



Fraud Detection & Remediation

People, Processes, Technology



FRAUD DETECTION & REMEDIATION TRAINING E-LEARNING IMPLEMENTATION GUIDE

RELEASE 6.0

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DOCUMENT PURPOSE

The purpose of this document is to provide background information on AAMVA's Fraud Detection & Remediation (FDR) e-Learning program in order to assist organizations in developing their implementation plans for use of the FDR courseware in fraud training initiatives.

FDR e-Learning is available to AAMVA member jurisdictions and certain categories of associate members via download from the secure, members-only area of AAMVA's website www.aamva.org. Select portions of the FDR e-Learning material are also available to commercial purchasers via AAMVA's internet-based Learning Management System (Section 2.2).

The courseware has been designed to ensure both delivery flexibility and knowledge retention. Because the courseware is segregated into logical modules and is available in a variety of formats (detailed in Sections 2.3 and 2.4), there are numerous approaches that you can employ in order to best fulfill your fraud training goals within existing strategies.

AAMVA remains committed to providing updated, flexible and dynamic fraud training. By providing courseware that facilitates organizational discretion in the deployment of training, AAMVA believes that the training can be more widely and cost-effectively used. Organizations are encouraged to communicate their best practices, lessons learned, unique approaches and suggested improvements to AAMVA so that the training program and other users may benefit from their experience.

CONTACT INFORMATION

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IMPLEMENTATION OVERVIEW

BACKGROUND

FDR 1 introduces the basic techniques of fraud detection that staff can employ without the need for expensive forensic tools. Although originally designed for and extensively used by DMV counter staff around the nation, the course is invaluable to any organization that comes in contact with driver's licenses, identification credentials or secure documents of any kind. By providing in-depth examples and explanations of the types of security features in circulation today, and most importantly, how to identify them, the course provides the tools needed to observe document presenters, recognize signs of possible fraud, and flag documents for review that may have otherwise been accepted at face value as genuine.

The courseware is authored in Articulate® (a widely-utilized development tool) and is packaged to be delivered from AAMVA to a single organization representative and then deployed and distributed by the organization utilizing the various available modules and formats. Because the organization deploys and controls the training, there is no need for individual students to access the original courseware package provided by AAMVA.

As detailed in Section 2.3, FDR e-Learning is segregated into logical modules that range from 30-45 minutes each (including a knowledge assessment at the end of each lesson). Organizations may deliver the course as a whole or choose to offer only those modules that are of highest priority/interest.

Section 2.4 explains how FDR e-Learning's various formats can be used to deliver the courseware to students via PC to individuals or groups as standalone training, as well as how the tool can be used as the basis for classroom presentations. Finally, an explanation of how classroom sessions may be expanded to include distributions/discussions of document samples of particular interest to the organization (including sample hands-on activities) is presented.

In the past, AAMVA had required that only certified instructors lead FDR courses. This restriction was lifted in 2009, enabling organizations to utilize AAMVA's e-Learning courseware in self-paced environments or to independently develop classroom sessions from the courseware, appointing instructors that the organization deems qualified. Although AAMVA does not provide classroom training, it does recommend that organizations choosing to implement a classroom component select instructors who are experienced in both training delivery and document examination. However, this is not mandated by the program, and organizations are not required to seek AAMVA approval of classroom instructor candidates.

DEPLOYMENT PARAMETERS

Recipient organizations are expected to protect the copyrighted material from unauthorized duplication and distribution. Your organization has complete authority to decide which employees receive the various training modules from the levels available, and how that training will be administered.

Commercial purchasers can obtain select segments of the training on a fee-per-student basis via AAMVA's internet-based Learning Management Systems. For details, please visit www.aamva.org.

MODULAR APPROACH

You will notice that the training is broken into fully-narrated, manageable modules addressing specific topics. Generally, each module requires approximately 30 to 45 minutes to complete and includes a knowledge assessment that covers the material from that segment only. **The AAMVA standard for pass/fail is 80%. This threshold is preset within the courseware. AAMVA suggests that Standalone version users enforce this threshold with additional administrative practices (See Section 2.5 below).**

This modular approach can be used in a variety of ways to enhance delivery management. For example, some students may require taking only a subset of the modules based on their job duties or as part of introductory training for new department members, while others may benefit from completing all of the segments. Those segments need not be delivered all at once, but can instead be presented a few at a time to assist in time management and contribute to knowledge retention and application.

In addition to the base modules, FDR includes both an Update-Only module as well as a number of Supplemental modules. The Update-Only module contains only material that has changed since the last full release of FDR (January 1, annually) and is ideal for refresher training for students who have previously completed their initial training. Conversely, Supplements address a wide variety of fraud topics that may be of interest to those with particular job duties, or deal with specific fraud trends. **AAMVA recommends that students take the Update-Only module annually, and repeat their entire study path every 2 to 3 years.**

SUGGESTED CURRICULA

The following table (also provided within the Quick Start Guide) relays suggested course catalogs to provide the most pertinent modules to students based on job responsibilities.

	FDR Curricula	Prerequisite
Study Path	FDR Level 1 Core	None
Modules	<ul style="list-style-type: none"> Intro to Fraud Security Features Counterfeits and Alterations People and Actions FDR Tools 	
Study Path	FDR Level 1 - Driver	FDR Level 1 Core
Modules	<ul style="list-style-type: none"> Birth Certificates DLs and IDs Travel Documents Social Security Cards Immigration Documents Military IDs High Quality Counterfeits 1 	

Study Path	FDR Level 1 - Vehicle	
Modules	Vehicle Documents NMVTIS Investigation Tools	FDR Level 1 Core

Study Path	FDR Level 1 - Canadian and Mexican Documents	FDR Level 1 Core
Modules	CAN Travel, Citizenship, Immigration Docs CAN Birth, Driver, Vehicle Documents Mexican Documents	

Study Path	FDR Level 2	FDR Level 1 Core
Modules	Intro to Covert Features Expanding the Review High Quality Counterfeits 2	

Study Path	FDR Electives	None
Modules	Annual Update Module Internal Fraud for Staff Law Enforcement Supplement	

Study Path	FDR for Managers/Admins	None
Modules	Internal Fraud for Managers Administrator's 15 Administrator's 15 Focus Modules	

FORMATS

The training is available to AAMVA members in a variety of formats (***commercial purchasers are limited to the web-based deliveries by authorized resellers as noted in Section 2.2***). You may find that one format alone suits your current training strategy, or that using a combination of formats may provide the best fit for your organization’s training needs. First, we’ll explore each format and its uses in a conventional application, and then address variations and combinations of formats that may be employed.

Please note that each format’s electronic file package contains a “Quick Start Guide”. Please consult this file for instructions on how to unpack, move and launch the program files contained in that format’s electronic file package. Finally, AAMVA member jurisdictions (only) may also request Articulate® source files of the courseware directly from AAMVA should their particular needs fall outside the capabilities of the available formats (this option is not available to commercial purchasers).

CD OR STANDALONE VERSION

This format allows the courseware to be distributed by electronic means. The electronic package will yield the appropriate files segregated by course topic. These files can then be copied to CDs which can then be distributed to students that will individually access the courseware using a PC or laptop. Alternatively, the files may be placed on an organization’s intranet or other shared file access utility. Students can complete and print knowledge assessment results for submittal to you for tracking purposes.

Students are given the opportunity to print the course’s job aid. Additionally, the electronic package contains a single indexed .pdf job aid file in order to facilitate central electronic distribution. Course administrators are encouraged to distribute this file to students so that they may have an easily-navigated and accessible resource at their disposal on the job.

The courseware slides themselves are NOT “printable” within this format. More information on printing the courseware slides is available in Section 2.4.3 below.

LEARNING MANAGEMENT SYSTEM VERSION

This format is designed for installation on an organization’s existing Learning Management System (LMS) and is Sharable Content Object Reference Model (SCORM) 1.2 compliant. Files are packaged appropriately for straightforward loading into most LMS systems. Particular adjustments may be needed with proprietary LMS systems, but these adjustments are often

minimal and quickly administered. Should your LMS require specific manipulations of files, AAMVA is happy to provide assistance wherever feasible.

Like the CD format, students are given the opportunity to print the course's job aid. Additionally, the electronic package contains a single indexed .pdf job aid file in order to facilitate central electronic distribution. Course administrators are encouraged to distribute this file to students so that they may have an easily-navigated and accessible resource at their disposal on the job.

Courseware slides themselves are NOT "printable" within this format. More information on printing the courseware slides is available in the Section 2.4.3 below.

FDR BUILDER FOR POWERPOINT AND PRINT

This format (available to certain categories of AAMVA membership) provides a series of PowerPoint files and associated courseware documents from each module. These PowerPoint files CAN BE EDITED for custom presentations or printed to create manuals. Course administrators may access the knowledge assessments and answer keys for printing from the corresponding files contained within this format's electronic package.

This format is most commonly used to provide supplemental manuals to students as an additional reference source, as a classroom tool or for study where electronic delivery is not possible.

USING MULTIPLE FORMATS

Because the demographics of an organization's student base are often varied, it may be advantageous to use combinations of formats for delivery. For example, although students in particular offices may have access to the organization's LMS, employees in remote areas may not. In this case, the organization might implement LMS access combined with delivery via CD or printed manuals to remote locations.

CLASSROOM DELIVERY

FDR e-Learning courseware has been designed so that organizations are able to maximize delivery flexibility. With this flexibility, organizations may choose to use the courseware as the basis for developing classroom sessions. Because AAMVA has lifted the requirements for instructor certification, organizations are free to assign instructors they deem qualified, and tailor classroom content as desired.

To facilitate this approach, the CD or FDR Builder format of the courseware (Section 2.4.1) can be loaded to a laptop and presented to the class via a projector. Instructors can speak to each of the slides and progress with the class at a designed pace. With the flexibility to choose among the various modules, instructors can vary subject material to best suit the needs of the student group.

The instructor may choose to approach the knowledge assessments as a group activity or may require completion on an individual basis during the session or as a post-session assignment. Instructors can pre-print both job aids for students to retain after the session (utilizing the job aid file within the CD package as described in Section 2.4.1) as well as manuals for student reference during the class or to take away (utilizing the Print Version format described in Section 2.4.3).

HANDS-ON SUPPLEMENTS

FDR training is undoubtedly enhanced when students have the opportunity to handle documents referenced in the training curriculum. A “hands-on” session is traditionally coupled with classroom delivery of the curriculum, but need not be limited to this environment. For example, an organization may assign modules for students to complete via self-paced, computer-based access, and then arrange for “hands-on” sessions at appropriate times devoted entirely to practice skills with physical samples in a group or instructor-lead environment.

Organizations can use a variety of documents that may be of particular interest to the student group. Coordination with local issuers, investigation agencies and law enforcement units can yield a host of physical document samples for group or individual examination. Although there is a natural inclination to include a significant number of counterfeit/altered documents in “hands-on” activities, training can still be very effective even if access to these types of exemplars might be limited. Instead, organizations can focus on known genuine samples so that students retain and practice the skills needed to recognize the characteristics of documents manufactured to genuine quality standards and to question documents that fall below that standard.

SUPPLEMENTAL ACTIVITIES

The appendices contain a number of sample sheets that might be used as the basis for supplemental “hands-on” activities. Organizations should feel free to develop their own activities or alter these samples in any way necessary to suit training approaches and topic/document focus. These sample sheets were developed to facilitate activities designed to make students aware of the incremental improvements in their examination skills. Specifically:

1) Appendix A – A First Look at Documents

It is recommended that course administrators obtain and provide to students a set of sample documents (applicable to the modules they will cover) prior to exposure to the course material. Students should be instructed to record their thoughts on what they see as important features to the authentication process. Very simply, this establishes a pre-training knowledge baseline that students can review in order to demonstrate their increased skill and knowledge level as education continues.

2) Appendix B – Examining Documents

After exposure to the Level I courseware applicable to the documents students will encounter during their job duties, the same physical samples are presented again. In this case, students are tasked with identifying specific features that are contained in the sample set. By discussing the contrast in approaches students took in these first two examinations, application and value of the new skill set is reinforced.

3) Appendix C – Local Documents

If feasible, an examination of a second, distinct set of local documents is recommended. Here, students can gain in-depth knowledge of particular documents that are covered more generically in the courseware. For example, because driver's licenses and vehicle documents are vast in both issuer numbers and versions, the courseware addresses those features typically and generally found in these types of documents. Organizations may find it advantageous to provide licenses, vehicle documents, etc. to students that they would most typically encounter (for example, those from home and surrounding jurisdictions) for examination, analysis and discussion of specific features.

4) Appendix D – Final Hands-on

Last, a final activity is presented at the conclusion of the courseware. In this example, the activity is presented after the completion of Level 2 material. **PLEASE NOTE: FDR Level 2 is available to jurisdiction members and sworn Law Enforcement Officers ONLY and not available for commercial purchase.** Commercial purchasers can incorporate activities similar in nature at the conclusion of Level I courseware in order to reinforce learned concepts.

By progressing from a first, novice examination to a Level I examination and finally, to comprehensive reviews requiring newly-attained skills and techniques, students have progressed in both knowledge and practical experience. If the document set includes both

genuine and fraudulent examples, students can be tasked to categorize each specific document as “good” or “bad” and why. Here again, discussion with students about how their approach to authentication has evolved with graduated exposure to the curriculum will enhance knowledge retention and practicality.

IMPLEMENTATION SUPPORT

Please feel free to direct any comments or questions to:

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Appendix II - Examining Documents

Distribute to Students After Completion of Corresponding Modules

Find the Features

	Driver's License	Social Security Card	Passport	Permanent Resident Card	Vehicle Title
Unique Identifiers					
Secure Printing					
OVF					
Overlapping Features					
Tactile Features					
Repeating Data					
Data Storage					
Microprint					
Anti-Copy/ Fine Line					
Other					

Appendix III - Local Documents

Distribute After Completion of Corresponding Modules

Find the Features

Please identify the document name used in each column

	Document	Document	Document	Document	Document
Unique Identifiers					
Secure Printing					
OVF					
Overlapping Features					
Tactile Features					
Repeating					

Data					
Data Storage					
Microprint					
Anti-Copy/ Fine Line					
Other					
Other					
Other					

Appendix IV - Final Hands-On Activity

Genuine Quality?

	Driver's License	Social Security Card	Passport	Permanent Resident Card	Vehicle Title
Genuine?					
Counterfeit, Altered, or Fictitious?					
Features Discovered and Tools Used					
Determining Item					