AGENDA

• Who is Certegy?
  • OAC Experience

• Machine Learning

• Investigations OAC Use Case
WHEN YOU THINK OF THIS....
CERTEGY DECISIONED

2019

378M $160B

2020 US Treasury

1.9M $2.3B
WHO IS CERTEGY?

The most comprehensive DDA authorization and risk management system in the industry delivering unprecedented accuracy, convenience and simplicity.

At the heart of Certegy’s system is a sophisticated risk management system including a **proprietary consumer database with approximate 38M unique consumers**, and extensive fraud management tools to minimize losses.

**Retail**: Point of Sale and ACH transaction authorizations (first party checks)

**InstantFunds**: Check cashing and deposit authorization for retailers, financial institutions, and mobile remote deposit capture (third party checks)

- **4,000 Client Base**: Strong client base with over 4,000 national and regional retailers
- **300,000 Over 300K locations across multiple industries including retail, auto and home improvement**
- **23 of the top 50 retailers**
The powerhouse behind our solutions

RISK MANAGEMENT
# RISK MANAGEMENT

Industry leading tools combined with 55+ years experience

## Data Science
- Develop Analytical Scoring Model.
- Creating Neural Networks and Random Forest Analysis

## Risk Analytics
- Use Risk Analytical tools to determine acceptable loss dollars and approve as much good volume as possible
- Targeted fraud cases
- Customer presentations and control recommendations

## Fraud Investigations
- Work with Law Enforcement to track and arrest organized fraud rings
- Investigate and Collect large dollar returns.
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RISK ANALYTICS – CUSTOMER PRESENTATIONS
CUSTOMER REVIEWS

Hyperion Interactive Reporting vs Oracle Analytical Cloud

<table>
<thead>
<tr>
<th></th>
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<td>$40,732,996</td>
<td>-13%</td>
<td>469,825</td>
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<td>1.01%</td>
<td>0.99%</td>
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<td>$36,672,835</td>
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<td>0.80%</td>
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<td>401,983</td>
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<td>6</td>
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<td>11</td>
<td>$42,962,217</td>
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<td>12</td>
<td>$45,579,039</td>
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<tr>
<td>Total</td>
<td>$519,887,507</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2018-2019 Performance

GLR %

GL $
FRAUD PREVENTION

Working with the State of Washington to prevent fraud
IMPLEMENTATION

OAC Implementation Challenges

User Acceptance
The average Certegy employee has over 16 years of service. Certegy installed Hyperion in 2002 (18 years of use). Risk processes over the years relied heavily on Hyperion reporting and queries.
There was plenty of skepticism about changing systems.

Challenges
Training: including best practices.
Analysts were spending 90% of their time connecting data tables with Data Flows, which requires a certain technical skill set and was taking away from our mission; identifying and stopping fraudulent transactions.

Game Changer
Vlamis Software Solutions evaluated our data and introduced us to Subject Areas
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RISK ANALYTICS – SUBJECT AREAS
BUILDING SUBJECT AREAS

Need

• Certegy team is experiencing unacceptable performance when building and running analytics in OAC.
  • Dashboards and DV projects are taking a while to display.
  • List of filter values are taking several seconds, sometimes over a minute, to populate.
  • Long running queries are impacting the database.
BUILDING SUBJECT AREAS

Need

• Complex data flows are created to merge data.

• Due to limited dataset sizes, data has to be separated into smaller sections.
BUILDING SUBJECT AREAS

Need

• Calculations within projects with limited sharing capabilities and hardcoding of years within calculations will require updating each year.
BUILDING SUBJECT AREAS

Solution – Proof of Concept

• Build a star schema model in the OAC repository, taking advantage of the following:
  • Dimensions for hierarchical drilling and aggregation
  • Dimension tables for faster filtering and reporting on dimension attributes
  • Fact tables with only facts
  • Summary table for query performance on higher level analytics
  • Calculations defined once
  • Time series functions available in the RPD (repository)
BUILDING SUBJECT AREAS

Results

• Certegy will easily share common calculations across the organization.

• Future maintenance of current projects and analyses will be reduced significantly.

• Analytics display will return in seconds with minimal wait for the filter list to populate.

• DBA will make fewer calls to the analytics team.

Happy Users,
Happy DBAs,
Happy Life!
BUILDING SUBJECT AREAS

Next Steps

• Complete the build of the current subject area.

• Work with the team to identify where the organization can take advantage of the use of subject areas.

• Design and build additional subject areas.
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RISK ANALYTICS FUTURE
SPATIAL FRAUD ANALYSIS

Track and Block Fraud Groups
How do we use modern tools to prevent fraud?

MACHINE LEARNING
TRADITIONAL RISK MODELS

• Explainable logistic regression model generates score reflecting probability transaction results in financial loss
• Score generated real time and used to decision transactions
• Inputs include consumer history, account history, current time characteristics (ie time of day, transaction amount, etc.)

\[
\ln \left( \frac{p}{1-p} \right) = \beta_0 + \beta_1 x_1 + \ldots + \beta_n x_n
\]
MODEL PERFORMANCE

Kolmogorov-Smirnov Test

- Model scores grouped in deciles
- Decile 0, bottom decile, represents the riskiest 2% of scores
- Goal is to capture 100% of fraud in bottom decile
- Will see this performance degrade over time

Much of the fraud is “captured” in the lower deciles

Increasing deciles indicate decreasing risk
BUILDING A MODEL

Data movement not ideal

- Transactions are pulled from the data warehouse and a sample is made.
- To generate model attributes sampled data is returned to the data warehouse to query history.
- The final data set is used to build a model on the data science desktop.
- GUI used to put model deployment files in production.
NEW TOOLS FOR BUSINESS

Oracle Machine Learning

• Now the data scientists can work in the cloud
  – Data resides on the cloud
  – Machine learning tools also available on the cloud
• Eliminate need to move data to a desktop computer
• Can create automated jobs on the cloud
MODELS USING OML

- Still using traditional models but they are not perfect
- Machine learning can supplement current models and help identify fraud ring activity
- Goal with machine learning models is to identify the fraud early to block future activity by the fraudsters
- Found more complex neural network models to be useful in identifying fraud
TESTING NEURAL NETWORK MODELS

- Models vary based on number of neurons and hidden layers
- Models are trained on one month of transactions then tested on a future month of transactions
- Model performance based on two factors
  - Number of fraudulent transactions captures in 1,000 highest risk transactions
  - Fraud dollars from fraudsters (identified by driver license) in the 7 days following the representative transaction

<table>
<thead>
<tr>
<th>NEURAL NETWORK</th>
<th>TRANSACTION COUNT</th>
<th>APPROVED TRANSACTION COUNT</th>
<th>APPROVED FRAUD COUNT</th>
<th>APPROVED FRAUD RATE</th>
<th>APPROVE DOLLARS FOLLOWING 7 DAYS</th>
<th>FRAUD DOLLARS FOLLOWING 7 DAYS</th>
<th>NET LOSS RATE FOLLOWING 7 DAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Hidden Layers, 300/50 Neurons</td>
<td>1,000</td>
<td>900</td>
<td>11</td>
<td>1.22%</td>
<td>$5,000</td>
<td>$2,600</td>
<td>52.0%</td>
</tr>
<tr>
<td>1 Hidden Layer, 500 Neurons</td>
<td>1,000</td>
<td>850</td>
<td>9</td>
<td>1.06%</td>
<td>$6,000</td>
<td>$2,500</td>
<td>41.7%</td>
</tr>
<tr>
<td>1 Hidden Layer, 1,000 Neurons</td>
<td>1,000</td>
<td>925</td>
<td>15</td>
<td>1.62%</td>
<td>$5,500</td>
<td>$2,900</td>
<td>52.7%</td>
</tr>
</tbody>
</table>
ADDITIONAL MEASURE OF PERFORMANCE

• Performance in managing risk is based on fraud losses avoided
• Another way to show model performance by looking at fraud dollars captured by the neural network score deciles
• Notable for this model is that the train data set was a low loss month, the test data set was a month with a very active fraud ring
HOW ALL THIS WORKS

• Queries written in OML to pull yesterdays transactions and create model features
• Neural network scores transactions and inserts high probability of fraud transactions into table accessed by risk analysts
• Risk analysts review fraud alerts and create “fraud cases” to block future similar activity
• Performance measured based on the approved volume resulting in a net loss
EXPLAINING NEURAL NETWORK RISK FACTORS

- A con to neural networks is that they are very black box
  - Regulators like risk decisions that can be explained
  - Risk analysts want to understand what makes a transaction high risk
- OML offers the function PREDICTION_DETAILS
  - Extracts top N features contributing to a high or low risk scores
  - Also provides values of those features
- Risk analysts can use this to better understand the fraud

<table>
<thead>
<tr>
<th>Probability of Fraud</th>
<th>Risk Factor 1</th>
<th>Risk Factor 1 Value</th>
<th>Risk Factor 2</th>
<th>Risk Factor 2 Value</th>
<th>Risk Factor 3</th>
<th>Risk Factor 3 Value</th>
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</thead>
<tbody>
<tr>
<td>0.12</td>
<td>FEAT_21</td>
<td>0.115</td>
<td>FEAT_66</td>
<td>5</td>
<td>FEAT_24</td>
<td>‘N’</td>
</tr>
<tr>
<td>0.31</td>
<td>FEAT_44</td>
<td>2100</td>
<td>FEAT_01</td>
<td>‘Y’</td>
<td>FEAT_12</td>
<td>16</td>
</tr>
<tr>
<td>0.05</td>
<td>FEAT_15</td>
<td>16</td>
<td>FEAT_36</td>
<td>0.001</td>
<td>FEAT_22</td>
<td>5241</td>
</tr>
</tbody>
</table>
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3

FRAUD RECOVERY AND INVESTIGATIONS
SHAREPOINT

Initial tracking tool

- Manual entry
- Manual updating data
- Difficult reporting options
LOADING DATA

Adding data with the push of a button
REPLACING SHAREPOINT WITH APEX

Team Dashboard
LIST OF DATA SETS

List of open tasks/filters

High Dollar and Add Hoc Claim Reviews
## ADDING NOTES/DROP DOWNS

### Completing individual items

**Update Fraud Claim Review Form**

<table>
<thead>
<tr>
<th>Add Reason</th>
<th>Assigned Analyst</th>
<th>Claim No</th>
<th>Entry Date</th>
<th>Return Reason</th>
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</thead>
<tbody>
<tr>
<td>High Dollar</td>
<td><a href="mailto:ross.figueroa@certegy.com">ross.figueroa@certegy.com</a></td>
<td>26916887</td>
<td>23-SEP-20</td>
<td>M=Unable to locate account</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chain No</th>
<th>Merchant Name</th>
<th>Checkwriter Name</th>
<th>Check Amt</th>
<th>Insured Amt</th>
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<tbody>
<tr>
<td>119023</td>
<td>EMPIRE HOME SERVICES</td>
<td>JOSEPH MYERS</td>
<td>$2,579.38</td>
<td>$2,579.38</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Store Name</th>
<th>Merchant Status</th>
<th>Recovery Status</th>
<th>Review Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPIRE HOME SERV</td>
<td>Carried With</td>
<td>PIE(Paid in Error)</td>
<td>Pending</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Salvage Amt</th>
<th>Payment Date</th>
<th>Start Date</th>
<th>Close Date</th>
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</thead>
<tbody>
<tr>
<td>$0.00</td>
<td></td>
<td>25-SEP-20</td>
<td></td>
</tr>
</tbody>
</table>

**Note**

*From: Ross Figueroa*

*Sent: Thursday, September 24, 2020 3:11 PM*

*To: Vivian Vazquez <vivazquez@empire-today.com>; Martha Lozano <mlozano@empire-today.com>*

*Cc: Claims Research <ClaimsResearch@certegy.com>*

*Subject: FW: EMPIRE CLAIM #26916887*
# Reporting

Status for Senior Management

## High Dollar Reviewed Claims by Entry Month

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<thead>
<tr>
<th>Entry Month</th>
<th>Total Check Amt</th>
<th>Total Approved Amt</th>
<th>Total Unapproved Amt</th>
<th>Unapproved Pct</th>
<th>Total Salvage Amt</th>
<th>Salvage Pct</th>
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</thead>
<tbody>
<tr>
<td>2020-08</td>
<td>$831,720.50</td>
<td>$605,487.24</td>
<td>$226,233.26</td>
<td>27.20</td>
<td>$360,842.34</td>
<td>59.60</td>
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<td>2020-07</td>
<td>$1,096,114.13</td>
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<td>$431,242.14</td>
<td>39.34</td>
<td>$466,805.42</td>
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<td>2020-06</td>
<td>$1,497,158.01</td>
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<td>$770,666.32</td>
<td>51.48</td>
<td>$455,138.69</td>
<td>62.65</td>
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# INVESTIGATIONS

## Old system

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<th>Name</th>
<th>Date modified</th>
<th>Type</th>
<th>Name</th>
<th>Date modified</th>
<th>Type</th>
<th>Size</th>
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<tbody>
<tr>
<td>Dave Miller Builder</td>
<td>9/2/2020 12:38 PM</td>
<td>File folder</td>
<td>Jackson Roofing 081120</td>
<td>8/21/2020 8:59 AM</td>
<td>Microsoft Excel 97-2003</td>
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<td>FL UNEMPLOYMENT ACCOUNT</td>
<td>9/7/2020 1:53 PM</td>
<td>File folder</td>
<td>Jackson Roofing 090020</td>
<td>9/9/2020 1:05 PM</td>
<td>Microsoft Excel 97-2003</td>
<td>266 KB</td>
</tr>
<tr>
<td>FOOD LION GREENVILLE NC</td>
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<td>File folder</td>
<td>Jackson Roofing 091420</td>
<td>9/24/2020 2:07 PM</td>
<td>Microsoft Excel 97-2003</td>
<td>287 KB</td>
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<tr>
<td>JACK PUMPHREY CASE - William Johanson</td>
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<td>JACKSON ROOFING PEP BOYS 081120</td>
<td>7/12/2020 7:42 PM</td>
<td>Microsoft Excel 97-2003</td>
<td>65 KB</td>
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<tr>
<td>JACKSON ROOFING - PEP BOYS</td>
<td>9/14/2020 4:47 PM</td>
<td>File folder</td>
<td>JACKSON ROOFING PEPBOYS</td>
<td>7/22/2020 7:30 PM</td>
<td>Microsoft Excel 97-2003</td>
<td>120 KB</td>
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<tr>
<td>JAMES HANEY</td>
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<tr>
<td>JORDAN OKEFFE CASE</td>
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<tr>
<td>JUSTIN LEE SMITH</td>
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<td>LINDA ADAMS CASE - TIX</td>
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<td>MIAMI TIX - MARTA</td>
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</tr>
<tr>
<td>Michael Beteman</td>
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<td>NEWTON LOWES CASE</td>
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</tr>
<tr>
<td>shawonda barnes</td>
<td>10/5/2020 2:01 PM</td>
<td>File folder</td>
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<tr>
<td>SHEWAN SUBER AND JOHNNY ROBERTS</td>
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<td>File folder</td>
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<tr>
<td>SPEEDY GONZALEZ</td>
<td>7/20/2020 1:43 PM</td>
<td>File folder</td>
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<tr>
<td>STROUSBURG CASE - WALMART</td>
<td>8/11/2020 5:29 PM</td>
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<tr>
<td>TENEKA JOHNSON</td>
<td>7/22/2020 9:32 AM</td>
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<td></td>
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<td>TRAVELING LADIES</td>
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<td>Vernon Pride - Kevin McClung</td>
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<tr>
<td>WALMART REQUESTS</td>
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<tr>
<td>WB ROOFING</td>
<td>10/7/2020 3:01 PM</td>
<td>File folder</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Results

### Top Results

- **DIANA GOODMAN (ATL)**
  - RE: Contact?
  - Hey Chris!! Thanks!!! 😊 Does william
  - 9/23/2020
  - Inbox

- **DIANA GOODMAN (ATL)**
  - Receipts from Lowes and Home Depot in Spee...
  - Hi guys, Attached is a excel with
  - 5/8/2020
  - Inbox

- **DIANA GOODMAN (ATL)**
  - RE: [EXTERNAL] Speedy Gonzalez Videos
  - Thank you so much!!! I got a notice from
  - 9/8/2020
  - Inbox
## INVESTIGATION DATABASE IN APEX

Repository for data and evidence

---

**Fraud Case Tracker**
Track and Manage Fraud Cases

<table>
<thead>
<tr>
<th>Case Id</th>
<th>Case Name</th>
<th>Case Type</th>
<th>Case Status</th>
<th>Origin</th>
<th>Case Start Date</th>
<th>Investigator</th>
<th>Last Modified</th>
<th>Impact Product</th>
<th>Attachment Ind</th>
<th>Note Ind</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020-000001</td>
<td>Timothy Bosley Liquor Store Fraud</td>
<td>Forgery</td>
<td>Closed</td>
<td>Hotline</td>
<td>14-FEB-20</td>
<td>Chris Jacobson</td>
<td>17-FEB-20</td>
<td>Core</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>2020-000002</td>
<td>Speedy Gonzalez</td>
<td>Forgery</td>
<td>Awaiting Trial</td>
<td>Research</td>
<td>25-SEP-19</td>
<td>Chris Jacobson</td>
<td>17-FEB-20</td>
<td>Core</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>2020-000003</td>
<td>Martin Mayfield</td>
<td>Forgery</td>
<td>Closed</td>
<td>Hotline</td>
<td>13-FEB-20</td>
<td>Chris Jacobson</td>
<td>17-FEB-20</td>
<td>Core</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>2020-000004</td>
<td>Justin Black</td>
<td>Fictitious</td>
<td>Open</td>
<td>Research</td>
<td>17-FEB-20</td>
<td>Jennifer Vargas</td>
<td>17-FEB-20</td>
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INVESTIGATION DATABASE IN APEX

Case details/Contacts/Suspects

**Fraud Case Modify Form**

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<tr>
<td>Last Modified</td>
<td>17-FEB-20</td>
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**Notes**

- JJackson@opelika.al.gov
  awaiting police case # - claims 64073977 and 64074047
- Gwinnett County Case 20-006350
  Detained at Lowes in Sandy Springs, GA on 2/20/2020. Checked declined, attempted refund of merchandise from Opelika, AL. Filed police report with Opelika J Stokes. Police decided to release him after he was ID'd as Speedy Gonzalez, but would not allow officers to search pockets or vehicle. Officer Reddick stated that he would issue warrants in the future.
- 9/10/20 - Lewis sent video to Agent Goodman, waiting on subpoenas from banks showing victims, going through jail calls. Should move forward in next month.

**Contact(s) List**

- **LE** Opelika Police Department
  - John "Tucker" Stokes
- **LE** United States Secret Service
  - Diana Goodman
- **LE** Chambree Police Department
  - Lashonda Williams
- **LE** Forsyth County Sheriff's Office
  - Jake Arnold
- **LE** Athens-Clarke County Sheriff's Office
  - Harry Duranso
- **LE** Sandy Springs Police Department
  - Janssen Reddick
- **LE** Gwinnett County Police Department
  - Tyler Stevens
- **LP** Lowes
  - Allison Jarrett
- **LP** Lowes
  - Andria Hall

**Suspect(s) List**

- **Suspect Name** | **Birth Date**
  - Melissa Gonzalez | 11-JUL-86
  - Speedy Gonzalez  | 28-JUN-84

1 - 2
# INVESTIGATION DATABASE IN APEX

## Fraud instances

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</tbody>
</table>
SPEEDY GONZALEZ CASE

True life example

Speedy Gonzalez — who was wanted on forgery charges — is now in jail in Gwinnett County

By Curtis Yeomans curtis.yeomans@gwinnettdailypost.com  Apr 27, 2020  0

Speedy Gonzalez — the man wanted on forgery and other charges, not the cartoon mouse — has been arrested and is sitting in the Gwinnett County Jail.

Gwinnett police said Gonzalez, 35, a resident of Buford, was arrested Saturday at the Embassy Suites located at 2029 Satellite Boulevard on Saturday. A Floor camera at Sugarloaf Parkway and Meadow Church Road had alerted police that a vehicle driven by a wanted suspect had passed by it.

Police responded to the area saw the vehicle near the intersection of Sugarloaf Parkway and Satellite Boulevard and witnessed a driving behind the Embassy Suites, where he got out of the car and attempted to enter the hotel through a back door.
QUESTIONS?