

How would you rob a bank in the 'nineties'?



Federal Agent Denise Cosgrove

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Denise Cosgrove has performed duties in a number of areas within Criminal Assets Investigation and Fraud and General Crime in Northern Region, including that of team leader. She was a member of the 49th AFP contingent to the United Nations Civilian Police in Cyprus and will return to Australia soon to take up duties again in Northern Region.

By Federal Agent Denise Cosgrove

The increased use of computer technology has enabled organised groups of criminals to steal more money from banks than armed robbers ever could.

One such group of criminals forged Reserve Bank of Australia cheques, drawn on the Australian Taxation Office (ATO) and deposited them into false name bank accounts. This well-organised group possessed a thorough knowledge of printing procedures, and had ready access to the necessary printing equipment. They targeted branches of five major banks between Maroochydore, Queensland and Tweed Heads, New South Wales. Six false names were used at

each major bank. Over a two week period, different members of the group attended a bank, presented forged documents of identity and opened accounts in false names. The forged Reserve Bank cheques were deposited into the false name bank accounts on the days immediately preceding and following Christmas 1994.

The most disturbing aspect of this fraud was the ease with which the group produced the forged documents of identity and the way in which they were presented and accepted by the banks.

The forged documents included Queensland driver's licences, NSW birth certificates, Division of Workplace Health and Safety certificates of competency, electricity accounts, NSW Commercial Travellers Association Club Limited membership cards and NSW certificates of marriage. Most of the forged documents of identity included photographs and signatures.

AFP members executed search warrants at East Brisbane, Kangaroo Point and Kilcoy in Queensland, revealing both the printing location of the forged identities/documents and a cache of forged documents of identity. These included WA driver's licences, Storemen and Packers' Union cards, Workplace Health and Safety employee cards, and both Victorian and Queensland birth certificates.

Equipment found indicates that the forged cheques were modelled on a genuine Reserve Bank cheque. The production of the forged cheques was in three stages:

- genuine ATO cheques have the words 'Australian Taxation Office' printed in blue ink on the background. To simulate this background on the forged cheques, an offset lithography printing plate was created which depicted a dot pattern in a blue tint. This dot pattern was then printed onto paper of similar quality to the genuine cheques. In a number of cases, bank tellers who cashed the cheques commented that they thought something was different about the cheques, but did not detect this aspect;
- the second stage of the process involved creating a second printing plate to produce a template which included all standard features of a Reserve Bank of Australia cheque, drawn on the ATO, which was then printed on a blue background; and
- the third stage of the process utilised a word processing package and a non-impact ink jet printer to add the personal particulars, the date and amount. Each cheque was printed with a different

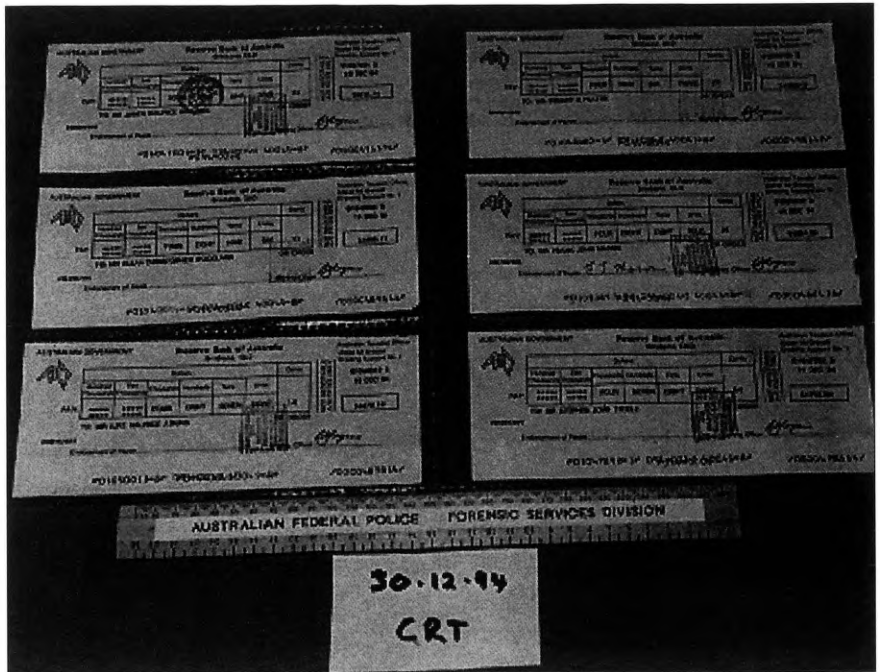
name, date and amount.

The forged documents of identity were also produced using a similar method. The Queensland driver's licence front/back cards were formatted by producing an offset lithography printing plate. A word processing package and non-impact jet printer were used to add the personal particulars.

The photograph on each licence was taken on an Avant Model 16101 passport camera and printed by using a Durst colour film enlarger. The front/back cards were then placed in original Queensland Department of Transport polyester pouches at point of manufacture or through a contact within the department.

In a number of cases the details used on the forged driver's licences were copied from genuine licences, the only difference being the photograph. If these were to be produced to patrol officers and routine licence checks conducted, they would appear genuine and would enable any criminal to assume a new identity to avoid detection.

Two of this group's members, Leslie Allan Duncan and Kenneth Gabriel McKay, were arrested in March 1995 and subsequently convicted for their involvement in this fraud. Warrants have been issued for the arrest of Cecil Edwards, believed to be a third member of the group. Cecil Edwards appears to be utilising the abovementioned system to avoid police detection.



Forged Reserve Bank of Australia cheques.

He assumes a new identity every three to four months and then relocates to different rental accommodation.

It is believed this syndicate has a number of production houses throughout Australia. Each production house would cost approximately \$15,000 to set up, if used equipment was acquired. This would include obtaining a computer, scanner, printer, small printing press, platemaker, polaroid camera, enlarger and laminating machine.

Photocopies of other cheques located indicate that the group was about to commit a similar fraud by producing Queensland worker's compensation cheques. The full extent of this syndicate's operations is unknown.

As a result of this fraud, Reserve Bank cheques throughout Australia will no longer be cleared at the time of deposit and are now subject to normal cheque clearance times.

Forged drivers licences depicting two of the various identities assumed by Cecil Edwards. The personal details were copied from genuine licences.

