | | 4,382.00 |
| 6/10/19 | VSA02215000 06/10 #000025217 BAL INQ Cardtronics CCSB FEE | 2.50 | | 4,379.50 |
| 6/10/19 | PUBLIX SUPER M 06/07 #000121849 WITHDRWL 4480 S COBB DRIVE SMYRNA GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 4,377.00 |
| 6/10/19 | PUBLIX SUPER M 06/07 #000121849 WITHDRWL 4480 S COBB DRIVE SMYRNA GA (card x7968) | 502.95 | | 3,874.05 |
| 6/10/19 | KROGER 34 1715 06/10 #000929782 PURCHASE KROGER 34 1715 HO ATLANTA GA (card x7968) | 953.00 | | 2,921.05 |
| 6/10/19 | KROGER #2 3300 06/10 #000817525 PURCHASE KROGER #2 3300 CO ATLANTA GA (card x7968) | 953.50 | | 1,967.55 |
| 6/11/19 | WELLS FARGO BA 06/11 #000118509 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 1,965.05 |
| 6/11/19 | WELLS FARGO BA 06/11 #000118509 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA (card x7968) | 702.50 | | 1,262.55 |
| 6/11/19 | WAL-MART #3205 06/11 #000685800 PURCHASE 1100 THORNTON ROA LITHIA SPRING GA (card x7968) | 1,003.74 | | 258.81 |
| 6/11/19 | Online Banking transfer to SAV 5311 Confirmation# 3126901837 | 20.00 | | 238.81 |
| 6/12/19 | Online Banking transfer from CHK 4036 Confirmation# 2137204842 | | 320.00 | 558.81 |
| 6/12/19 | WELLS FARGO BA 06/12 #000139274 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 556.31 |
| 6/12/19 | WELLS FARGO BA 06/12 #000139274 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA (card x7968) | 202.50 | | 353.81 |
| 6/12/19 | WELLS FARGO BA 06/12 #000139264 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 351.31 |
| 6/12/19 | WELLS FARGO BA 06/12 #000139264 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA (card x7968) | 302.50 | | 48.81 |
| 6/12/19 | WELLS FARGO 06/12 #000477392 BAL INQ 291 RIVERSIDE PAR FEE | 2.50 | | 46.31 |



| | | | | |
|---|---|---|---|---|
| 2/10/20 | KROGER #498 02/07 #000030591 PURCHASE 1690 POWDER SPRNG MARIETTA GA (card x1084) | 503.50 | | 13,716.37 |
| 2/10/20 | KROGER #453 02/07 #000031163 PURCHASE 4150 MACLAND RD. POWDER SPRING GA (card x1084) | 303.50 | | 13,412.87 |
| 2/10/20 | BKOFAMERICA ATM 02/07 #000005193 WITHDRWL MACLAND BC #1 MARIETTA GA (card x1084) | 680.00 | | 12,732.87 |
| 2/10/20 | KROGER CO 247 02/08 #000030446 PURCHASE 4550 JONESBORO RD UNION CITY GA (card x1084) | 1,003.50 | | 8,851.73 |
| 2/10/20 | KROGER 346 02/09 #000030003 PURCHASE 1715 HOWELL MILL ATLANTA GA (card x1084) | 1,003.50 | | 7,188.23 |
| 2/10/20 | KROGER 298 02/09 #000030423 PURCHASE 1700 MONROE DR. ATLANTA GA (card x1084) | 1,103.50 | | 6,084.73 |
| 2/10/20 | BKOFAMERICA ATM 02/09 #000006625 WITHDRWL ANSLEY MALL ATLANTA GA (card x1084) | 700.00 | | 5,384.73 |
| 2/10/20 | CHECKCARD 0209 8583346478 CA 55429500041637229232869 CKCD | 35.00 | | 5,349.73 |
| 2/11/20 | WM SUPERCENTER 02/11 #000261753 PURCHASE Wal-Mart Super Ce EASTPOINT GA (card x1084) | 1,003.74 | | 4,310.99 |
| 2/11/20 | KROGER CO 364 02/11 #000032806 PURCHASE 2685 STEWART AVE ATLANTA GA (card x1084) | 1,203.50 | | 3,107.49 |
| 2/12/20 | Online Banking transfer from SAV 7275 Confirmation# 7251338942 | | 1,200.00 | 3,667.49 |
| 2/12/20 | CHECKCARD 0212 561-450-6422 FL 55432860043200879151524 | 495.00 | | 3,172.49 |
| 2/12/20 | Check #104 payable to | 2,800.00 | | 372.49 |
| 2/13/20 | Online Banking transfer from SAV 7275 Confirmation# 7261722633 | | 18,000.00 | 18,372.49 |
| 2/13/20 | KROGER 212 02/13 #000031346 PURCHASE 3959 A LAVISTA RD TUCKER GA (card x1084) | 1,003.50 | | 12,568.99 |
| 2/13/20 | Check #105 made payable to | 4,680.00 | | 7,888.99 |

# ATM BALANCE INQUIRY

| | | | | |
|---|---|---|---|---|
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| 6/10/19 | WELLS FARGO BA 06/10 #000278200 WITHDRWL 2180 WINDY HILL R SMYRNA GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 4,949.50 |
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| 6/10/19 | WELLS FARGO 06/10 #000454808 BAL INQ 291 RIVERSIDE PAR FEE | 2.50 | | 4,384.50 |
| 6/10/19 | WELLS FARGO 06/10 #000431322 BAL INQ 291 RIVERSIDE PAR FEE | 2.50 | | 4,382.00 |
| 6/10/19 | VSA02215000 06/10 #000025217 BAL INQ Cardtronics CCSB FEE | 2.50 | | 4,379.50 |
| 6/10/19 | PUBLIX SUPER M 06/07 #000121849 WITHDRWL 4480 S COBB DRIVE SMYRNA GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 4,377.00 |
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| 6/10/19 | KROGER 34 1715 06/10 #000929782 PURCHASE KROGER 34 1715 HO ATLANTA GA (card x7968) | 953.00 | | 2,921.05 |
| 6/10/19 | KROGER #3 2200 06/10 #000817535 PURCHASE KROGER #3 2200 CO ATLANTA GA (card x7968) | 953.50 | | 1,967.55 |
| 6/11/19 | WELLS FARGO BA 06/11 #000118509 WITHDRWL 291 RIVERSIDE PAR AUSTELL GA FEE CKCD XXXXXXXXXXXX7968 | 2.50 | | 1,965.05 |
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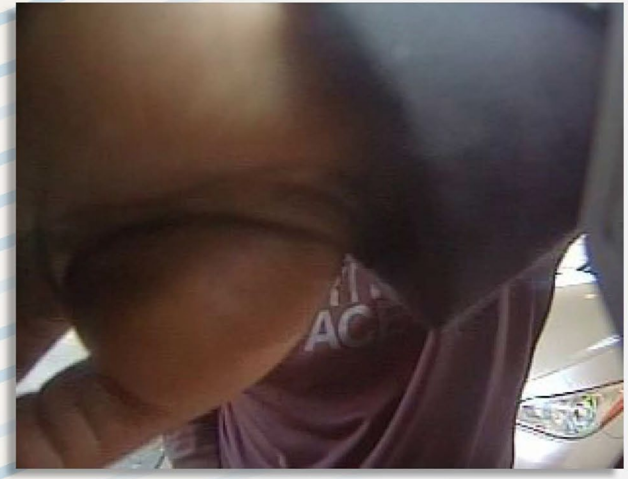
## ATMs



# KEY TAKEAWAYS/ DATA WE NEED

- IP ADDRESSES - IPV6 can be tracked by mobile providers
- DEVICE ID - links criminal groups together even if proprietary
- LOGIN TIMES and DATES - If they log in to access the bank they may also be filing tax returns at the same time. Chronology makes cases.

- USERNAME - they use the same names as usernames on these services.
- PASSWORD - they reuse the same passwords just like everyone else
- RECORDS OF CONTACTS
- MOBILE NUMBERS
- EMAIL ADDRESSES

- LOCATION INFO - Address not generic area
- CARD PURCHASE INFO - What did they use to buy the card?
- VIDEO!!!!!
- COPIES OF ID

# Liaison Information Report – Organized Criminals Exploit Victims

**HIGH DOLLAR REFUNDS**

- ✓ Laundered Through Victim's Bank Account
- ✓ Transfers Among Money Mules
- ✓ Wires to Bank Accounts in a Foreign Country (i.e. Ghana

**INDICATORS**

- ✓ Not One Indicator Alone
- ✓ Evaluate the Totality of your Customer

# Liaison Information Report – Organized Criminals Exploit Victims Cont.

**INDICATORS OF FRAUD**

- ✓ Large Refunds (unexpectedly deposited)
- ✓ Deposits (Paper checks, electronic, refund transfer intermediary)
- ✓ Deposits to newly Open Accounts with EIN numbers that start with "92" or "93"

- ✓ Inquires to Convert Tax Refunds Into Crypto
- ✓ Transfers of refunds to individuals in different states
- ✓ Unknown actions on elderly accounts

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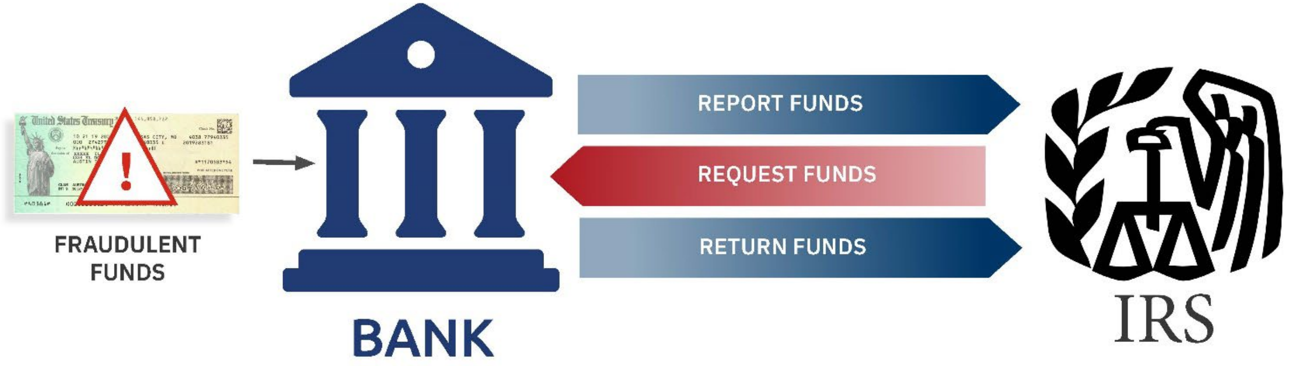
- ✓ Transfers of refunds to individuals in different states
- ✓ Unknown actions on elderly accounts

# EXTERNAL LEADS PROGRAM



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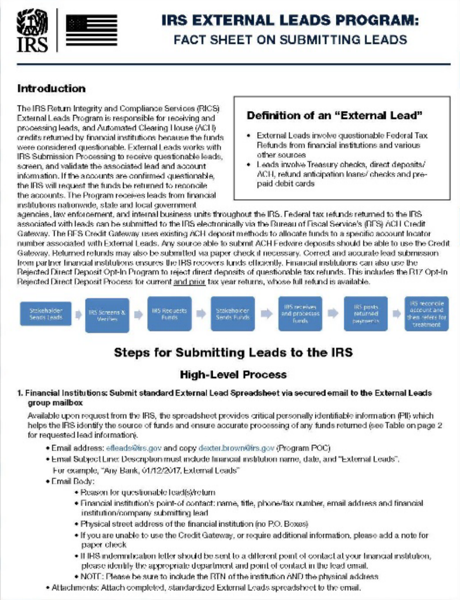

IRS

### IRS EXTERNAL LEADS PROGRAM:
### FACT SHEET ON SUBMITTING LEADS

#### Introduction

The IRS Return Integrity and Compliance Services (RICS) External Leads Program is responsible for receiving and processing leads, and Automated Clearing House (ACH) credits returned by financial institutions because the funds were considered questionable. External Leads works with IRS Submission Processing to receive questionable leads, screen, and validate the associated lead and account information. If the accounts are confirmed questionable, the IRS will request the funds be returned to reconcile the accounts. The Program receives leads from financial institutions nationwide, state and local government agencies, law enforcement, and internal business units throughout the IRS. Federal tax refunds returned to the IRS associated with leads can be submitted to the IRS electronically via the Bureau of Fiscal Service's (BFS) ACH Credit Gateway. The BFS Credit Gateway uses existing ACH deposit methods to allocate funds to a specific account locator number associated with External Leads. Any source able to submit ACH Fedwire deposits should be able to use the Credit Gateway. Returned refunds may also be submitted via paper check if necessary. Correct and accurate lead submission from partner financial institutions ensures the IRS recovers funds efficiently. Financial institutions can also use the Rejected Direct Deposit Opt-In Program to reject direct deposits of questionable tax refunds. This includes the R17 Opt-In Rejected Direct Deposit Process for current and prior tax year returns, whose full refund is available.

**Definition of an "External Lead"**

- External Leads involve questionable Federal Tax Refunds from financial institutions and various other sources
- Leads involve Treasury checks, direct deposits/ ACH, refund anticipation loans/ checks and pre-paid debit cards

Stakeholder Sends Leads → IRS Screens & Verifies → IRS Requests Funds → Stakeholder Sends Funds → IRS receives and processes funds → IRS posts returned payments → IRS reconcile account and then refers for treatment

#### Steps for Submitting Leads to the IRS

#### High-Level Process

**1. Financial Institutions: Submit standard External Lead Spreadsheet via secured email to the External Leads group mailbox**

Available upon request from the IRS, the spreadsheet provides critical personally identifiable information (PII) which helps the IRS identify the source of funds and ensure accurate processing of any funds returned (see Table on page 2 for requested lead information).

- Email address: efleads@irs.gov and copy dexter.brown@irs.gov (Program POC)
- Email Subject Line: Description must include financial institution name, date, and "External Leads". For example, "Any Bank, 01/12/2017, External Leads"
- Email Body:
  - Reason for questionable lead(s)/return
  - Financial institution's point-of contact: name, title, phone/fax number, email address and financial institution/company submitting lead
  - Physical street address of the financial institution (no P.O. Boxes)
  - If you are unable to use the Credit Gateway, or require additional information, please add a note for paper check
  - If IRS indemnification letter should be sent to a different point of contact at your financial institution, please identify the appropriate department and point of contact in the lead email.
  - NOTE: Please be sure to include the RTN of the institution AND the physical address
- Attachments: Attach completed, standardized External Leads spreadsheet to the email.

***https://www.irs.gov/pub/irs-pdf/p5033.pdf***

**REPORT questionable Federal Tax Refunds**

INCLUDES Treasury Checks, Direct Deposits/ACH, refund anticipation loans/ checks, and pre-paid debit cards

**REJECTED Direct Deposit Opt-In Program**

Recovery of questionable tax refunds that were transmitted via ACH