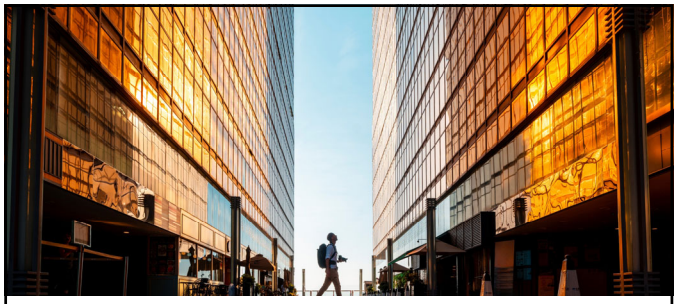

Florida Bankers Association BSA/AML Symposium

Orlando, Florida

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The 10 Tell-Tale Signs of Deception

Douglas "Doug" Cash, MBA, CFE, CFI, CFCI, CECFE
Sr. Manager Fraud & Forensic Advisory Services

October 28, 2025

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My journey, how did I get from:

4

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Background:

- Spent 28 years in law enforcement.
  - 22 in AZ, 6 in NM
- Served as a Patrol Officer, Detective, Special Agent for the State of Arizona and Financial Investigator for JP Morgan Chase Bank.
- 18 + years conducting Fraud & investigative Accounting investigations with Eide Bailly, LLP.
- Earned MBA and MSAJS degrees.
- Hold Certified Fraud Examiner (CFE), Certified Fraud Criminal Investigator (CFCI), Certified Forensic Interviewer (CFI) & Certified Economic Crime Forensic Examiner (CECFE) designations.
- Teach Advanced Fraud Investigations and Interview Training classes.
- Serve as an Adjunct Professor for Oklahoma City University ("OKCU")
- Provided testimony in Federal, State, Municipal & Civil courts.

Douglas "Doug" Cash,
MBA, CFE, CFI, CFCI, CECFE
Senior Manager
Eide Bailly, LLP
Fraud & Forensic Advisory Services

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Yes, it is:

6

Issues we have before walking into the interview, no matter the location

7

Confirmation bias-dictionary:

"bias that results from the tendency to process and analyze information in such a way that it supports one's preexisting ideas and convictions."

https://www.dictionary.com/browse/confirmation-bias

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Confirmation bias-psychology:

"people's tendency to process information by looking for, or interpreting, information that is consistent with their existing beliefs. This biased approach to decision making is largely unintentional, and it results in a person ignoring information that is inconsistent with their beliefs. These beliefs can include a person's expectations in a given situation and their predictions about a particular outcome. People are especially likely to process information to support their own beliefs when an issue is highly important or self-relevant."

https://www.britannica.com/science/confirmation-bias

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Confirmation bias- a story:

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Problems with "pre-conceptions"

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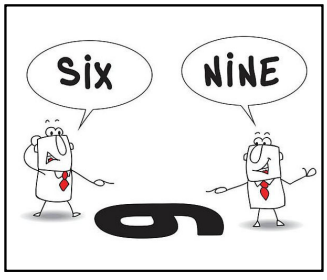
What do you see?



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Pre-conceptions and What They Cause:

- May be the biggest issue affecting an interview.
  - Could be the hardest issue to overcome.
- "Pre-conceptions" is defined as:
  - The act of preconceiving.
  - A preconceived idea or opinion.
  - Bias
- In some cases, people are a willing participant in the deception.
  - Why does that happen?

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Pre-conceptions:

- Believing the person will lie to you, keeps you from seeing the truth.
- Believing the person will tell you the truth, keeps you from seeing the deception.
- A professional interviewer works to always stay opened minded and focused on getting as much information as possible from the individual.

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The Problems with "PRE-CONCEPTIONS":

If you, INADVERTENTLY or DELIBERATELY, convey disbelief to the subject you will likely observe stress-related symptoms, but in this context, you'll be UNABLE to determine:

A. The physical manifestations are deception being generated *internally* or, (Good)

B. The physical manifestations are being generated by the *interviewer*. (Bad)

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The Problems with "PRE-CONCEPTIONS":

If an interviewer has an automatic tendency to DISBELIEVE every subject and require "proof" of each truthfulness, You might wish to remember what Seneca wrote about 2,000 years ago.

"It goes towards making a man faithful to let him understand that you think him so; and he does suspect I will deceive him, gives me sort of a right to do so."

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10 tell-tale signs of deception

ACFE Fraud Magazine Article by Paul M. clikeman. Ph.D., CFE

January/February 2012 issue

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Lack of Self-Reference:

- *Truthful* people commonly make frequent use of the pronoun "I."
- *Deceptive* people commonly will substitute "you" for "I."
- **Example**:
- "The safe was left unlocked" rather than "I left the safe unlocked."

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Verb Tense:

- *Truthful* people commonly describe historical events in the past tense.
- *Deceptive* people commonly describe historical events in the present tense.

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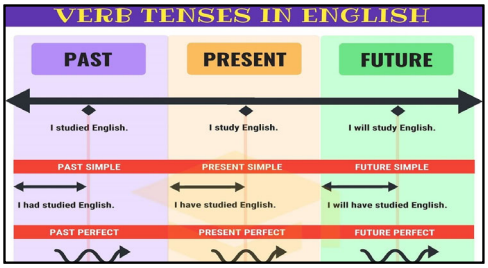
Verb tense:



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Answering Questions with a Question:

- *Deceptive* individuals will commonly avoid answering a question at all.
- Outright lies carry a risk of being uncovered.
- **Examples:**
- "Why would I steal from my brother?"
- "Do I seem like the kind of person who would do something like that?"

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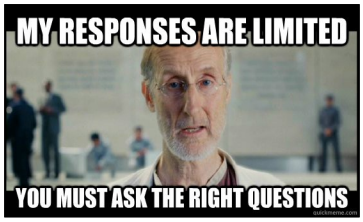
Questions:



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Equivocation:

- The subject avoids an interviewer's questions by filling his or her statements with expressions of uncertainty, weak modifiers and vague expressions.
- **Examples:**
- Words such as think, guess, sort of, maybe, might, perhaps, approximately, about, or could.
- Noncommittal verbs such as think, believe, guess, suppose, figure or assume.

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Equivocation:

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Oaths:

- *Deceptive* subjects commonly use mild oaths to try and make their statements sound more convincing.
- **Examples:**
- Expressions such as: "I swear," "on my honor," "as God is my witness," or "cross my heart."

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Euphemisms:

- Statements that portray the subject's behavior in a more favorable light and minimize and harm the subject may have caused.
- **Examples:**
- Words such as: "missing" instead of "stolen," "borrowed" instead of "took," "bumped" instead of "hit," or "warned" instead of "threatened."

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Euphemisms:

COMMON EUPHEMISMS

Orginal Sentence	Euphemism
Uncle keith died last year.	Uncle keith passed away last year.
I have to urinate.	I have to spent a penny.
You're an idiot.	You have an interesting pont of view.
Go away.	I really need a bit of peace and quite.

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Alluding to Actions:

- Subjects sometimes allude to actions without actually saying they were involved and/or performed them.
- An attentive investigator will not assume the person conducted the actions they allude to.

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Alluding to Actions:

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Lack of Detail:

- *Truthful* people normally make statements that include specific data that had to be retrieved from long term memory.
- *Deceptive* people tend to keep statements simple and brief.
  - The more information they give provides a chance for the investigator to uncover the truth.
- Identifying an individual's retrieval method helps identify either, "*left brain*" v. "*right brain*" individuals.

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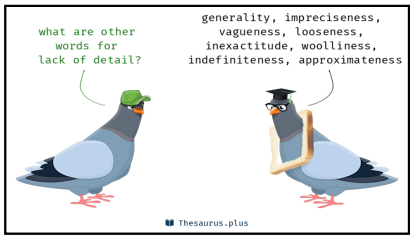
Lack of detail:



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Narrative Balance:

- A narrative consists of three (3) parts:
- *Prologue*:
  - 20 to 25%
- *Critical event*:
  - 40 to 60%
- *Aftermath*:
  - 25 to 35%

✓ If one area is significantly longer or shorter, there is either information missing or padded with additional information.

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Mean Length of Utterance:

- The average number of words per sentence is called the "*mean length of utterance*" or MLU.
- Most people tend to speak in sentences of between **10** & **15** words.

✓ If a sentence is significantly longer or shorter, the investigator should pay particular attention to the comment.

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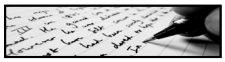
Written Statements:

If a subject is asked to write out or has written out a statement about what they saw or what they did. There is a simple way to tell if the statement in truthful on its FACE.

- A *normal statement* is between a half page and a page and a half.
- If it is shorter, it is *deceptive* on its face.
  - ✓ Lots left out.
- If it is longer, it is *deceptive* on its face.
  - ✓ Lots added.



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Interviewing Principle:

The *subject* being interviewed will be reading the *interviewers* behavior, while the *interviewer* is reading the *subjects* behavior.

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The 7 Basic human emotions.

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The Story is Written on Your Face:

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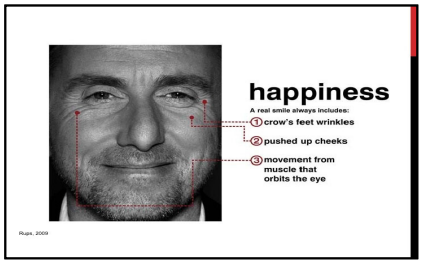
Joy/happiness:



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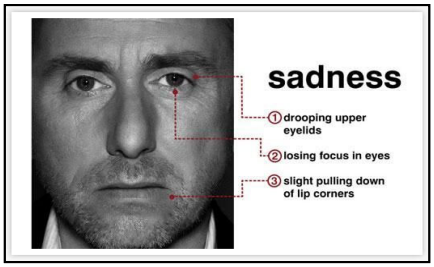
Sadness:



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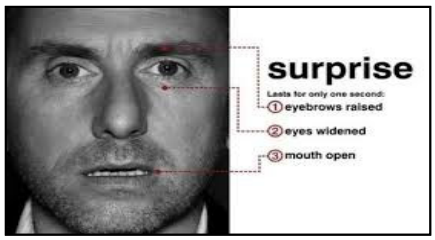
Surprise:



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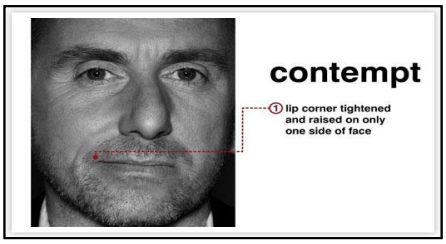
Contempt:



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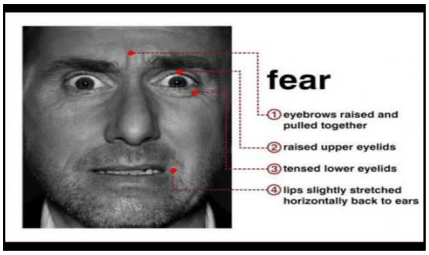
Fear:



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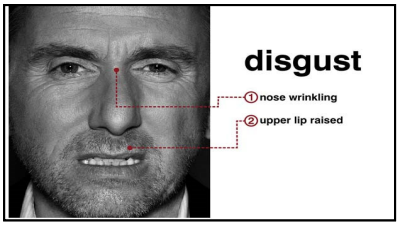
Disgust:



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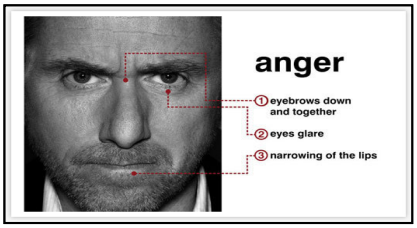
Anger:



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To believe or not believe, that is the question:

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Feelings v. Emotions

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There is a difference:

Are FEELINGS the same as EMOTIONS?

Feelings tell us "how to live."	**Emotions tell us what we "like" and "dislike."**
Feelings state: "There is a **right and wrong** way to be."	Emotions state: "There are **good and bad** actions."
Feelings state: "**Your emotions matter.**"	Emotions state: "**The external world matters.**"
Feelings establish our **long term attitude** toward reality.	Emotions establish our **initial attitude** toward reality.
Feelings alert us to **anticipated** dangers and prepares us for action.	Emotion alert us to **immediate** dangers and prepares us for action
Feelings ensure **long-term** survival of self. (body and mind.)	Emotions ensure **immediate** survival of self. (body and mind.)

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Human communication

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Communication:

Depending on the study or the expert,
between **50%** and over **90%** of all communication is:
NON-VERBAL

49

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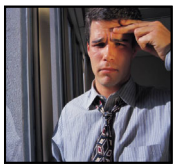
Forms of Communication:

- ✓ *Non-verbal cues* account for about **65%** of communication.
- ✓ *Verbal cues* account for about **7%** of communication.
- ✓ Voice Quality accounts for about **12%** of communication.
- ✓ Micro-signals account for about **16%** of communication.



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Convince or Convey:

- ***Convince***- defined as causing someone to believe firmly in the truth of something. (Deceptive individuals)
- ***Convey***-defined as to communicate; impact; make known. (Truthful individuals)

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Forms of Deception:

- ***Omission***-Deception by withholding the truth. (HARDEST to detect)
- ***Embellishment***-Deception by altering or changing the truth (EASIEST to detect)

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Memory, how it really works

53

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Looks weird, but the mind can read it:

I cdnoult blveiee that cluod aulacity uesdnatnrd what I was rdanieg. The phaonmneal pweor of the hmuan mnid Aoccdrnig to rscheearch at Cmabrigde Uinervtisy, it deosn't mttaer in what oredr the ltteer be in the rghit pclae. The rset can be a taotl mses and you can still raed it wouthit a porbelm. This is bcusese the huamn mnid deos not raed ervey lteter by istlef, but the word as a wlohe. Amzanig huh?

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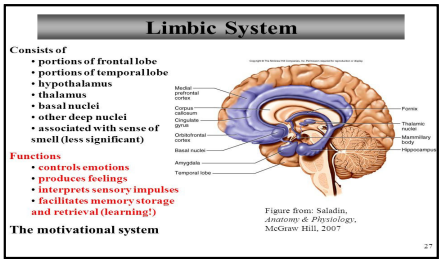
Limbic system:



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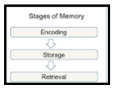
Memory Labeling or Storage:

- In my opinion, this has a true impact on the interviewing process.
  - Being "left" or "right" brain dominate can determine where information is stored.
- What "data" did the person attach to the memory?
  - ✓ Number.
  - ✓ Smell.
  - ✓ Taste.
  - ✓ Feel.
  - ✓ Sight.



- Interviewer needs to look for difference in retrieval methods.

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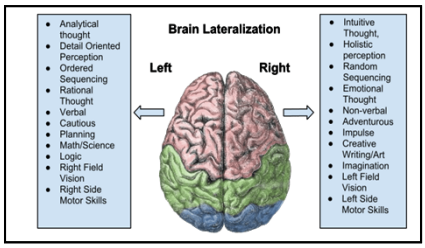
Left brain v. Right brain:



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Retrieving Information:

- ✓The more comfortable the person is, the better their recall is.
- ✓Recalling some facts is very taxing on the person.
- ✓The mind will protect itself from harm.
- ✓Memory Failure is caused by three things:

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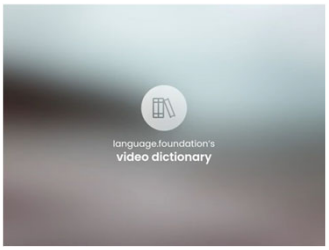
Memory Degradation:

Degradation- Insignificant information.



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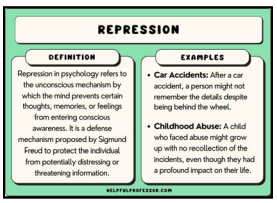
Memory repression:

Repression- Ego Defense.



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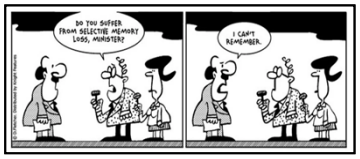
Selective memory:

- *Selective*- By choice or on purpose.



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How does memory work:

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Interviewing myths

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The myth:

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Eye Contact: General Principles

- Normal eye contact occurs between **30** & **60** percent of the time between two people conversing.
- Deceptive subjects MAY *avoid* and/or *increase* eye contact when answering key questions. It *depends* on the individual.

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Eye Movement Myth:

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Hand Movement & Gestures

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Hand movements:

- Hand movements can give you insight into the thought process of the person being interviewed or speaking.
- Things to remember:
- Left hand movement/gestures are controlled by the right side of the brain.
- Right hand movement/gestures are controlled by the left side of the brain.
- Both hand movement/gestures are controlled by both sides of the brain working together.

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Left hand movement/gestures:

- When an individual is speaking and just their LEFT hand is moving or making gestures, this is what is causing it:
- Right side of the brain controls emotion, creativity, and impulses.
- So, when the right hand is only making the movement/gestures, this indicates the response could be revolving around emotions.

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Right hand movement/gestures:

- When an individual is speaking and just their RIGHT hand is moving or making gestures, this is what is causing it:
- Left side of the brain controls logic, details, rational thought, and planning.
- So, when the right hand is only making the movement/gestures, this indicates the response could be revolving around emotions.

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Both hand movement/gestures:

- When an individual is speaking and BOTH of their hands are moving or making gestures, this is what is causing it:
- When both hands of a person are used during their response/statement, this indicates both sides of the brain are being used during the statement.
- This shows the individual is totally committed to their response.
- When the person also has open palms, is an indication this individual is being genuine.

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Casualty gap in a conversation:

- This occurs during a conversation when some makes a comment that makes it sound like something happened but doesn't give a reason for the action being taken.
- This is a comment that leads you to believe something is true without actually saying it.
- Such as a person claims they were sent a cease & desist letter after appearing on a podcast for not wearing the correct company apparel.
- You might "assume" the person got confronted for doing something wrong.
- But the person didn't say the "why" wearing the wrong T-shirt got them in trouble.
- My question, what was in this individual's contract states about wearing company apparel.

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A Few Final Thoughts

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Seven deadly sins of interviewing

By John A. Hoda
FIS-International

74

The sins:

1) Be prepared or should we say, not being prepared.
2) Not establishing rapport.
3) Not listening.
4) Interrupting.
5) Cop style of Q-A.
6) Poisoning the well (Pre-conceptions).
7) Not getting contact information (closing the interview).

75

Types of questions:

Research has shown me; the following question are "typical" of those asked by front line employees:

- Can you tell me what the cash is for?
- Has anyone asked you to withdraw this money?
- Are you feeling pressured to take this money out?
- Have you spoken to anyone on the phone or online about this transaction?

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Issues?

What issues do you see with those types of questions?

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How about these questions, are they any better?

- Is this a normal transaction for you?
  - This doesn't appear to be a common transaction for you, is everything ok?
- Have you done this type of withdrawal before?
  - Hopefully, you will be doing something fun with your funds.
- Would you like to speak with a manager or account specialist before proceeding?
  - Be aware of someone in the background trying to influence your customer.
- Did someone request that you not to speak to anyone at the bank about this?

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Wording to stay away from:

Work to refrain from using the terms such as these during your conversation:

- Fraud
- Scam
- Conning
- Swindle
- Manipulation

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Suggestions:

- When people are possibly dealing with undue influence. Questions which have a "accusatory" tone, could hamper communication with the client.
- Clients should be engaged with Empathy and Discretion.
- I know everyone has heard of and discussed undue influence but let do a little refresher.

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Two final things to remember!

1. In your career you will interview MANY people.
2. Interrogations are conducted by law enforcement.

NOTE: any time you're talking with someone, an interview is taking place. (3-foot rule)

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TMMAT questions (soft demand)

- ✓T-ell
- ✓M-e
- ✓M-ore
- ✓A-bout
- ✓T-hat

Example: "a little earlier you mentioned (insert topic), tell me more about that."

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What issues do you see?

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Great closing questions:

1. Is there anything else you think I/we need to know, look into, or be aware of?
2. Is there anything you thought I/we would have asked but didn't?
3. Do you have any questions of me/us?

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Q & A

- Anything additional you would like to discuss?
- Any comments?
- Suggestions?

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Some Interviewing books:

- "*Telling Lies*" by Paul Ekman
- "*Principles of Kinesic Interview & Interrogation"* by Stan B. Walters
- "*The Truth About Lying; How to Spot a Lie and Protect Yourself from Deception*" by Stan B. Walters
- "*Investigative Discourse Analysis*" by Don Rabon
- "*Persuasive Interviewing; A forensic Case Analysis*" by Don Rabon & Tanya Chapman
- "*Blind spots; Why Good People Make Bad Choices*" by Kevin McCarthy
- "*The Dictionary of Body Language*" by Joe Navarro
- "*What Every-Body is Saying*" by Joe Navarro
- "*Investigative Interviewing; Adopting a Forensic Mindset*" by John E. Grimes III
- "*You Can't Lie to Me*" by Janine Driver
- "*You Say More Than You Think"* by Janine Driver
- "*LieSpotting*" by Pamela Meyer
- "*Thinking, Fast and Slow"* by Daniel Kaheman

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Thank you

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