



# Financial Undercover Considerations

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# Financial Undercover Considerations

- ▶ This could be a long term relationship
- ▶ People do background checks on persons handling their money!
- ▶ You can be the person looking for a financial “solution” or the fixer
- ▶ Can be proactive or reactive
- ▶ UC Cover is essential
- ▶ Be aware of social media concerns
- ▶ Will operation meet objective?
- ▶ Best Evidence!

# Proactive Financial Undercovers

- ▶ Business Opportunity
- ▶ Tax Shelter seminars
- ▶ Asset Protection Seminars
- ▶ Big Ticket opportunities
- ▶ Tax preparation
- ▶ Check Cashers / Money exchanges
- ▶ Money Laundering

# Who am I?

- ▶ In selecting an undercover name, cover agents can use their real first name, and select a last name beginning with the first initial of their last name. Be careful though b/c sometimes
- ▶ Use a common last name. White pages are a good source.
- ▶ Two legends – Age appropriate



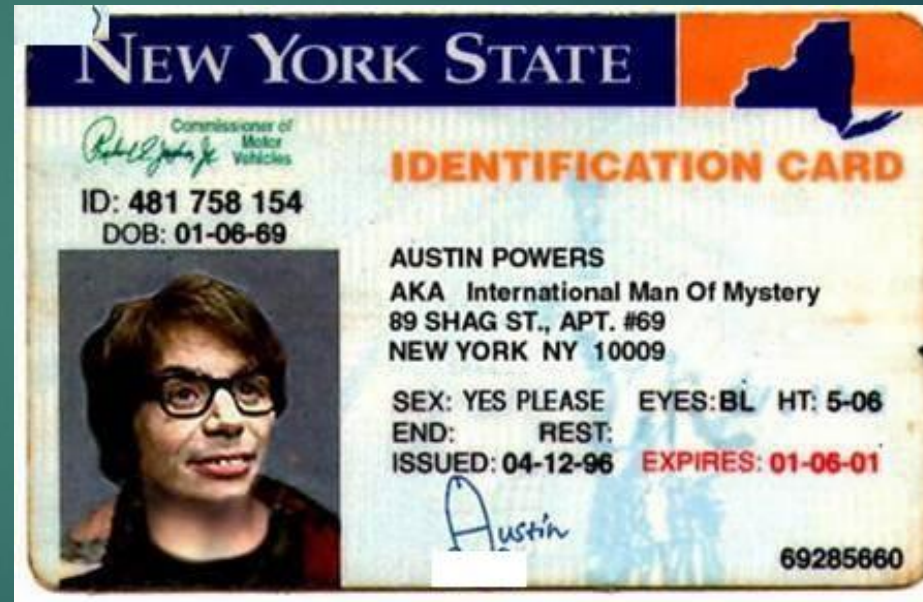
# Minimum Required

- ❖ Although there is no limit to the number and variety cover documents that an UCA may obtain, every UCA should maintain the following cover documents at a minimum.



# Minimum Required

1. Driver's License (beware Biometrics)
2. Mail Drop
3. Bank Account
4. Credit Cards
5. Cell Phone
6. Computer





# Foreign Operations

- ▶ Bank Accounts
- ▶ Identification
- ▶ Addresses
- ▶ Business
- ▶ Web history
- ▶ Operational Approval from Host Country
- ▶ Operational Approval from your Embassy or Government

# Mail Drop

- ❖ Used for receiving correspondence, bills, bank and credit card statements.
- ❖ Post office boxes
- ❖ Private mail boxes
- ❖ Postal Regulations require two forms of identification



# Addresses

- ❖ Use local apartment address (Don't use apartment number of actual resident)
- ❖ Do not use existing mail drop of another UCA
- ❖ Undercover apartments

# Minimum Required (continued)

- ❖ Each UCA should maintain at least two major credit cards Keep current and active



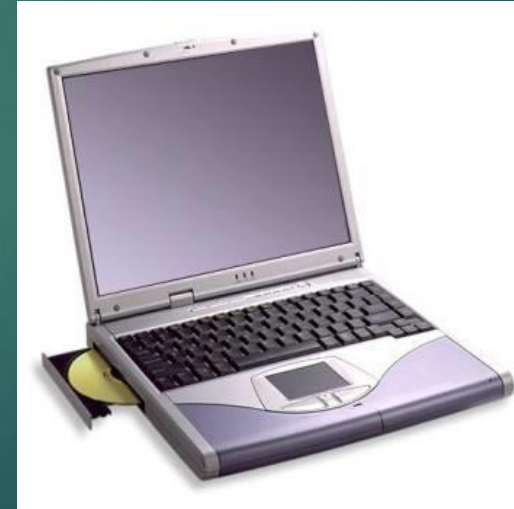
# For Major Files

- ❖ Multiple undercover agents in major metropolitan areas can consider jointly using “Virtual Offices”, for mail and telephone correspondence. Must be careful because these ID's are now tied to each other.



# Cell Phones and Computers

- ❖ Nationwide Cell Phone
- ❖ Laptop Computer with Internet Access (Minimum specs)



# Types of Cover Stories

- ▶ Principal (Core) Legend
- ▶ Who/What we are in our home locale.
- ▶ Initial Establishment of Legend
  - ▶ Social Media
  - ▶ Cellular Phone
  - ▶ Credit Cards

The legend is an everyday work in progress!

# Types of Cover Stories (Cont.)

- ▶ Operation Specific
  - ▶ Established to meet goals of operation and Elements of the Crime.
  - ▶ It's possible to have several case specific legends at the same time.

# Elements of a Cover Story

- ▶ Who are you?
  - ▶ Personal
    - ▶ Marital Status, Children, Hobbies
  - ▶ Professional
    - ▶ Education, Professional Licenses, Occupation)
  - ▶ Purpose



# General Tips

- ▶ Keep it Simple
- ▶ Stay as close to the Truth as possible
- ▶ Know / be comfortable with your story
- ▶ Be sure you, your co-UCA, and the case agent are in agreement on your story
- ▶ Be Flexible. Know strengths and weaknesses of your Cover Story.
- ▶ Is it a “Road to the Operational Objectives?”

# Is Your Story Believable?

- ▶ Can You Sell It?
- ▶ Dress the role!
- ▶ Greed vs. Common Sense
- ▶ Social Media history
- ▶ Know the subject!!