



UNIUNEA EUROPEANĂ



Fondul Social European
POSDRU 2007-2013



Instrumente Structurale
2007-2013



MINISTERUL
EDUCAȚIEI ȘI
CERCETĂRII
ȘTIINȚIFICE

OIPOSDRU



Universitatea
Româno-Americană

Investește în oameni!

Proiect cofinanțat din Fondul Social European prin Programul Operațional Sectorial pentru Dezvoltarea Resurselor Umane 2007-2013

Axa prioritară: 1. Educația și formarea profesională în sprijinul creșterii economice și dezvoltării societății bazate pe cunoaștere

Domeniul major de intervenție: 1.2. Calitate în învățământul superior

Titlul proiectului: **ȘCOALA PRACTICĂ: Inovare în învățământul superior și succes pe piața muncii**

Cod Contract: POSDRU/156/1.2/G/132920

Financial Investigations Basics

1. **Visual:** What kinds of clothes is the person wearing? Jewelry? Watches? Do the clothes actually fit? Expensive clothes can be a sign that a person has money, but if the suit coat doesn't fit, the person probably borrowed it for the interview.
2. **Lifestyle:** Inquire about the person's lifestyle at home. How often did they eat at restaurants? How big was their house? What kind of car did they drive? Did they eat meat often? What is the profession of their family? A description of a person's lifestyle at home can give a picture of the person's socio-economic position.
3. **Asset Declaration:** Ask the person to list all the assets in their name, as well as assets in their family's name. This includes cars, boats, houses, jewelry, furs, bank accounts.
4. **Check Law Enforcement Lists:** Checking lists such as the Department of Treasury's OFAC list (office of foreign assets control), FBI, Interpol, Europol will reveal if the person is wanted by a law enforcement authority or is a known criminal.
5. **Check with Law Enforcement/Labor Entities in Countries of Residence and Arrival:** Checking with labor, tax, fiscal and law enforcement authorities where the person has lived or worked or arrived, or has family members, can reveal more specific information about the person's financial activities.
6. **Money Sending Services:** Many migrants legitimately use services such as MoneyGram or Western Union to send money home, but these services are also frequented by criminals. MoneyGram and Western Union can share a lot of transaction information without a warrant.
7. **Interview Spouses Separately:** People in fake marriages and relationships usually give different answers to the same questions. Asking the same 5 or 10 questions about how a couple met, their daily routines, living conditions or extended family can help determine if the marriage is real or not.
8. **Talk with People from the Same Country:** People from the same country can often add context to bank account information. Visiting a neighborhood or refugee camp and showing a photo of the person to people on the street or in cafes will add flavor to your investigation. People love to gossip! And sometimes gossip is fact.
9. **Check Investigative Reporting:** The Organized Crime Reporting Project has a search feature which can provide information of people reportedly connected to organized crime and corruption.