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By Don Mecoy, Business Writer

TULSA—For the past 40 years, Frank Abagnale has earned his keep through fraud—first by committing it, and then by preventing it. From the age of 16 to 21, Abagnale wrote \$2.5 million in bad checks, carrying off the crimes through elaborate schemes that included portraying an airline pilot, a doctor, a lawyer and a security guard. His exploits were recounted in the Steven Spielberg movie, “Catch Me If You Can,” with Leonardo DiCaprio playing the role of Abagnale. After five years in prison in Europe and the United States, Abagnale was released to instruct FBI agents how to recognize and prevent fraud.

“It’s just the same challenge. It’s just on the other side,” Abagnale said. “It’s a challenge to catch the crook. It’s a challenge to make it difficult for them to beat whatever you’ve developed. I find it just as challenging and just as rewarding.”

Abagnale launched his own security consulting business, and has provided advice to some of the world’s biggest corporations as well as governments seeking to create credentials resistant to counterfeit and alteration. Abagnale, 58, credits his family with turning around his life, but he is adept at ducking questions about his personal likes and dislikes.

However, when the discussion turns to fraud—how to commit it and how to stop it—Abagnale is fully engaged. He easily takes on the con-man persona and delivers set pieces to demonstrate his mastery of the techniques of fraud. Seated in his Tulsa office, Abagnale last week discussed his lawless past and his successful business with *The Oklahoman*. This is an edited version of that conversation.

Q: Are you essentially a different person now than you were when you were committing all those crimes?

A: I’m a different person only through fatherhood and marriage. Having been married for 30 years and the father of three sons, that certainly changed my life. I would lie to you if I told you I was a born-again Christian or that prison rehabilitated me or to say that I was real young and made some mistakes and I grew up and got smarter and changed my life. None of those things really happened. I don’t think that I came out of prison with the mindset that I’ll never do this again. I saw that going to work for the

Frank W. Abagnale Jr.

- **Age:** 58.
- **Occupation:** Security consultant, public speaker, author.
- **Hometown:** Tulsa.
- **Family:** Wife, Kelly. Three adult sons.
- **Education:** High school dropout who earned his GED in prison.
- **Proudest moment:** Oldest son’s graduation from the FBI academy, where Abagnale has taught for 32 years.
- **Products:** Tamper-resistant checks and documents for companies such as American Express, Bank of America, VISA, as well as various state and national governments. Abagnale also helped develop the industry-leading credit-watch program, a pen designed to thwart check fraud, and software that prevents sensitive personal information from being disseminated in public documents.
- **Books:** *Catch Me If You Can*, (made in 2002 by Steven Spielberg into movie of same title with Leonardo DiCaprio playing a young Abagnale); *The Art of the Steal: How to Protect Yourself and Your Business from Fraud, America’s No. 1 Crime*; and *Stealing Your Life: The Ultimate Identity Theft Protection Plan*.
- **Hobbies:** None.
- **Personal hero:** My wife.
- **Quote:** “I’m the one who has the deceptive mind. So I look at something and say ‘how would I beat it?’ Then I go tell people what I would do.”

FBI was an opportunity to get out of prison and I took it.

But then I met my wife and I got married and had children. I think fatherhood and being married really changed my life—the importance of all that and what it meant to my life. I owe a lot to my wife. I really believe my wife is the real reason I changed my life. She believed in me; had faith in me. She trusted me. All those things really changed my life more than anything else.

Q: Your criminal career lasted from when you were 16 until you were 21. You've said you were mostly unhappy during those five years. Is that right?

A: I know that everybody sees the movie and they think it's real glamorous, but I was just a kid who got caught up in all of that. I spent every birthday, every Christmas, every Mother's Day, every Father's Day in a hotel room somewhere in the world by myself. I didn't have any friends because everyone I associated with believed me to be their peer, so I was associating with people 25 and 35 years old, and I was 16. I was constantly having to pretend to be the adult, so I never got to go to the senior prom or a high school football game or share a relationship with anyone my own age. It basically was a very lonely life.

I was always smart enough to know I was going to get caught. There was no illusion that this will go on forever. I knew it was just a matter of time. It wasn't what Hollywood makes it out to be. There were obviously some things I did that I thought were ingenious and creative. But I don't think that I ever thought this was the way I want to live the rest of my life. I didn't have it in me to just walk in and give up. But I knew eventually they would catch me.

Q: The way you work, do you have to keep coming up with new ideas and products?

A: Always. I've been teaching at the FBI Academy for 32 years; I teach all agents who go through the academy. Thirty-two years ago, there were no computers. I've had to keep up with technology and how things have changed, which has made crime change, so I can always keep agents thinking out of the box and thinking ahead of the criminal. It's the same way in business. I tell companies I'm going to develop this security feature for you (and) it's good for about two or three years. I don't think anybody will be able to get around it. But in two or three years we need to go back and visit it again because somebody may have found a way to manipulate it. I'm smart enough to realize that nothing's foolproof. All I try to do is make it so difficult for someone to replicate something; they're going to go somewhere else. That's all I do. Eventually I realize I'm going to have to go back and change that or revisit that to make it more secure. That's the fun I get out of this.

Q: You've said it would be easier to do today what you did 40 years ago.

A: **It's 4,000 times easier to do what I did.** First of all, when I forged

checks 40 years ago, I needed a Heidelberg printing press. The press was a million dollars. Steven Spielberg went out and found one and they assembled in the shop. It was 90 feet long and 18 feet high. There were color separations. There were negatives. There were plates. There was typesetting. It took forever to create the document and then print the document out. The difference today is, I just walk into a hotel and open up a laptop and say, "whose check do we want to forge?" It is so much easier to do today than when I did it because technology breeds crime. It always has and it always will.

I contend that there really are no more con men. There's no need for con men anymore. There's no need for the very sophisticated, suave guy, the well-dressed guy. Today you steal with the computer from thousands of miles away—from China, from Libya, from Hong Kong. Your victim's never going to see you so there's no need to be any of that.

You can be in your pajamas. We buy into the computer and everything that comes from the computer we believe to be the truth. In all the years I've taught at the FBI Academy, I've only seen crime get easier, faster and harder to detect. Today it's overwhelming, so it's very difficult to police because the crimes are committed globally. You have to prioritize about what dollar amount you're going to investigate. At the FBI, very rarely do they investigate crime under \$100,000. The criminal knows that if they stay under these thresholds nobody's coming after them.