

Schemes, Scams and Cons - Introduction

Fraud

Every crime has three elements. There is a victim, a perpetrator and a place. If you change or remove one of the three then no crime can take place. In the fraud arena this is a daunting if not almost impossible task.

The perpetrator could be a 12 year old who sets up an ebay account to sell non-existent computer games or a seasoned terrorist looking to fund the purchase of guns and bombs with fraud derived funds.

The place can be a local parking lot to a clandestine operation in the middle of Europe or Asia, which makes investigations expensive or impossible due to cross border jurisdictions.

Fraud has 5 elements:

- Mens Rea - Criminal Intent.
- Actus Reas - Criminal Action.
- Carelessness or Innocence on the part of the victim.
- An active participation by the victim as a result of the carelessness or innocence.
- The transaction is concealed to prevent detection.

Consumer Fraud Prevention needs to only address the careless or the lack of education and the crime triangle will be broken. This concept is embodied in the Heads Up Fraud Prevention Association's mission statement.

Consumer Fraud

This section of the web site is devoted to numerous Tip Sheets, Educational Movies (Flash), and external links for the most popular frauds being foisted on the general public. Some of these frauds are over 50 years old, but still are used by con artists today.

Most of the documents are in a PDF format and the videos are now in Flash format. Most of you should be able to view each of these formats but links to download each for FREE are provided below.

Download Adobe Flash Player
Download Adobe Acrobat Reader

- Advance Fee Fraud

- Children Online

- Consignment Fraud

- Your Credit Card

- Credit Card Fraud

- Counterfeit Money

- Employee Warning Signs

- Home Renovation Fraud

- Formal Study of Fraud

- Fraud Investigations