

LAYERS OF DEFENSE – HOW TO COMBAT THE TIDAL WAVE OF FRAUD IN INTERNATIONAL EDUCATION

NAFSA 2013

DISCLAIMER

- **The presentation was delivered by ICG at the 2013 NAFSA Conference in St Louis on 30 May 2013.**
- **The presentation shall be considered incomplete without oral clarification.**
- **The opinions expressed in this presentation are those of the authors alone.**
- **ICG makes no warranty regarding any claim or data presented in this presentation, and does not take any responsibility for any third party acting upon information contained in this presentation.**

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

HOUSEKEEPING

- The presentation is geared for about 45 minutes.
- About 30 minutes are allocated for questions and discussion.
- The presentation will be posted on the ICG website (www.icg.ac).

A QUICK POLL OF ATTENDEES

Your Views

- **Do you believe fraud in international education is a small issue, or do you believe fraud is a significant issue?**
- **Do you think your country is becoming more of a target of international education fraud?**
- **If so, in which way?**
- **Do you think your institution has proper quality assurance / anti-fraud mechanisms and policies in place?**
- **Have you personally observed fraudulent behavior / documents?**
- **What do you estimate is the dollar figure attached to fraudulent activities globally?**

A QUICK POLL OF ATTENDEES

Perspectives

- **Fraud has become a notable and sustained problem, stretching around the world and affecting all aspects of international education, ranging from admissions to immigration rules violations.**
- **It is safe to say that most but all of us have been exposed to fraudulent behavior / documents even though one might think otherwise. The very nature of “high quality” fraud is that it remains undetected.**
- **ICG is estimating the amount of money spend on fraudulent activities at USD 2.0 to 2.5 billion annually. It is impossible to generate a concise estimate.**

By definition, “high quality” fraud tends to stay undetected

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

FRAUD: A CONCEPTUAL FRAMEWORK

Purposes of Fraud

Purposes	Description
Immigration and Employment	The pursuit of entrance to a country, either through study permits or falsified qualifications to obtain a work or residence visa, or to work in a country based on a (violated) study permit.
Admission to a (Preferred) Institution	The pursuit of admission to an education institution in general, or to a western/selective institution in specific.
Improved Academic Credentials	The attainment of (basic/advanced/elite) academic credentials (real/fake), in order to meet admission requirements to further degree programs or to increase employability prospects.

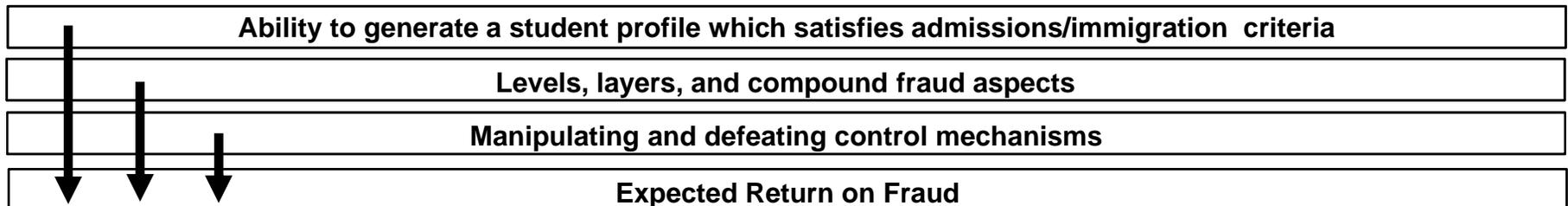
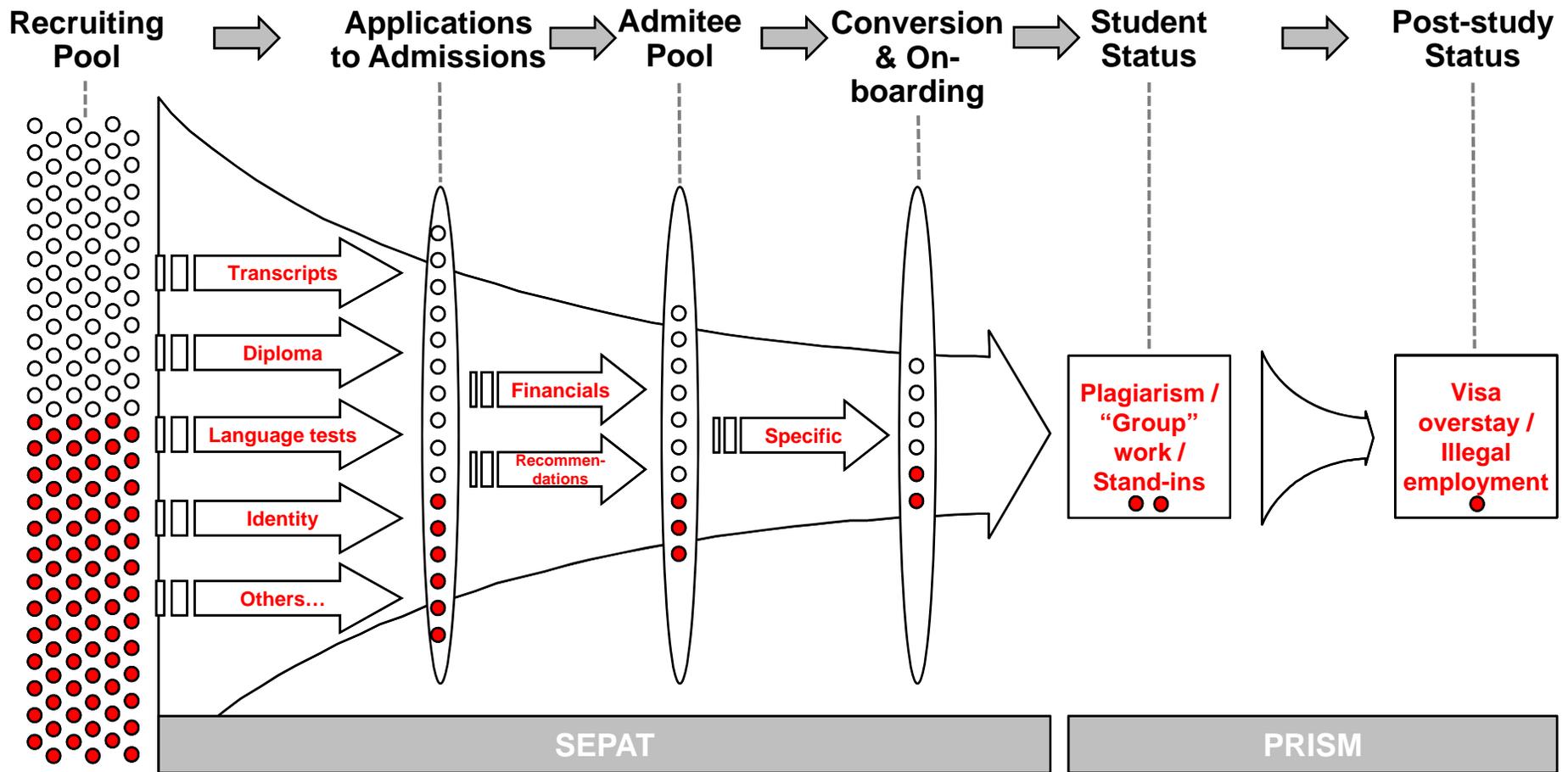
Fraudulent behavior can be singular or multi-tiered

FRAUD: A CONCEPTUAL FRAMEWORK

Modes of Fraud

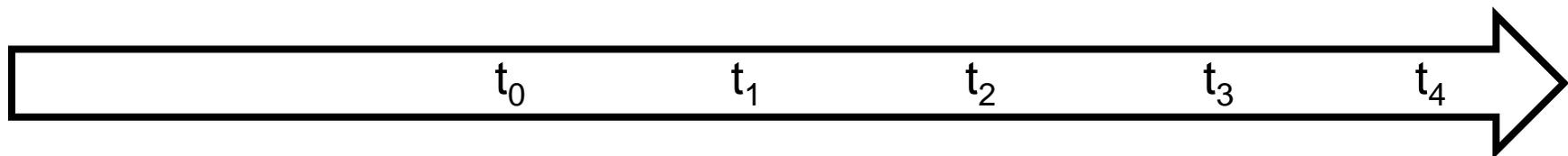
Mode	Description
Transcripts / Degrees	Students, alone or through third parties, submit and/or are awarded fake degrees or academic transcripts. The main purpose is securing admission to a given institution.
Standardized Tests	Students, alone or through third parties, cheat on standardized tests (attitudinal and language ability) and/or produce false scores to secure admission at a given institution or to receive a student visa.
Immigration Documents	Students, alone or through third parties, submit untruthful documentation to immigration authorities. The main purpose is securing entrance to a destination country.
Immigration Rule Violations	Students, alone or with the assistance of third parties, either violate visa rules or overstay their visas.
Plagiarism	Students, alone or through third parties, resort to cheating or contravene academic ethics standards to improve their chances of admission to a given institution, or their academic performance if already enrolled.
Corruption	Students, alone or through third parties, offer financial compensation to a third party to secure the receipt of a given document (e.g. test score) or the successful conclusion of a process (e.g. visa granting process). This cross-sectional category is geared towards those cases in which official government or corporate representatives are engaged in the fraud.

FRAUD: MEASURING THE FLOW AND VOLUME OF FRAUD ALONG THE ACADEMIC STUDENT LIFE CYCLE



FRAUD: FRAUD TYPES BY STAGE IN THE OVERALL STUDENT LIFECYCLE

		Overall International Student Lifecycle (Stages)				
		Application to Education Institution	Visa Granting Process	Border Entry	Studies	Further Studies / Labor Market
Fraud and Deception Modes	Transcripts / Degrees	✓	✓			✓
	Standardized Tests	✓	✓		✓	✓
	Visa Documents/ Compliance		✓	✓	✓	✓
	Plagiarism	✓			✓	
	Corruption	✓	✓	✓	✓	✓



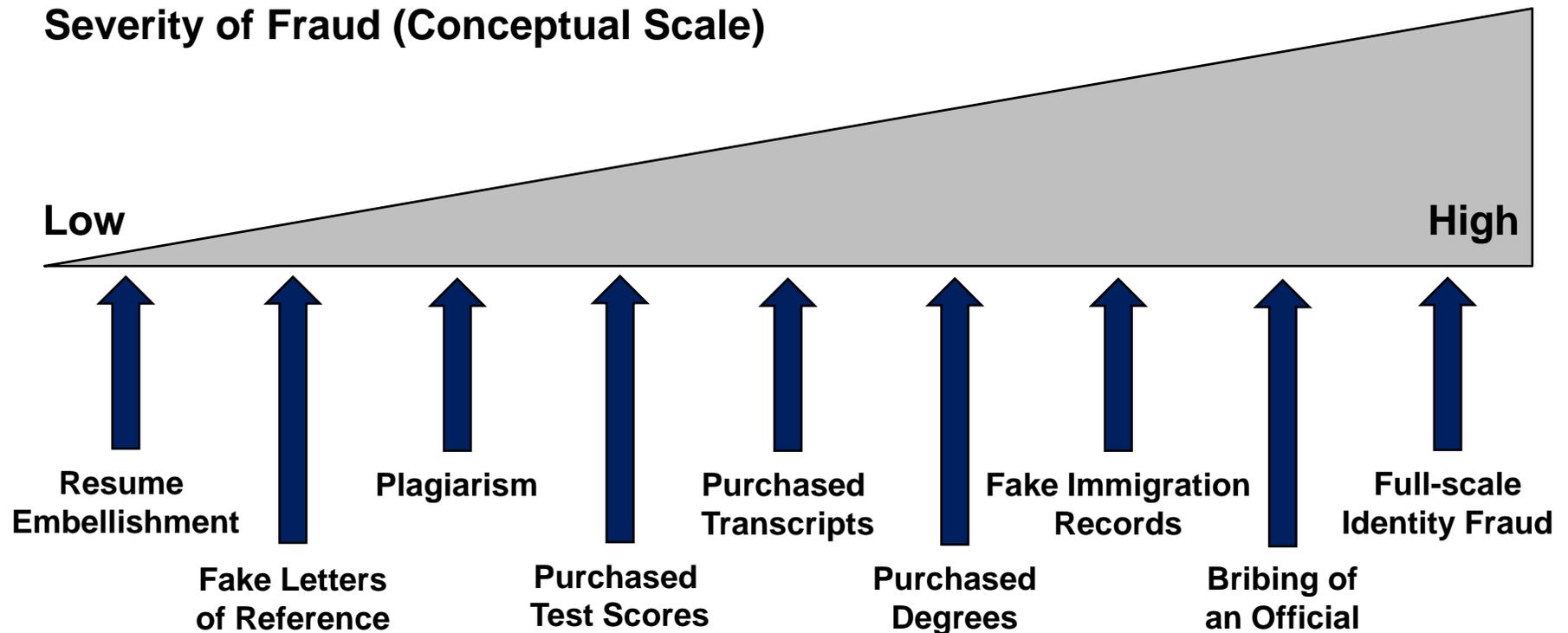
Economic incentives make fraud a persistent, multi-faceted issue

Source: ICG. Notes: Standardized Tests refer to both language and attitudinal tests.

THE SCALE OF FRAUD

Concept, Examples, and Manifestation

Severity of Fraud (Conceptual Scale)



Manifestation

- Fraud can occur as a small, stand-alone issue or be part of a multi-instance, concerted, multi-entity effort.

FRAUD: ON MEASUREMENTS

Using Proxies to Gauge the Reach of Fraud

- **An indirect measurement of fraud activities can be undertaken through proxies (volumes, trends):**
 - **Study permit refusal rates relative to total visa applications (good).**
 - **The surge in language tests relative to reported problems (circumstantial).**
 - **Admissions fraud discoveries (circumstantial).**
 - **Student attrition and failure rates (circumstantial).**
 - **Student visas abuse and overstay rates (moderate).**
 - **Unethical agents count (approximations might be possible).**
 - **Footprint and revenues of the plagiarism-enabling industry (circumstantial to approximation).**
 - **Student misconduct proceedings (approximation).**
 - **Known instances of diploma mills (approximation).**

Combining proxy measures will yield an incomplete but telling picture

FRAUD: ON MEASUREMENTS

How to Measure and Quantify Fraud?

- **The direct measurement of fraudulent activities is effectively impossible:**
 - **Many instances will never be known or measurable.**
 - **Some instances will not be detected and thus misclassified.**
 - **Some instances will never be captured in a reportable format.**
 - **Many instances are detected and terminated but not properly classified.**
 - **Commercial providers hold fraud data they refuse to share on account of commercial confidence.**
 - **Most governmental agencies hold fraud data they refuse to publicly share on account of public diplomacy, national security, or fraud counter-measures.**
 - **Most but all educational institutions refuse to publish fraud data.**
- **The economic and policy incentives for stakeholders are powerfully aligned against a public discussion (investigation) of fraud.**

To date, the only way to quantify fraud is through proxy measures

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

THE DRIVER FOR FRAUD: ECONOMIC BENEFIT

- **Fraud is invariably underpinned by certain key rationales. These may overtly be connected to education, but essentially all rationales share one key driver – the economic benefit (perceived/expected/attained).**
- **In many early-stage situations, nearly all stakeholders benefit directly or indirectly (and willingly or unwittingly) from fraud:**
 - **Students (and their families)**
 - **The student eco-system (high school principals, etc.)**
 - **Providers of “fraud services”**
 - **Test providers**
 - **Educational institutions**
 - **Governments**
- **Eventually, fraud will manifest itself and/or will be found out. At that time, the “benefit equation” starts to change.**
- **Some of the above will stop benefitting – and some stakeholders will pay a steep penalty (brand/reputation).**

FRAUD AND DECEPTION: A CONCEPTUAL FRAMEWORK

Economic Rationale and Incentives to Commit Fraud: Students

International Student Lifecycle



Economic Incentives and Rationale to Commit Fraud: Students

- Access to "Western" credential (per se).
- Securing "Western" credential to obtain access to advanced degrees (Master's or PhD) in home or third country.
- Illegal direct access to "Western" labor market through study permit ("underground economy").
- Legal access to "Western" labor market upon completion of studies.
- High(er) earnings prospects upon return to country of origin with "Western" credential.
- Prospect of permanent residence in destination country.
- Prospect of citizenship in destination country.

Fraudulent students have multiple powerful economic incentives to cheat

FRAUD AND DECEPTION: A CONCEPTUAL FRAMEWORK

Economic Rationale and Incentives to Commit/Support Fraud: Agents

International Student Lifecycle



Economic Incentives and Rationale to Commit/Support Fraud: Agents

- High profit margins and volume-driven business model.
- High (and rising) demand from education institutions.
- High (and rising) demand from prospective students.
- Lack of institutional oversight by the education institution of destination.
- Regulatory gaps. At the international level, agents largely act in a regulatory vacuum and quality assurance (and enforcement) measures generally stop at the national border.
- Purely fraudulent agents.

Volume-driven model and regulatory gaps provide a fertile ground

FRAUD AND DECEPTION: A CONCEPTUAL FRAMEWORK

Economic Rationale and Incentives to Tolerate Fraud: Testing Agencies

International Student Lifecycle



Economic Incentives and Rationale to Deal with Fraud: Testing Agencies

- Language proficiency (in particular) is a key bottleneck for any student planning to study abroad.
- Standardized tests are “a necessary evil”, and alternatives emerge only at a slow pace (e.g. today’s language testing market is effectively a duopoly).
- Volume-driven business model.
- To date, despite fraud instances having been widely reported, no regulatory backlash by a popular destination country (Canada, USA, UK, Australia, etc.) has occurred. A credible threat to lose a large destination market has yet to emerge.
- Law enforcement and quality assurance measures in key sending countries may be patchy, or effectively absent.

Testing agencies are aware of their key gatekeeper function

FRAUD AND DECEPTION: A CONCEPTUAL FRAMEWORK

Economic Rationale and Incentives to Tolerate Fraud: Education Institutions

International Student Lifecycle



Economic Incentives and Rationale to Tolerate Fraud: Education Institutions

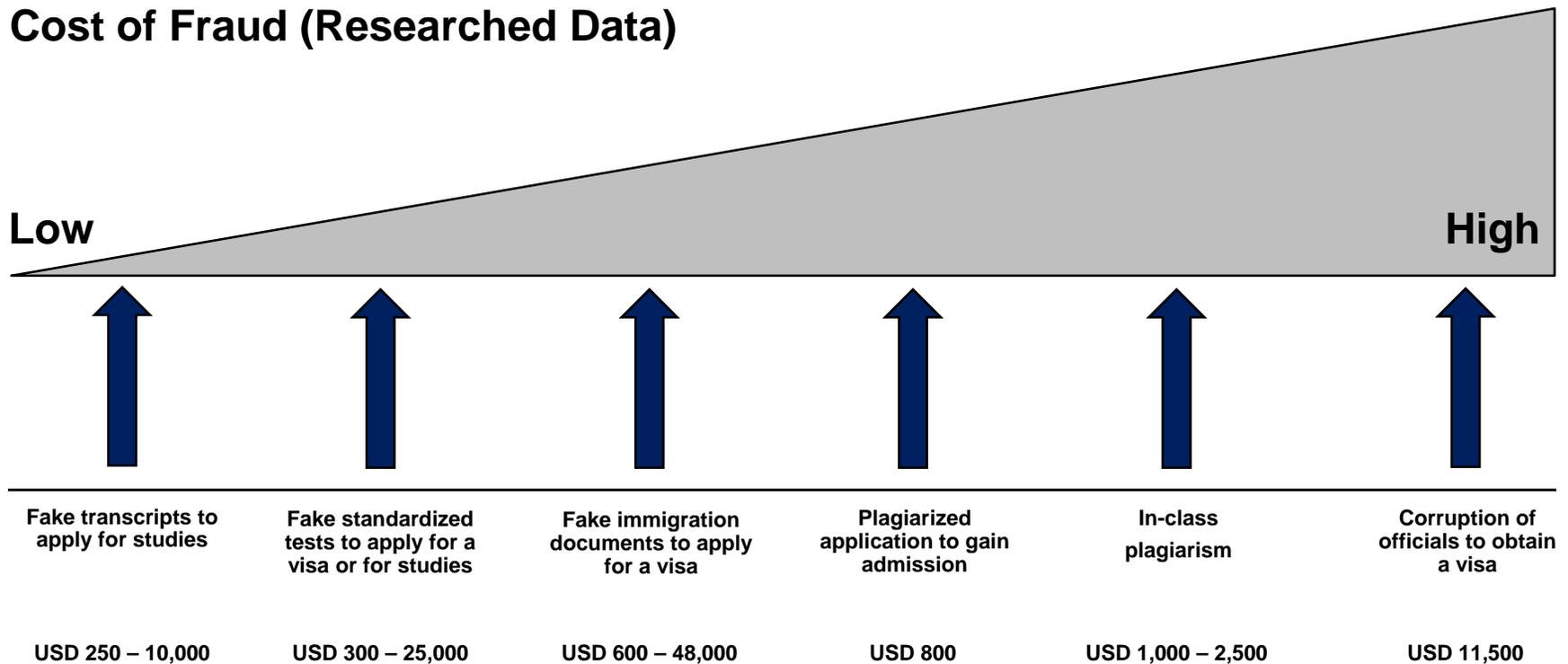
- Tuition fees and associated revenues are an important revenue stream.
- Enrollment targets drive decision-making.
- Costs of fraud prevention at the institutional level is increasing (e.g. screening of thousands of applications for fraud).
- Per student recruitment costs have substantially increased.
- Detection and fraud prevention is not high on administrators' agenda (e.g. as opposed to ensure the overall functioning of the educational institution).
- Marketing potential of a highly internationalized student body.

The prospect of increased revenues can overrule quality considerations

THE ECONOMICS OF FRAUD AND DECEPTION

Fraud Types by Transaction Costs (USD estimates)

Cost of Fraud (Researched Data)



Given their bottleneck function, language testing & visa fraud runs at a "premium"

Notes: Standardized Tests refer to both language and attitudinal tests.

Source: ICG.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

21

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

SAMPLE CASES OF FRAUD: APPLICATIONS

Fake Applications to Newcastle University

theguardian

News | Sport | Comment | Culture | Business | Money | Life & style

News > Education > Newcastle University

Newcastle expels overseas students with fake grades

Mainly Chinese students may have been victims of bogus agents who forged applications, says university

Anthea Lipsett
guardian.co.uk, Wednesday 12 November 2008 10.15 GMT



All the forgeries were of "high quality", says Newcastle University. Photograph: Carlos Dominguez/Corbis

Premium Content GLOBAL Welcome, Office Log Out My Account

THE CHRONICLE

of Higher Education

Wednesday, September 12, 2012

Subscribe Today

HOME NEWS OPINION & IDEAS FACTS & FIGURES BLOGS JOBS ADVICE FORUMS EVENTS STORE

Faculty | Administration | Technology | Community Colleges | Global | Special Reports | People | The Ticker | Current Issue | Archives

I promise to give you opportunity.

Global think Search The Chronicle Search

Home > News > Global

E-mail Print Share

November 12, 2008

British University Kicks Out Chinese Students Admitted With Fake Applications

Dozens of Chinese students who submitted fraudulent applications have been expelled from Britain's Newcastle University, according to the BBC and *The Guardian*.

The students — 49 from China and one from Taiwan, all of whom recently began their studies — had been admitted to the university based on what an investigation later revealed to be forged or altered application documents. The students "appeared to be victims of bogus 'agents,' based either in China or the U.K., who were paid to submit applications, including supporting documents, on their behalf," *The Guardian* said. The BBC reported that Newcastle would change various admissions procedures, "including publishing a list of approved agents on the university's Web site."

University officials grew suspicious when some of the students flunked English-language tests, which are required for foreign students whose first language is not English, even though they had documents attesting to their proficiency in English, *The Guardian* reported.

The incident comes as Britain begins phasing in sweeping new student-visa restrictions, intended to ensure that only bona fide students who demonstrate their educational track records can travel

Have a seat.

An ambitious hiring plan for 500 new faculty seats UCONN among the fastest-growing, highest-ranking research universities in the nation.

Learn more.

University of Connecticut

Most Popular

Most Viewed Most E-Mailed Most Commented

1. That's Dr. So-and-So to You
2. Who Does Your College Think Its Peers Are?
3. In Selecting Peers for Comparison's Sake, Colleges Look Upward
4. Who Does Your College Think Its Peers Are?

Some kind of application fraud is typical for certain countries

Sources: The Guardian, the Chronicle of Higher Education.

SAMPLE CASES OF FRAUD: APPLICATIONS

Top 5 Fraudulent Applications Practices by Chinese Applicants

Cheating Method	Percentage of Undergraduate Applicants Who Use This Method
Recommendation letters written by someone rather than the teacher, and simply signed and posted by the teacher	~ 90%
Essays written by someone other than the applicant	~ 70 %
High school transcripts (grades and ranking) that are falsified	~ 50 %
Financial aid applications that contain information	~ 30 %
Awards and achievements that are fake	~ 10 %

Notes: Results from interviews with around 250 high school leavers in China (2010).
Source: Zinch.

SAMPLE CASES OF FRAUD: TEST TAKING

The Flourishing Impersonation Industry

THE TIMES OF INDIA | Chandigarh

Home City India World Business Tech Sports Entertainment Life & Style Women Hot on the Web Spirituality NRI IPL 2012 Photos Times Now Videos LIVE TV

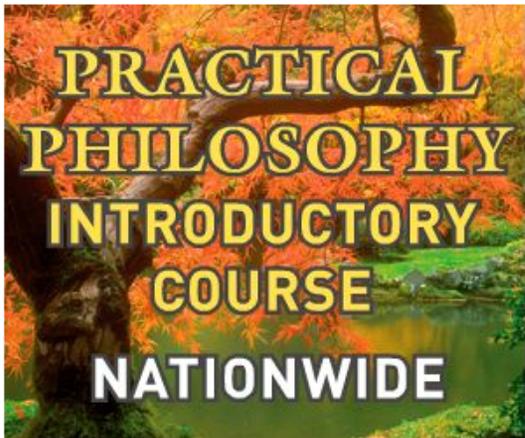
Mumbai Delhi Bangalore Hyderabad Chennai Ahmedabad Allahabad Bhubaneswar Bhopal Chandigarh Coimbatore Goa Gurgaon Guwahati Hubli Indore Jaipur

Kanpur Kolkata Kochi Kozhikode Lucknow Ludhiana Madurai Mangalore Mysore Nagpur Nashik Noida Patna Pune Rajkot Ranchi Thane Surat Thiruvananthapuram

Vadodara Varanasi

You are here: Home > Collections > Mohit

Ads by Google



Man who cleared IELTS for others in lieu of money, held

TNN Jun 25, 2010, 01:25am IST

Tags: [canada](#)

NEW DELHI: A 30-year-old man, who used to clear IELTS (International English Language Testing System) tests, required for immigration, by impersonating candidates in return of money, was arrested here on Thursday.

Clearing the test is necessary for higher education and employment abroad as well as for immigration.

0 | 0 | 0

Tweet | Recommend | Submit

More than half of test scores from certain countries are not reliable

Source: The Times of India.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

25

SAMPLE CASES OF FRAUD: TEST TAKING

Another Variation: Defrauding Fraudulent Students

The screenshot shows the Khaleej Times website interface. At the top left is the logo 'Khaleej Times'. Below it is a search bar with the text 'type keyword...' and a 'Search' button. To the right of the search bar are social media icons for Google+, Facebook, Twitter, and RSS. A navigation menu below the search bar includes links for Home, Nation, Business, Gold/Forex, News, Sport, Entertainment, KT World, Magazines, Sites, and Classifieds. The main content area features a breadcrumb trail 'Nation Home > Court Round-Up' and a 'Print this story' button. The article title is '5 held for TOEFL fraud' by Amira Agarib, dated 19 September 2012. The article text describes the arrest of five individuals for defrauding students by offering fake TOEFL certificates. A sidebar on the right contains four featured articles: 'Legal View' about gratuity, 'On Campus' about an education fair, 'In Focus' about Arabian Tahr, and 'Youth Spot' about children's play.

Khaleej Times

type keyword...

Home Nation Business Gold/Forex News Sport Entertainment KT World Magazines Sites Classifieds

Nation Home > Court Round-Up

[Print this story](#)

5 held for TOEFL fraud

Amira Agarib / 19 September 2012

The Dubai Police have arrested four men and a European woman for allegedly defrauding more than 33 GCC nationals by offering them TOEFL certificates.

Brigadier Khalil Ibrahim Al Mansouri, Director of the General Department of Criminal Investigation, said that the suspects claimed that they owned an institute in Dubai and they would issue TOEFL certificates against Dh24,000 for each certificate.

The case came to light after one of the victims, who was living outside the country, told the police through the Twitter page of Lieutenant-General Dhahi Khalfan Tamim, Commander-in-Chief of the Dubai Police, that he was cheated by a fake institute in Dubai. Lt.-Gen. Dhahi Khalfan instructed the police to investigate the matter.

Legal View
Gratuity calculated on basic salary last drawn

On Campus
Visitors swell at Sharjah Education Fair

In Focus
Park breeds Arabian Tahr

Youth Spot
No child's play

Test taking involves a range of fraud – USD 6,500 paid for nothing

Source: Khaleej Times.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

26

SAMPLE CASES OF FRAUD: PLAGIARISM

The Harvard Cheating Scandal (I)

The Harvard Crimson NEWS OPINION MAGAZINE SPORTS ARTS MEDIA FLYBY Google™ Custom Search

ABOUT US ADVERTISING TWITTER FACEBOOK RSS MOBILE SUBSCRIBE CLASSIFIEDS CAMBRIDGE, MA WEATHER: 65F

APPLY ONLINE
through Crimson Careers
by September 19th

BRIDGEWATER

Typo at Root of Cheating Scandal, Letter Reveals 16

By MERCER R. COOK and REBECCA D. ROBBINS 10 hours ago

Professor of Government 1310 noted suspicious similarities between exams in his original letter to the Board.

Students React to Kyle Casey's Withdrawal 4

By PETER G. CORNICK 8 hours ago

Students react with surprise and disappointment as Kyle D. Casey '13 withdraws from the College in light of the Government 1310 cheating scandal.

Science Center Plaza Common Space Construction Underway 2

By AKUA F. ABU 8 hours ago

Construction is underway to transform the Science Center Plaza into a dynamic social gathering site that will accommodate more seating, events, and local engagement for the Harvard community.



Men's Basketball Co-Captain Kyle Casey To Withdraw, Miss 2012-13 Season; Curry Also Implicated 31

By ROBERT S. SAMUELS and SCOTT A. SHERMAN Yesterday

Men's basketball co-captain Kyle D. Casey '13 has chosen to withdraw from Harvard because of potential disciplinary action relating to the investigation of the Government 1310 cheating scandal, Sports Illustrated reported early Tuesday morning. The Boston Herald later reported that fellow co-captain Brandyn T. Curry '13 is also implicated in the scandal and likely to take a leave of absence as well.

OPINION

flyby blog

- Quincy Swing Housing 3 hours ago
- Scaffolding Near the Kennedy School, Kind Of Yesterday
- Holy Smokes! 2 days ago
- Sundays by the River 2 days ago

The Official Sports Blog of The Harvard Crimson

THE BACK PAGE

MONOTONOUS VS MOMENTOUS

SAMPLE CASES OF FRAUD: PLAGIARISM

The Harvard Cheating Scandal (II)

- **In August 2012, Harvard announced publicly that about 125 students from Harvard College would be investigated for cheating:**
 - **While grading an exam for the Government 1310 “Introduction to Congress” course, Professor Matthew B. Platt noticed similarities among 13 exams.**
 - **The Ad Board, which reviewed all exams, announced that 45% of the 279 submitted exams would be reviewed for plagiarism.**
- **Platt’s suspicion was based on, among others:**
 - **On a bonus question, “all the answers use the same (incorrect) reading of the course material in arguments that are identically structured.”**
 - **On two exams, “22, 500” was written with an unnecessary space.**
- **In February 2013, Harvard announced the following outcome:**
 - **Approximately 70 students were asked to temporarily withdraw.**
 - **An additional quarter of investigated students were put on probation.**

Fraud is universal – elite status does not isolate any institution

SAMPLE CASES OF FRAUD: PLAGIARISM Paper Mills

The screenshot displays the College-Paper.org website interface. At the top, the logo and navigation menu are visible. The main content area is a form titled "Describe the Requirements of Your Order". The form includes fields for "Paper Topic", "Paper requirements", "Type of paper" (set to "Essay"), "Academic Level" (set to "MASTER"), "Urgency" (set to "10 Days"), "Quality Level" (set to "STANDARD QUALITY"), "Number of page(s)/word(s)" (set to "1 Page(s) / 275 Words"), "Number of source(s) references" (set to "1"), "Subject area" (set to "Select"), and "Cost per page" (set to "\$19.99"). A "TOTAL: \$19.99" box is prominently displayed, indicating the total cost including add-ons and promo. Below the form, there are options to "Select Helpful Extras for Excellent Result", such as "Fulfilled by top 10 writers" for \$5.99, "I want a plagiarism report" for \$2.00, and "VIP support" for \$9.99.

COLLEGE-PAPER.ORG
Paper Writing for College Students

US SUPPORT: 1-302-752-4636 24/7 LIVE CHAT Call me on SKYPE

HOME GUARANTEES PRICES DISCOUNTS SAMPLES ABOUT US

1 provide us with order details and requirements 2 submit payment 3 track your order status with our customer service center 4 download your paper just in time

Essay
Research paper
Term paper
Coursework
Admission essay
Dissertation
More services

Describe the Requirements of Your Order

Paper Topic *

Paper requirements * (specify your details here)

Type of paper: Essay

Academic Level: HIGH SCHOOL UNDERGRADUATE **MASTER** PHD

Urgency: 10 Days

Quality Level: **STANDARD QUALITY** PREMIUM QUALITY PLATINUM QUALITY

Number of page(s)/word(s): 1 Page(s) / 275 Words Double Spaced Single Spaced

Number of source(s) references: 1

Subject area: Select I want a UK writer

Cost per page: \$19.99

Want to pay less? Reduce the order price here!

Discount code

TOTAL: \$19.99
including add-ons and promo

USD EUR GBP AUD

Select Helpful Extras for Excellent Result

Fulfilled by top 10 writers \$5.99

I want a plagiarism report \$2.00

VIP support \$9.99

Over 885,000 results on Google for “essay writing service”

Source: www.college-paper.org/order.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

29

SAMPLE CASES OF FRAUD: DOCUMENT FALSIFICATION

Diploma Mills

The screenshot shows the website for DiplomaXpress. At the top, the logo 'DiplomaXpress' is displayed in a stylized font. Below the logo is a navigation menu with links for Diplomas, Transcripts, Verification Services, Samples, Prices, FAQ, Contact Us, and ORDER NOW!. A prominent red starburst graphic contains the word 'Sale!' and is followed by the text 'SPRING BREAK SALE!!! All Fake Diplomas & Fake Degree Packages are now a MASSIVE 20%-28% Off until March 31st!'. Below this, a section titled 'Samples' includes a note: 'Click on the thumbnail images below to view a wide variety of actual diplomas and transcripts that we can replicate for you. (Note: "DiplomaXpress" watermark does not appear on actual products.)'. At the bottom of the screenshot, a grid of various sample diplomas and transcripts is shown, each with a different design and text.

From Photoshop to Diploma Mills: And diploma or transcript can be falsified

Source: www.college-paper.org/order.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

30

SAMPLE CASES OF FRAUD: DOCUMENT FALSIFICATION

Identity Fraud

The screenshot shows the YouFinishit website interface. At the top, there are navigation links: Home, Terms, Basket, Contact, Favorites. A search bar is on the right. Below the navigation is a banner image of a woman's face and the text "YouFinishit". A grid of state names is displayed, including Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington DC, Washington, West Virginia, Wisconsin, and Wyoming. Below the grid, the page title is "State OD Cards (donor licenses) N-Z". A description follows: "These cards are, quite simply, the best quality cards made by any online vendor. Just check our long list of standard and optional features including: PVC/polyester card stock, magnetic stripe encoding, scannable barcode, UV encoding, OVD overprinting, multi-color full card hologram lamination, and digital picture application (you can email or mail your picture to us). Our competition doesn't even come close. Your personal details and address are captured on our unique online ordering system. Please note that only our online samples have "youfinishit" on them for security reasons. Your card will NOT have this." To the right of the text is a sample image of a Washington, D.C. driver's license.

The screenshot shows the "INTERNATIONAL" section of the YouFinishit website. It features a globe icon at the top. Below the icon, there are eight categories of international driver's licenses, each with a sample image and an "Order now" button:

- Bulgaria
- Dutch
- Europe
- Germany
- Guam
- Hong Kong
- Intl Driver
- Italy

Fake identity documents can be bought for less than USD 100

Source: www.youfinishit.com/shopfactory, others..

SAMPLE CASES OF FRAUD: IMMIGRATION Toronto Online Immigration Scam

CBCnews | Toronto

LIVE Toronto More Streams
Here and Now
Listen Live

Home World **Canada** Politics Business Health Arts & Entertainment Technology & Science Community Weather Video

Canada Toronto News Events Weather Programs Video Audio Contact Us

3,100 citizenships ordered revoked for immigration fraud

19 individuals stripped so far as Jason Kenney's department investigates some 11,000 cases

CBC News Posted: Sep 10, 2012 8:57 AM ET | Last Updated: Sep 10, 2012 8:04 PM ET 403



Stay Connected with CBC News

Mobile Facebook Podcasts Twitter Alerts Newsletter

Latest Fashion and Beauty Tips, Decorating Ideas and Recipes
CLICK HERE
STEVEN AND CHRIS

Sponge Towels
CBC

Immigration Minister Jason Kenney updated the Harper government's progress on cracking down on immigration fraud Monday. (Sean Kilpatrick/Canadian Press)

Source: CBCnews.
ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

SAMPLE CASES OF FRAUD: EMPLOYMENT

Visa / internship fraud

Visa fraud

- The applicant untruthfully claimed to hold a work authorization for the US.
- The applicant proclaimed to have Optional Practical Training (OPT) status with another company. Research strongly suggests that the claimed OPT internship might be a sham.
- Hiring this candidate would have exposed an employer to the (rapid) need to adverse employment action.

Resume screenshot

RESEARCH EXPERIENCE:	
██████████ Laboratories ██████████	
Marketing Intern	03/2012 – present
<ul style="list-style-type: none">▪ Identifying fiber optics lasers market strengths and opportunities through data and analysis▪ Collecting information on competitors and its products, application trends and forecasts	
Physics of Semiconductors Group, ██████████	
Research Assistant	09/2007 – 05/2010
<ul style="list-style-type: none">▪ Market research of sensitive terahertz detectors and systems▪ Analysis and acquisition of patent information▪ Researched temperature dependent conductivity of novel semiconductor materials	
Division of Polymers and Crystal Physics, ██████████	
Research Assistant	10/2006 – 05/2007
<ul style="list-style-type: none">▪ Investigated mechanical properties, synthesis and manufacturing methods of high-temperature membranes for fuel cells	

Notes: Details sanitized to maintain privacy.

Source: ICG.

SAMPLE CASES OF FRAUD: TEST TO PLAGIARISM TO EMPLOYMENT

Cultural and Language Non-Capability

The Illuminating Consulting Group

Mobile No. : [REDACTED]

Dear Sir/Madam,

I am writing to apply to the Policy Analyst Position with Illuminating Consulting Group. I am confident the skills that I have developed at Yale and the London School of Economics in addition to my working experiences would prove valuable to any of your areas of project.

Five-year solid academic training in UK enabled me built strong networks with more 800 alumni and 55 professors. To prepare me well for functional analysis, I elected "Econometrics" and "International Economics" at Yale. I leaned through these courses tools of policy evaluation, statistical analysis as well as the international strategy, predictive forecasting and trend modeling. I also strengthened the qualitative benchmarking and equity valuation skills through twelve business case studies in emerging markets finance. In addition, my written and literature surveys skills are improved after completing master's thesis "the impact of financial development on economic growth". I look forward to bringing these evaluative and quantitative skills in addition to my deep understanding of British education system and institutional roles to Illuminating Consulting Group.

Financial work experience at Lehman Brothers and Industrial and Commercial Bank of China (ICBC) honed my problem-solving and structuring skills. As an analyst intern at ICBC, I conducted research into the real estate industry and prepared investment strategy presentation slides for potential investors. I also raised \$15 million in capital with five team members. Moreover, through working at Lehman Brothers on the US\$ 250 million Alliance & Leicester bond issue project, I significantly boosted my proficiency in conducting financial models and providing financial strategic advice. Meanwhile, my entrepreneurial experience starting MMY International Social House has honed my abilities in creative business strategy planning and detail-oriented marketing.

Four years of elite education (LSE, Yale) – a cover letter with dozens of mistakes, multiple untruth, and supporting materials which evidence a fundamental lack of English capability

Notes: Details sanitized to maintain privacy.

Source: ICG.

ICG © 2013

ICG Session on International Education Fraud at NAFSA 2013 – 30 May 2013

34

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

COMBATING FRAUD EFFECTIVELY IS BASED ON MULTIPLE, INTER-CONNECTED, FLEXIBLE LAYERS OF DEFENSE

- **Much of current anti-fraud measures are belated and reactive.**
- **The later fraud is discovered, the more an institution will have suffered negative impact across multiple functions (eventually without recourse).**
- **Moving fraud detection up early into the application-admissions-onboarding process chain is essential – this is what the layers of defense model is about.**
- **Layers of defense entail multiple approaches – from established credential verification to advanced statistical modeling of the probability for fraud.**
- **Layers need to be connected to be effective (a key deficiency typically is the disjointed anti-fraud measures)**
- **Flexibility is key – fraudulent activities can be innovative, ingenious, and relentless. Static measures will thus fail over time.**

COMBATING FRAUD EFFECTIVELY IS BASED ON MULTIPLE, INTER-CONNECTED, FLEXIBLE LAYERS OF DEFENSE

Layer One: Marketing/ Recruiting

- Clearly articulate that fraud is not tolerated.
- Drive negative self-selection of fraudulent students.
- Focus recruiting on legitimate student pools.

Layer Two: Admissions

- Use holistic, information rich application materials.
- Employ state-of-the-art verification processes.
- Utilize data mining across Norway.

Layer Three: Immigration

- Set up clear policies and enforce these publicly.
- Apply appropriate/high levels of scrutiny.
- Collaborate with other student destination countries.

Layer Four: In-Classroom

- Add training on expected academic conduct.
- Use proper tools to validate academic performance.
- Enforce quality by expelling fraudulent students.

INTERNATIONAL EDUCATION FRAUD

How To Respond – Higher Education Institutions?

- **Convene all stakeholders and assess state of awareness as well as educate on actual state of fraud (potentially/actually) impacting the institution (EDUCATE).**
- **Assess institutional processes, procedures, and protocols to detect and respond to fraud relative to best practices (GAP ANALYSIS).**
- **Run post-fact analysis and gather deep contextual information across the organization (EVIDENCE COLLECTION).**
- **Draw up improved processes, procedures, and protocols which are embedded in a QA-driven organizational design (CHANGE MANAGEMENT).**
- **Repeat...**

INTERNATIONAL EDUCATION FRAUD

How To Respond – Governmental Institutions?

- **Develop comprehensive information and evidence collection mechanisms, ideally in a scalable, codified, digital, and database-centric manner (GATHER).**
- **Assess (supra-) national processes, procedures, and protocols to detect and respond to fraud relative to best practices (ASSESS).**
- **Change cooperation, sharing, policy-making/shaping, and enforcement models (CHANGE MANAGEMENT).**
- **Devise dedicated and specific layered communication policies and share intelligence and implications (COMMUNICATE).**
- **Repeat...**

AGENDA

Housekeeping

A Conceptual Framework of Fraud in Education

The Logic of Fraud in International Education: Economic Imperatives

Examples of Test, Document, and Identity Fraud

Layers of Defense Against International Education Fraud

Discussion

CONTACT INFORMATION

Dr. Daniel J. Guhr
Managing Director

Illuminate Consulting Group
P.O. Box 262
San Carlos, CA 94070
USA

Phone +1 619 295 9600

Fax +1 650 620 0080

E-mail guhr@illuminategroup.com

Web www.illuminategroup.com