

Case Report

Pure Gold Credit Union

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Executive Summary

On January 21, 2016, Digitech Inc. was called in to assist Pure Gold Credit Union (PGCU)) case involving the conspiracy associated with the theft of funds.

- Peter is a suspect in the aforementioned conspiracy.
- As part of the investigation, Peter's iPhone was taken into custody.
- Digitech, Inc. was tasked with investigating evidence relevant to the aforementioned conspiracy.

As described fully in the report, Digitech, Inc. made the following findings.

The inquiry uncovered a carefully planned scheme orchestrated by Oliver Bell, the District Manager, to embezzle funds from Pure Gold Credit Union (PGCU). The theft involved Peter Barnes, the lead teller, and Rosie Lloyd, a financial advisor. Analysis of Peter's iPhone revealed that he had researched money laundering and exchanged multiple communications with Rosie regarding the theft. Emails and messages detailed their conversations, with Peter outlining the plan and implicating an individual referred to as "X," who was later confirmed to be Oliver Bell.

On October 20th, Rosie executed the theft, successfully stealing \$125,000. A voice note discovered on Peter's phone further substantiated Oliver Bell's involvement, revealing his agreement to manipulate audits in exchange for a portion of the stolen funds. The digital evidence firmly established Oliver Bell as the individual behind the alias "Mr. X," confirming his central role in the crime and highlighting the collaboration between him, Peter, and Rosie in orchestrating the theft.

Equipment and Tools

To analyze the evidence, the following tools were utilized:

- Autopsy: For filtering iPhone images and retrieving relevant data.
- SQLite Browser: To examine .db database files.
- Online File Reader: For viewing .HEIC and .MOV files.
- Audio Player: For listening to .AMR voicemail files.

Details of Peter's iPhone

Name	Findings	Location/File in iPhone image file
Model	iPhone12 , 8"	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/activation_record.plist
Host Name	npeter	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/data_ark.plist
OS Version	V16.5.1	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/data_ark.plist
User Email	peterbarnes12792@icloud.com	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/Accounts3.sqlite
Phone Number	+16155719608	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/CellularUsage.db
Serial Number	FFNHHK2RPLJM	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/activation_record.plist
ICCID	89148000009489719791	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/activation_record.plist
IMEI	352853889135063	/LogicalFileSet1/PeteriPhonelImage /Files for identifiers/activation_record.plist
MD5 Hash	34c4888f095dc3241330462923f 6fea5	
SHA256 Hash	71aed05a86a753dec4ef4033ed7f 52d6577ccb534ca0d1e83ffd2768 3e621607	

Details of Rosie's iPhone

Name	Findings	Location/File in iPhone image file
Model	iPhone12, 8"	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/activation_record.plist
Host Name	nRosie	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/data_ark.plist
OS Version	T16.5	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/data_ark.plist
User Email	rosielloyd071292@icloud.com	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/Accounts3.sqlite
Phone Number	+16154278467	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/CellularUsage.db
Serial Number	FFPHG1LYPLJM	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/activation_record.plist
ICCID	89148000009489732844	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/activation_record.plist
IMEI	359844406101632	/LogicalFileSet1/PeteriPhonelImage/ Files for identifiers/activation_record.plist

Evidence to Establish Personas

This section establishes aliases, phone numbers, emails addresses associated with each person, and relationships between each individual.

Peter:

Phone Number: +16155719608

Email: peterbarnes12792@icloud.com

Relationship: Accused

Rosie:

Phone Number: +16154278467

Email: rosielloyd071292@icloud.com

Relationship: Suspect

Oliver Bell:

Phone Number: +16158070242

Email: hockeyfan4747@proton.me

Relationship: Suspect

Oliver Bell, the District Manager, approached Peter Barnes, the lead teller, with a proposal to orchestrate the theft of funds at PCGU. After considering the idea and devising a plan, Peter reached out to Rosie Lloyd, a financial advisor, to involve her in executing the scheme.

Evidence relating to theft of PGCU funds

This sub-section provides details regarding the evidence found as it relates to the theft of funds

- Peter began researching money laundering, as confirmed by artifacts 1-6 found in the browsing history on his iPhone.
- He contacted Rosie Lloyd and met with her several times after work to discuss the idea and plan. This is supported by artifacts 7-9, consisting of emails retrieved from Peter's iPhone.
- Email records (artifact 13) reveal the involvement of another individual, referred to as "X," who initially proposed the idea to Peter and inquired if Rosie was on board.
- Artifact 14 confirms Rosie's agreement to participate in the plan and her role in obtaining forged withdrawal receipts for its execution.
- In artifact 16, an email, Peter informs "X" that the plan is set to be carried out on Friday.
- Artifact 21, an SMS, shows Rosie confirming to Peter that she successfully executed the plan.
- Artifacts 15 and 22 contain messages where Peter advises Rosie to be cautious, expressing concern that they might get caught.
- Artifact 25, a voice note, verifies the plan's details and confirms Oliver Bell's involvement.
- Artifact 26 provides evidence of the envelope filled with money.

Plot Timeline

Master Timeline of NGDC				
Artifact #	Timestamp	Header Information	Key Information	Evidence Location
1.	Thu, 19 Oct 2023	Forensic accounting-Google Search		PeteriPhoneImage/Safari History/History.db
2.	Thu, 19 Oct 2023	Forensic accounting-Wikipedia		PeteriPhoneImage/Safari History/History.db
3.	Thu, 19 Oct 2023	Forensic accounting how to not get detected-Google search		PeteriPhoneImage/Safari History/History.db
4.	Thu, 19 Oct 2023	Forensic accounting advice- How to minimize		PeteriPhoneImage/Safari

		the risk of fraud in your business		History/History.db
5.	Thu, 19 Oct 2023	Money laundering 101- Google Search		PeteriPhoneImage/Safari History/History.db
6.	Thu, 19 Oct 2023	Money laundering 101: Understanding the basics IPS		PeteriPhoneImage/Safari History/History.db
7.	Thu, 12 Oct 2023 00:39:24	To: rosieloyd071292@icloud.com From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Dinner	Hey Rosie, great hanging out with you this weekend! Always good to hangout and talk non work things. Peter	PeteriPhoneImage/Mail/MessageData/9/full.emlx
8.	Thu, 12 Oct 2023 22:36:08	To: peterbarnes12792@icloud.com From: rosieloyd071292@icloud.com Subject: Re: Dinner	Hey Peter, Likewise it was so great to get a chance to hang out, outside of work. Sounds like we both feel that we aren't getting paid enough and on top of that all the Gold Credit Union executives are pulling up in sports cars. It's really frustrating :(. Rosie Lloyd	PeteriPhoneImage/Mail/MessageData/11/full.emlx
9.	Thu, 12 Oct 2023 22:59:41	To: rosieloyd071292@icloud.com From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Re: Dinner	I hear you, I am really frustrated as well. Lets get together after work tonight wanted to run something by you. Peter Barnes	PeteriPhoneImage/Mail/MessageData/12/full.emlx
10.	Thu, 19 Oct 2023 01:31:07	To: peterbarnes12792@icloud.com From: hockeyfan4747@proton.me Subject: Question	So, is Rosie in?	PeteriPhoneImage/Mail/MessageData/13/full.emlx
11.	Fri, 20 Oct 2023 02:02:43	To: rosieloyd071292@icloud.com	Great getting together again last night, what did you think of the idea I ran by you?	PeteriPhoneImage/Mail/MessageData/14/full

		From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Idea		.emlx
12.	Fri, 20 Oct 2023 02:07:55	To: peterbarnes12792@icloud.com From: rosieloyd071292@icloud.com Subject: Re: Idea	Honestly I am intrigued. Was up all night thinking about it and how we can pull it off. Are you sure "X" can help us out? Do you trust X? How about Michela Rokas? Rosie Lloyd	PeteriPhoneIm age/Mail/Mess ageData/15/full .emlx
13.	Fri, 20 Oct 2023 02:11:14	To: rosieloyd071292@icloud.com From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Re: Idea	I trust X, it was actually X that brought his idea to me a while back. I thought they were kidding., but X kept asking. Now after seeing the execs getting rich while I have trouble paying my bills I am ready to put this into action. I need your help to make this work. You know what to do next? Peter Barnes	PeteriPhoneIm age/Mail/Mess ageData/16/full .emlx
14.	Fri, 20 Oct 2023 02:19:59	To: peterbarnes12792@icloud.com From: rosieloyd071292@icloud.com Subject: Re: Idea	Yup, you explained it well last night. Just get me copies of the forged withdrawal receipts so I can get this going. Also what about Catarine Mona and Lanzo, I think her last name is Agneza? Rosie Lloyd	PeteriPhoneIm age/Mail/Mess ageData/17/full .emlx
15.	Fri, 20 Oct 2023 02:22:57	To: rosieloyd071292@icloud.com From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Re: Idea	Ok, but please try to keep details about this plan off your emails, you may also want to delete these emails to remove any traces of evidence. You are being a little reckless and going to get us caught. They are ok, I get along with them for the most part. Peter Barnes	PeteriPhoneIm age/Mail/Mess ageData/18/full .emlx
16.	Fri, 20 Oct 2023 02:38:10	To: hockeyfan4747@proton.me From: Peter Barnes < peterbarnes12792@icloud.com > Subject: Re: Question	Yes, we are good, should get this going this Friday. Peter Barnes	PeteriPhoneIm age/Mail/Mess ageData/20/full .emlx
17.	Fri, 20 Oct	To:	Excellent!	PeteriPhoneIm

	2023 02:43:39	peterbarnes12792@icloud.com From: hockeyfan4747@proton.me Subject: Question		age/Mail/Mess ageData/21/full .emlx
18.	Tues, 17 Oct 2023	+16155719608 imessage	Yup see you then	RosieiPhoneIm age/SMS/sms. db
19.	Tues, 17 Oct 2023	+16155719608 SMS	Check your email	RosieiPhoneIm age/SMS/sms. db
20.	Tues, 17 Oct 2023	+16155719608 SMS	Ok, will do	RosieiPhoneIm age/SMS/sms. db
21.	Fri, 20 Oct 2023	+16155719608 imessage	I did it today, I can't believe it. Going to the mall later, wanna join me? Also I sent you a picture	RosieiPhoneIm age/SMS/sms. db
22.	Fri, 20 Oct 2023	+16155719608 imessage	Lets get off texts please, just email me to that email address	RosieiPhoneIm age/SMS/sms. db
23.	Tues, 24 Oct 2023	+16155719608 SMS	Just left you a VM, listen to it and get back to me!	RosieiPhoneIm age/SMS/sms. db
24.	Tues, 24 Oct 2023	+16155719608 SMS	Ok	RosieiPhoneIm age/SMS/sms. db
25.		Voicemail +16155719608- receiver +16158070242- sender		PeteriPhoneIm age/Voicemail/ A-D3E419E4- 6BF5-5B09- AC57- 67804CB8C6B 4/1.amr
26.		IMAGE006.MOV		RosieiPhoneIm age/SMS/attac hment

Conclusion

Evidence found on Peter's iPhone indicated the following:

- Peter was approached by Oliver Bell, the District Manager, to execute a theft plan.
- His browsing history showed that he researched money laundering.
- Peter shared his idea with Rosie Lloyd, who agreed to participate.
- On Friday, October 20th, Rosie executed the plan, stealing \$125,000.
- A voice note found on Peter's iPhone revealed that Oliver instructed him to place 20% of the stolen cash in an envelope and leave it at his backdoor. In exchange, Oliver promised to manipulate the audits to avoid raising suspicion about Peter or Rosie.

Bonus Conclusion

The "Mr. X" mentioned in the emails was identified as Oliver Bell, the District Manager. This was confirmed by a voice note found on Peter's iPhone, in which Oliver acknowledged his 20% share of the stolen money and his role in ensuring the audits remained clean.

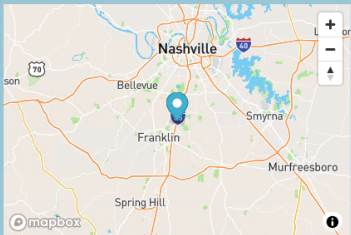
Appendix A: Correspondence Evidence

1. IMG_0006.MOV. Below is a screenshot of this MOV file



2. IMG_0006.HEIC

3.99 mm at ISO 320 and $\frac{1}{46}$ sec at f/1.8

Camera Make and Model	All Photo EXIF Data Save & Share EXIF																																
Apple - iPhone SE (2nd generation)	<input checked="" type="checkbox"/> Hide Serial Numbers																																
Camera Location Details																																	
Photo GPS Location: 35.97045, -86.80738888888888																																	
																																	
Image Preview																																	
Preview not available																																	
	<table><tr><td>Make</td><td>Apple</td></tr><tr><td>Model</td><td>iPhone SE (2nd generation)</td></tr><tr><td>Orientation</td><td>bottom-right</td></tr><tr><td>XResolution</td><td>72</td></tr><tr><td>YResolution</td><td>72</td></tr><tr><td>ResolutionUnit</td><td>inches</td></tr><tr><td>Software</td><td>16.5</td></tr><tr><td>DateTime</td><td>2023:10:20 19:53:39</td></tr><tr><td>HostComputer</td><td>iPhone SE (2nd generation)</td></tr><tr><td>Exif IFD Pointer</td><td>250</td></tr><tr><td>GPS Info IFD Pointer</td><td>2124</td></tr><tr><td>ExposureTime</td><td>1/46</td></tr><tr><td>FNumber</td><td>f/1.8</td></tr><tr><td>ExposureProgram</td><td>Normal program</td></tr><tr><td>ISO Speed Ratings</td><td>320</td></tr><tr><td>ExifVersion</td><td>0232</td></tr></table>	Make	Apple	Model	iPhone SE (2nd generation)	Orientation	bottom-right	XResolution	72	YResolution	72	ResolutionUnit	inches	Software	16.5	DateTime	2023:10:20 19:53:39	HostComputer	iPhone SE (2nd generation)	Exif IFD Pointer	250	GPS Info IFD Pointer	2124	ExposureTime	1/46	FNumber	f/1.8	ExposureProgram	Normal program	ISO Speed Ratings	320	ExifVersion	0232
Make	Apple																																
Model	iPhone SE (2nd generation)																																
Orientation	bottom-right																																
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ResolutionUnit	inches																																
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ExposureTime	1/46																																
FNumber	f/1.8																																
ExposureProgram	Normal program																																
ISO Speed Ratings	320																																
ExifVersion	0232																																

Appendix B: GPS Location Information

Brentwood, Tennessee

3.99 mm at ISO 320 and $\frac{1}{46}$ sec at f/1.8

Camera Make and Model

Apple - iPhone SE (2nd generation)

Camera Location Details

Photo GPS Location: 35.97045,-86.80738888888888

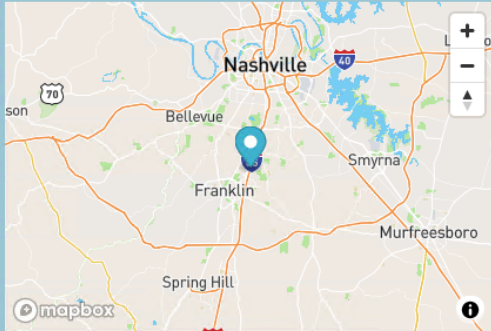


Image Preview

Preview not available

All Photo EXIF Data

[Save & Share EXIF](#)

☒ Hide Serial Numbers

Make	Apple
Model	iPhone SE (2nd generation)
Orientation	bottom-right
XResolution	72
YResolution	72
ResolutionUnit	inches
Software	16.5
DateTime	2023:10:20 19:53:39
HostComputer	iPhone SE (2nd generation)
Exif IFD Pointer	250
GPS Info IFD Pointer	2124
ExposureTime	1/46
FNumber	f/1.8
ExposureProgram	Normal program
ISOSpeedRatings	320
ExifVersion	0232