



Combating Fraud While Protecting Aid for True Students  
**Webcast Chat Log**

02:46 to: *Megan Raymond, WCET*

Here are the slides from the presentation:

<http://www.wcet.wiche.edu/wcet/docs/webcasts/2014/Fraud05-21-14/FraudSlidesFINAL.pdf>.

08:39 to: *Megan Raymond, WCET*

Video news clip:

<http://link.brightcove.com/services/player/bcpid1684488551001?bckey=AQ~~,AAAA CC1IKhk~,ZvV6UsgbijZzy5iAEyU8skbXMqWBZ-rJ&bclid=0&bctid=1848093307001>

11:06 to: *Jenn Light-Univ of Denver*

Can you please give an example of a fraud?

13:01 to: *Mollie McGill, WCET*

The OIG report includes recommendations addressed to both the U.S. Dept of Ed, as well as some recommended issues that should be addressed by accreditors.

15:44 to: *Leslie Clark - Whatcom Community College 1*

How are costs of attendance calculated differently for distance students?

16:42 to: *Luke Dowden*

Leslie - we have your question on our list to answer at our next transition point.

18:41 to: *Eliza Herndon #2*

In regard to OIG involvement, was the aid returned under R2T4 leaving the balance with the college or did the aid remain disbursed at the college?

19:36 to: *Joseph Agins*

Depends

20:08 to: *Mollie McGill, WCET*

Leslie, I look forward to speaker's response to your question too. My understanding is that is an "unanswered" question so far. WCET has provided commentary to the Dept. related to how legitimate distance students not be treated differently from campus students, e.g. distance students still may need housing/texts/meals, assistance.

21:35 to: *J Maynard*

For Joseph, can you tell us how many fraud rings you have un-covered/suspected?

23:49 to: *Joseph Agins*

We probably refer 300 students per month to the OIG that we suspect are involved in fraud rings.

24:04 to: *Joseph Agins*

As far as rings. Let me check on that.

24:58 to: *Mollie McGill, WCET*

Kishia/Ruby, are there course design strategies Rio has developed as additional strategy to weed out non-legit students, e.g. authentic assignments early on?

25:03 to: *Joseph Agins*

Probably over a thousand, what we believe to be separate and distinct, rings since 2008.

25:17 to: *Joseph Agins*

However, many of these are linked and we just don't know it.

27:19 to: *Rebecca Hoey*

How were you verifying that? Were you calling those high schools?

27:20 to: *Eliza Herndon #2*

In regard to OIG involvement, was the aid returned under R2T4 leaving the balance with the college or did the aid remain disbursed at the college? If possible can you be specific? We are working to determine when OIG will get involved.

27:40 to: *Joseph Agins*

They should be referred either way.

28:22 to: *Kayon.UMUC*

What specific process is used to authenticate the IDs?

28:59 to: *Joseph Agins*

Review and comparison with legit ids from that state

29:26 to: *Joseph Agins*

There are ways to identify fraudulent and fake id's to some extent.

30:37 to: *Kayon.UMUC*

We refer to the ID book, what other sources do you all use for authentication?

<https://www.driverslicenseguide.com/book-us.html>

30:50 to: *Joseph Agins*

We also use that book.

30:58 to: *Joseph Agins*

That is one of the best sources I know of

31:06 to: *Kyle Wilson ProctorU*

It is a solid reference, probably the best out there currently.

31:11 to: *Joseph Agins*

Also sometimes they are obviously forged; cut and pastes, etc.

31:34 to: *Kayon.UMUC*

Yes we've definitely seen that.

31:54 to: *Joseph Agins*

So, a manual review is done by our staff in charge of reviewing all documentation submitted by prospective students suspected of possible fraud.

32:04 to: *Kyle Wilson ProctorU*

Same here. Or badly laminated printouts on regular paper.

32:14 to: *Joseph Agins*

Sounds like you all do the same :-).

32:27 to: *Mollie McGill, WCET*

Ruby, given that Rio has weekly start dates for classes and you now have 4 staffers, any thoughts for schools that have traditional semester start dates?

32:40 to: *Kayon.UMUC*

Yes we do, we were hoping that you all had another process we could employ :).

33:00 to: *Joseph Agins*

We may have others. Please follow-up with me off line afterwards.

33:25 to: *Kyle Wilson ProctorU*

We communicate with our partner institutions immediately in the case of ID issues and authentication failures.

33:26 to: *Joseph Agins*

My email and phone will be provided at the end

34:31 to: *Russ Adkins, Higher Education Consulting*

Would love to see a panel or two at the Portland meeting on this topic, with case studies and best practices featured.

34:38 to: *Megan Raymond, WCET*

Sounds good! Keep your questions coming.

34:46 to: *Joseph Agins*

Would love to participate.

34:48 to: *Megan Raymond, WCET*

Great suggestion @Russ Adkins.

35:51 to: *Melissa 1*

Do you find that there is as much issue with fraud rings at the graduate level as the undergraduate level?

36:06 to: *Joseph Agins*

None at the graduate level.

36:21 to: *Melissa 1*

Why is that, do you think?

37:06 to: *J Maynard*

Joe have you been able to put a dollar loss estimate for the fraud you are seeing/year?

37:55 to: *Sinclair Community College*

What are your guidelines for determining suspicious behavior?

38:12 to: *Megan Ruth, APUS*

Joe, you said you referred about 300 students a month to the OIG, do you get a response back on any of them? Are they able to keep up with what you send them?

38:15 to: *Joseph Agins*

No money left over for excess funds return in grad programs- too expensive.

38:34 to: *Joseph Agins*

They do not have the band width to keep up.

38:49 to: *Megan Ruth, APUS*

Ok thanks

38:52 to: *Joseph Agins*

We hear back on a very small percentage of our referrals.

39:04 to: *Norah Kerr-McCurry, Brookdale Community College*

What LMS is being used? How do you determine which courses require proctored testing. Thank you.

39:13 to: *Joseph Agins*

They will ask for more info if they are interested and then we provide it but those cases that they are interested in are very few comparative to all the ones we refer.

40:08 to: *Kyle Wilson ProctorU*

Keystroke analytics and public information quizzes especially are effective identity verification tools if you can integrate them into the process.

40:13 to: *Megan Ruth, APUS*

Ok, yeah I was wondering about that

40:59 to: *Chuck Dull 1*

There are also companies providing that as a biometric service at the point of entry. Based on keystroke analytics and biometrics of movement

41:30 to: *Kishia Brock*

One thing that we found is that it is late in the process to rely upon the LMS (we use Riolearn...a solution developed in house) to prevent FA fraud.

41:52 to: *Kyle Wilson ProctorU*

Indeed, especially as part of creating a virtual identity card for use throughout the student's education.

42:16 to: *Chuck Dull 1*

Exactly.

43:45 to: *Margaret Worob*

Sorry if this was asked already, but have any of the presenters or others in attendance seen this kind of fraudulent behavior on behalf of individual students (and not "rings", per se)?

44:22 to: *Kyle Wilson ProctorU*

There was mention of ringleaders who would simply steal an identity and do the work themselves to keep the money, without involving anyone else.

44:56 to: *Margaret Worob*

Thanks Kyle!

45:04 to: *Kyle Wilson ProctorU*

Sure thing!

45:15 to: *J Maynard*

Being able to challenge students with authentication challenges at various un-expected times in front of gradable events has worked well to deter fraud.

46:10 to: *Kyle Wilson ProctorU*

We tend to find fraud not so much on the student aid side, but in the side of distance education students trying to have someone else take their course/tests for them.

47:25 to: *Megan Ruth, APUS*

I'd love to see some of these forms and your job aids, they sound great!

47:50 to: *Kyle Wilson ProctorU*

Indeed they do, it's impressive.

47:55 to: *Mollie McGill, WCET*

@Kyle, you raise an interesting whereby we need to be clear when we're talking about criminal activity vs. cheating.

49:47 to: *John Butler - PSU World Campus*

@J Maynard/all - What types of authentication challenges do you employ and how do you orchestrate their employment to not be expected?

51:31 to: *Kyle Wilson ProctorU*

Indeed, especially as many people do not realize that just making a fake license not in itself actually illegal.

53:06 to: *Mollie McGill, WCET*

Joe, Ruby, Kishia, I hope the media reports on the thoughtful work and interventions you've put into place, to lessen the number of news on fraudsters.

53:07 to: *Eliza Herndon #2*

What is the extensive identity verification process? How is that information validated?

53:50 to: *J Maynard*

Gesture biometrics where the log in is using their mouse or finger on a drawing screen, no hardware needed. We integrate with the LMS's so the identity challenge is a content item or a assignment. All the data is captured to determine suspicious behaviors.

54:26 to: *John Butler - PSU World Campus*

Great, Thank you.

56:14 to: *Lindsay*

What type of documents do you require potential students to submit in order authenticate their identity?

58:00 to: *Megan Raymond, WCET*

We are going to run out of time but we've compiled the questions and if we do not get to them all we will provide written responses.

59:13 to: *Lindsay*

How do schools join the coalition?

59:58 to: *Mollie McGill, WCET*

Lindsay, what institution are you with? We will have a session on this topic at WCET's fall meeting.

1:00:08 to: *Kyle Wilson ProctorU*

I'm not surprised that WGU is a part of the coalition. They are huge, possibly our biggest partner.

1:00:15 to: *J Maynard*

Most schools feel that the issue of a PIN password is Ok along with the other processes they may collect. This is changing however with the OIG wanting to get more data earlier.

1:00:48 to: *Mollie McGill, WCET*

Great program! Thank you presenters!

1:00:50 to: *Joseph Agins*

I look forward to answering all of your questions after.

1:00:50 to: *Leslie Clark - Whatcom Community College 1*

Yes, thank you. This has been really helpful.

1:00:52 to: *Lindsay*

Allied American University

1:01:03 to: *Joseph Agins*

Great questions!

1:01:06 to: *Eliza Herndon #2*

University of Maryland University College

1:01:08 to: *Eliza Herndon #2*

Thank you

1:01:17 to: *Margaret Worob*

Thanks so much, great webinar!

1:01:17 to: *Joseph Agins*

I have answers for many but maybe not all :-)

1:01:19 to: *Daryl - Colo Mountain College*

Has the coalition determined a way to share names of identified or suspected fraud participants without violating FERPA?

1:01:34 to: *Joseph Agins*

Daryl - not names per se but other info.

1:01:42 to: *Joseph Agins*

Please contact me afterwards.