

# FRAUD EUROPE

Hear from  
**Over 50**

Experts from the  
Following Leading  
Organisations:

- European Anti-Fraud Office (OLAF)
- European Commission
- eBay
- First Deputy Supreme Public Prosecutor, Czech Republic
- Eurojust
- Yahoo!
- European Biometrics Forum
- TNT Express
- Europol
- Merck
- International Association of Money Transfer Networks
- Fraud Advisory Panel
- Crown Prosecution Service
- Aviva
- Anti-Phishing Working Group
- European Investment Bank
- Bond Solon
- Assets Recovery Agency
- SECPay
- Mastercard International
- Data Genetics International
- PK Stone Consulting
- Easy Computers
- CRA International
- Hibis
- Fraud-i
- Axa Insurance
- Alexander Forensic Accounting
- Philipsohn Crawfords Berwald
- Banque de France
- Appleby Hunter Bailhache
- Nationwide Building Society
- Serious Organised Crime Agency (SOCA)
- ICC Commercial Crime Services
- Cobasco Group
- Foundation for Tackling Vehicle Crime
- APACS
- Advanced Forensics
- B&Q
- M Foundation
- Grant Thornton
- Chiltern
- European Security Transport Association (ESTA)
- European Banking Federation
- NCR
- Betfair.com
- BT

Organised by



"I enjoyed the opportunity to talk to others and compare organisations"

Gail Rossiter, Scheme Protection Supervisor, Motability

# Fraud Europe 2007

*Strategies to Combat Fraud for  
Internal Auditors, Fraud, Investigations and Security Specialists*

Register by  
16th March 2007 &  
**SAVE UP TO £400!**

Tailor this Event to Your Own Needs!

Choose from Sessions in the Following 8 Streams:

- Fraud Prevention
- Investigations
- Plastic Card Fraud
- Combating Identity Fraud
- Cybercrime & Electronic Fraud
- Employee Fraud
- Anti-Money Laundering, Legal & Regulatory Issues
- Reducing & Recovering Losses

Over  
200  
attendees  
in 2006!

Keynote Presentations from Leading Fraud Experts:



**Franz-Hermann Bruener**  
Director General  
EUROPEAN ANTI-FRAUD OFFICE (OLAF)



**Lady Olga Maitland**  
Chief Executive Officer  
INTERNATIONAL ASSOCIATION OF MONEY TRANSFER NETWORKS



**Fabio Marini**  
Head of Unit – Fight Against Economic Crime  
EUROPEAN COMMISSION



**Konstantin Andreopolous**  
Chief Compliance Officer  
EUROPEAN INVESTMENT BANK



**Prof. Dr Jaroslav Fenyk**  
Former First Deputy Supreme Public Prosecutor  
CZECH REPUBLIC



**Robin Pembroke**  
Director of European Operations  
YAHOO!



**Patrick Wellens**  
Audit Manager  
MERCK

## What's New for 2007:

- **MORE Speakers: 50+** Fraud & Security Experts
- **MORE Choice:** Unique Format – 8 Streams
- **NEW:** Presentations Across all Industry Sectors
- **NEW:** 13 Practical Case Studies
- **EUROPEAN SEAL OF APPROVAL:** Supported by all the Major Fraud Organisations
- European Anti-Fraud Office (OLAF)
- Eurojust
- European Commission (EC)
- FAP
- ARA
- Europol

Day 1 Summit:

## Fraud Detection & Investigation

Tools of the Trade – Optimising Resources

Including Practical Presentations from Leading Fraud Experts

24th April 2007, Crowne Plaza Brussels

UPDATED FOR 2007!

Plus a Choice of 2 Post-Conference Workshops:

### Computer Fraud & Misuse at Work:

*Incident Response & Forensic Investigation*

Led by: **Data Genetics International Ltd**  
27th April 2007, Crowne Plaza Brussels

### Combating Employee Fraud

*Legal & Practical Steps to Reduce Internal Fraud*

Led by: **PK Stone Consulting**  
27th April 2007, Crowne Plaza Brussels

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Wednesday 25th & Thursday 26th April 2007, Crowne Plaza Brussels

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Email: [registration@iir-conferences.com](mailto:registration@iir-conferences.com) Website: [www.iir-conferences.com/fraudeurope](http://www.iir-conferences.com/fraudeurope)

Good morning,

Following the phenomenal success of IIR's fraud conference series, including Fraud World, Europe's leading fraud event, we are delighted to launch **'Fraud Europe 2007'**.

**Fraud Europe** is the only conference dedicated to bringing you unparalleled coverage of fraud detection, prevention, investigation and recovery across Europe. The programme features presentations across all industry sectors from leading European corporations, government bodies, police and prosecuting bodies, as well as fraud prevention experts, giving you unrivalled access to the leading minds in Europe and enabling you to build a robust anti-fraud policy in your organisation.

You will hear from expert speakers addressing 8 separate streams offering the broadest coverage, including:

- Fraud Prevention
- Plastic Card Fraud
- Loss Recovery
- Cybercrime & Electronic Fraud
- Legal, Regulatory & Anti-Money Laundering
- Successful Investigations
- Identity Fraud
- Employee Fraud

Supported by all the major fraud organisations such as the European Anti-Fraud Office (OLAF), Eurojust, European Commission, Fraud Advisory Panel, Assets Recovery Agency, and Europol, **Fraud Europe** is your definitive industry event.

The event's pre-conference summit day allows you to optimise your learning experience, looking at:

#### **Fraud Detection & Investigation – Tools of the Trade: Optimising Resources**

Plus – don't miss this year's choice of two post-conference workshops:

##### **1) Computer Fraud & Misuse at Work**

Led by Ed Wilding, Data Genetics International

##### **2) Tackling Employee Fraud**

Led by Alan Le Marinel, PK Stone Consulting

Please take a look through the full programme to find out why this year's **Fraud Europe** is an event not to be missed!

Kind regards

**Lady Olga Maitland**  
Chief Executive Officer  
INTERNATIONAL  
ASSOCIATION OF MONEY  
TRANSFER NETWORKS

# Fraud Detection & Investigation Tools of the Trade: Optimising Resources

24th April 2007, Crowne Plaza Brussels

**DAY 1  
SUMMIT**

Increasingly, fraud is no longer being seen as an 'unmanageable risk'. However, the effective control of fraud demands both a deep understanding of fraud risk itself as well as its profiles and symptoms, however this must be coupled with a broad knowledge of practical and proven solutions.

By effectively managing fraud, you can make significant financial savings, reduce the risk of legal or regulatory action, prevent loss and materially enhance profits. Management at all levels are under pressure to produce results; this programme will provide practical and easy to implement techniques to enhance deterrent, detection and investigative processes.

#### **Experienced Counter Fraud Professionals Will Show You How to:**

- Develop and implement an effective counter fraud strategy

- Select and manage tactical and operational solutions to detect and investigate fraud
- Solve the difficult problem of tracing assets in offshore jurisdictions
- Develop the toolkit to manage successful investigations

#### **What You Will Gain by Attending:**

- Demonstrations of sophisticated 'electronic delivery' and textual pattern detection software
- A guide to initiating automated fraud detection for both external (volume) and internal (corporate) fraud
- A guide to conducting effective investigations in interviews
- A workbook of notes and presentation material

## Programme

09:00 Coffee & Registration

09:30 Introduction & Welcome

#### **09:45 Keynote Speech Tackling Fraud from a European & Public-Private Perspective**

- Realising the importance of public-private co-operation in the set-up of fraud tackling policies
- Examining the covenant between the Nat. Prosecution Authority and the bank and insurers in the Netherlands
- Regulating information exchange between parties

**Guus Wesselink**

Founder

**M FOUNDATION (Crimestoppers Netherlands)**

& Director

**FOUNDATION FOR TACKLING VEHICLE CRIME**

#### **10:15 Implementing a Framework for Managing Fraud (Lessons from the UK Financial Services Industry)**

*Matthew Gilham, the former Fraud Prevention Manager for a leading UK insurer will cover the approaches and techniques being used to tackle both insider and external, volume fraud*

- Defining an effective strategy
- Selecting tactical and operational approaches
- Identifying vulnerabilities and assessing counter fraud capability
- Enhancing prevention and deterrence
- Techniques for detection and escalation
- The role of investigation and sanction

**Matthew Gilham**

Principal

**CRA INTERNATIONAL**

11:00 Coffee

#### **11:15 Adopting a Risk-Based Approach to Manage Fraud**

*Using risk management approaches is increasingly seen as an effective method of controlling fraud and financial crime.*

- The varying approaches to financial crime
- The value of understanding risk
- A practical approach
- Developing the plan

**Richard Davies**

Fraud Risk Manager

**AXA INSURANCE**

#### **12:00 Pro-active Fraud Detection**

*Pro-actively detecting the early symptoms of fraud and the identification of vulnerabilities are an essential part of an effective counter fraud strategy*

- Advances in tools for detecting volume fraud
- Data matching, sharing, risk ranked scoring and network detection
- Applying the use of audit software
- Developing fraud risk profiles and data testing
- Fraud risk and contract audits

**Matthew Gilham**

Principal

**CRA INTERNATIONAL**

#### **12:45 Planning & Conducting Fraud Investigations (1)**

*Practical advice on avoiding pitfalls and ensuring a successful investigation*

- Key stages and steps; from first response to sanction and recovery
- Legal and cultural considerations
- Selection of the investigation team; role of specialist skills
- Common pitfalls and best practice

**David Burger**

Principal

**CRA INTERNATIONAL**

13:30 Lunch

#### **14:30 Harnessing Technology to Effectively Investigate Fraud**

*Session 1: The Internet – In-Depth (How the Power of the Internet can be Harnessed)*

- Understanding the "Deep Web"
- Using the Web as part of an effective monitoring program
- The risk: identifying brand and intellectual property abuse
- Case study: the web as an investigative tool

*Session 2: Advances in Computer Forensic Technology*

- Computer forensics as an investigative tool
- Overcoming common problems and pitfalls
- Approaches for electronic discovery
- When search terms fail – how to identify the 'unknown unknowns'

**Paul Mewett**

Principal

**CRA INTERNATIONAL**

#### **15:30 Examining How Offshore Jurisdictions Are Typically Used in Fraud Scenarios**

- Offshore products and how they are used
- Investigating offshore the connections – confidentiality and how to defeat it:
  - confidentiality regimes
  - information and assets held offshore
  - publically available documents
  - disclosure through the courts
- Protective and enforcement options:
  - freezing orders and other interim protective measures
  - relevance of insolvency procedures

**James Hilsdon**

Practice Group Leader

**APPLEBY HUNTER BAILHACHE**

16:15 Coffee

#### **16:30 Planning & Conducting Fraud Investigations (2): Effective Interviewing**

- Ensuring proper preparation – bringing it all together
- Questioning techniques and psychology
- Conducting the interview
- Ensuring an effective conclusion

**David Burger**

Principal

**CRA INTERNATIONAL**

17:00 Panel Discussion & Close




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# Fraud Europe 2007

Programme  
at a Glance

## DAY ONE – Wednesday 25th April 2007

09:00	Registration & Coffee		
09:20	Chairman's Opening Remarks & Welcome		
09:30	Europe in the International Context <b>Franz-Hermann Bruener</b> , <i>Director General</i> , EUROPEAN ANTI-FRAUD OFFICE (OLAF)		
10:10	Tackling Economic & Financial Crime in the Czech Republic – An Insider Perspective <b>Prof. Dr Jaroslav Fenyk</b> , <i>Former First Deputy Supreme Public Prosecutor</i> , CZECH REPUBLIC		
10:50	Morning Coffee		
11:10	Fraud – Is Management Listening? <b>Allan McDonagh</b> , <i>Managing Director</i> , HIBIS EUROPE, & <i>Director</i> , FRAUD-i LTD		
11:50	Dealing with In-Depth Cross-Examination <b>Mark Solon</b> , <i>Partner</i> , BOND SOLON		
12:50	Lunch		
	<b>Stream A</b> Fraud – Prevention is Better than Cure Chair: <b>Andrew Watt</b> , <i>Director of Tax Investigations</i> , CHILTERN	<b>Stream B</b> Carrying Out Successful Investigations Chair: <b>David Burger</b> , <i>Principal</i> , CRA INTERNATIONAL	<b>Stream C</b> Anti-Money Laundering, Legal & Regulatory Issues Chair: <b>Konstantin Andreopolous</b> , <i>Chief Compliance Officer</i> , EUROPEAN INVESTMENT BANK
14:00	 Communications Fraud – Examining the Threats & Defensive Strategies <b>Ian Drayner</b> , <i>Head of BT Revenue Protection</i> , BT	Investigating International Frauds <b>Peter Lowe</b> , <i>Director</i> , ICC COMMERCIAL CRIME SERVICES	Enhancing Europe-wide Co-operation on Cross-border Criminal Justice Cases <b>Michael Kennedy</b> , <i>National Member UK &amp; President</i> , EUROJUST
14:40	 Developing a Group Fraud Strategy in Today's Regulatory Environment <b>Malcolm French</b> , <i>Senior Fraud Consultant – Special Investigations Department</i> , NATIONWIDE BUILDING SOCIETY	Effectively Using Technology to Detect & Investigate Fraud <b>Matt Gilham &amp; Paul Mewett</b> , CRA INTERNATIONAL	Examining how the European Banking Industry is Fighting Money Laundering <b>Severine Anciberro</b> , <i>Legal Adviser</i> , EUROPEAN BANKING FEDERATION
15:20	Afternoon Coffee		
15:40	Corporate Fraud – Tackling the Problem from Inside & Out <b>Ros Wright</b> , <i>Chair</i> , FRAUD ADVISORY PANEL	Managing a Fraud Investigation through Intelligence Gathering & Forensics <b>Ian Henderson</b> , <i>Managing Director</i> , ADVANCED FORENSICS LTD	Tackling the Risk of Global Money Transfers <b>Lady Olga Maitland</b> , <i>Chief Executive Officer</i> , INTERNATIONAL ASSOCIATION OF MONEY TRANSFER NETWORKS
16:20	The OECD Inspired World-wide Drive Against Serious Tax Fraud <b>Andrew Watt</b> , <i>Director of Tax Investigations</i> , CHILTERN	 Malpractice Reporting – A Practitioner's Guide to Whistleblowing <b>Michelle Green</b> , <i>Head of Financial Crime Development</i> , AVIVA	Reviewing Fraud in the UK <b>David Kirk</b> , <i>Director Fraud Prosecution</i> , CROWN PROSECUTION SERVICE
17:00	Close of Day One		

## DAY TWO – Thursday 26th April 2007

09:00	Registration & Coffee		
09:20	Chairman's Opening Remarks & Welcome		
09:30	Examining the UK Serious Organised Crime Agency (SOCA) <b>Ian Cruyton</b> , <i>Deputy Director</i> , SERIOUS ORGANISED CRIME AGENCY (SOCA)		
10:10	Examining the Role of Europol as a Crime Intelligence Centre within the EU <b>Carlo van Heuckelom</b> , <i>Head of Financial &amp; Property Crime Unit</i> , EUROPOL		
10:50	Morning Coffee		
	<b>Stream D</b> Plastic Card Fraud Chair: <b>Francis Ravex</b> , <i>Secretary General</i> , EUROPEAN SECURITY TRANSPORT ASSOCIATION (ESTA)	<b>Stream E</b> Cybercrime & Electronic Fraud Chair: <b>Nick Glynne</b> , <i>Managing Director</i> , EASY COMPUTERS	<b>Stream F</b> Combating Identity Fraud Chair: <b>Max Snijder</b> , <i>CEO</i> , EUROPEAN BIOMETRICS FORUM
11:10	 Combating Fraud & Minimising Risk in the Online Betting & Gaming Sector <b>Sandra Barton-Nicol</b> , <i>Head of Risk Investigations</i> , BETFAIR.COM	Tackling Electronic Crime – A Different Perspective in the Express World <b>Simon Scales</b> , <i>Divisional Security Manager</i> , TNT EXPRESS	The Application of Biometrics in Fraud Prevention & Detection <b>Max Snijder</b> , <i>CEO</i> , EUROPEAN BIOMETRICS FORUM
11:45	Examining the Threat of Plastic Card Fraud <b>Chris Dipple</b> , <i>Chief Technology Officer</i> , SECPAY	 Successfully Combating Online Fraud & Defending Chargebacks – The View from an E-commerce Company <b>Nick Glynne</b> , <i>Managing Director</i> , EASY COMPUTERS	Examining the Link Between ID Theft & ATM Fraud <b>Claire Shufflebotham</b> , <i>Global Marketing Manager, Security &amp; Fraud Prevention</i> , NCR 
12:20	 Initiatives to Combat Card Fraud: Examining the Payment Card Industry <b>Steve Hubbard</b> , <i>Vice President</i> , ADVANCE PAYMENT SOLUTIONS, MASTERCARD INTERNATIONAL	Effectively Tackling the Threat of Identity Theft & Payment Fraud <b>Fabio Marini</b> , <i>Head of Unit, Fight against Economic, Financial &amp; Cyber Crime</i> , EUROPEAN COMMISSION	Identifying Online Identity Fraud Trends & Minimising Risks and Threats <b>Richard Martin</b> , <i>Business Security Consultant</i> , APACS
12:55	Fighting Card Fraud Across Europe <b>Denis Beau</b> , <i>Deputy Director, Payment Systems</i> , BANQUE DE FRANCE	Protecting Customers' Personal Information & Online Accounts <b>Robin Rembrooke</b> , <i>Director – European Product Operations</i> , YAHOO! 	Of Hucksters & Robot Thieves – Combating the Growing Threat of Phishing <b>Peter Cassidy</b> , <i>Secretary General</i> , ANTI-PHISHING WORKING GROUP
13:30	Lunch		
	<b>Stream G</b> Employee Fraud Chair: <b>David Alexander</b> , <i>Partner</i> , ALEXANDER FORENSIC ACCOUNTING	<b>Stream H</b> Reducing & Recovering Losses Chair: <b>James Earp</b> , <i>Partner</i> , GRANT THORNTON	
14:30	 Examining Factors Leading to Internal Fraud – Lesson Learned from Corporate Audit <b>Patrick Wellens</b> , <i>Audit Manager</i> , MERCK	The Role of the Assets Recovery Agency <b>Jane Earl</b> , <i>Chief Executive</i> , ASSETS RECOVERY AGENCY	
15:10	Examining the Cost of Internal Fraud <b>Mike Comer</b> , <i>Managing Director</i> , COBASCO GROUP	A Strategic Approach to Assets Recovery <b>Steven Phillipsohn</b> , <i>Partner</i> , PHILIPPSOHN CRAWFORDS BERWALD	
15:50	Afternoon Coffee		
16:10	 Using Data Mining Techniques to Combat Employee Fraud <b>Richard Davies</b> , <i>National Investigations Manager</i> , B&Q	International Asset Tracing & Recovery <b>Nick Wood</b> , <i>Partner</i> , GRANT THORNTON	
16:50	Examining the Nature & Scale of Employee Fraud <b>David Alexander</b> , <i>Partner</i> , ALEXANDER FORENSIC ACCOUNTING	 Examining eBay, it's Policies & How it Protects its Users <b>Katherine Free</b> , <i>Head of Fraud Investigation Team</i> , eBay	
17:30	Close of Conference		

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# Fraud Europe 2007

Wednesday 25th & Thursday 26th April 2007, Crowne Plaza Brussels

## DAY ONE: Wednesday 25th April 2007

09:00 Registration & Coffee

09:20 Chairman's Opening Remarks & Welcome

09:30

### Europe in the International Context

- Development of international networks against corruption
- Facilitating exchange and best practice between international investigators
- Working together across frontiers
- Improving common standards

**Franz-Hermann Bruener, Director General, EUROPEAN ANTI-FRAUD OFFICE (OLAF)**

Since March 2000, Franz-Hermann Bruener has been the Director-General of the European Anti-Fraud Office (OLAF). He was reappointed for a second five-year term in February 2006. The Office has responsibility for conducting administrative anti-fraud investigations and has a special independent status within the European Commission.



10:10

### Tackling Economic & Financial Crime in the Czech Republic – An Insider Perspective

- Assessing economic and financial crime as the main source of illegal proceeds in the Czech Republic
- Identifying the types of economic crime and profiles of perpetrators:
  - Viktor Kozeny and co. case – “Pirate from Prague”
  - Radovan Krejcir and co. case – “Fugitive businessman”
- Crime against EU Funds in the Czech Republic (Criminal cases negatively affecting EU interests)
- Examining the Anti-Fraud Coordination Structure in the Czech Republic (AFCOS) and co-operation with the European Anti-Fraud Office (OLAF)
- National Strategy of the Czech Republic against Fraudulent Activities Detrimental to or Impending the Financial Interests of the EC
- Economic Crime and Corruption

**Prof. Dr Jaroslav Fenyk, Former First Deputy Supreme Public Prosecutor, CZECH REPUBLIC**

Jaroslav acted as Public Prosecutor in Prague, Brno between 1985 and 1999. Between 1999 and 2006 he became First Deputy Supreme Public Prosecutor of the Czech Republic (Brno), which involved serious economic and financial crimes, international cooperation in criminal matters as well as cassation remedies before the Supreme Court. In March 2006 to present Jaroslav became Associated Professor of the Law Faculty Masaryk University Brno and the Law Faculty Charles University Prague part time, Dean for science and Research of Law School Bratislava, Miskolc University as private professor, Attorney at Law.



10:50 Morning Coffee

*“I enjoyed the variety of issues covered”*

**Micheal Pikis, Head of Fraud Prevention & Detection, EFG Eurobank Ergasias**

11:10

### Fraud – Is Management Listening?

- Does management support your fraud prevention measures?
- Examining the bagel-sellers' theory of fraud
- Understanding why management are nervous of whistleblowers
- Speaking up vs. whistleblowing
- Working with the tone at the top
- Identifying the key elements of a fraud strategy
- Measuring your fraud resistance

**Allan McDonagh, Managing Director, HIBIS EUROPE, & Director, FRAUD-i LTD**

Allan was commissioned in HM Customs and Excise in 1967, and in 1971 joined the Investigation Branch where he specialised in narcotics and tax investigations. In 2001, Allan set up Hibis Europe Ltd, based in London, which focuses on frauds involving bribery, and the corruption of senior managers in purchasing and procurement. In 2005, he also became a director of Fraud-i Ltd, which designs internet based fraud awareness training software.



11:50

### Dealing with In-Depth Cross-Examination

- Gaining mastery of your delivery
- Assessing your performance
- Making full use of supporting documents, plans, photographs, etc.
- Getting to the essence of a complex case and communicating clearly with the judge
- Handling difficult cross-examination techniques confidently

**Mark Solon, Partner, BOND SOLON**

Mark set up Bond Solon in 1992 and has been personally involved in conducting the defence in many high profile criminal trials. He has trained thousands of police and government officers in defence tactics, as well as experts involved in criminal trials including accountants, computer specialists, forensic scientists, finger print specialists and medical experts.



12:50 Lunch

### Stream A

## Fraud – Prevention is Better than Cure

Chair: **Andrew Watt, Director of Tax Investigations, CHILTERN**

14:00

### Communications Fraud – Examining the Threats & Defensive Strategies

- Determining the difference between fraud vs debt
- Examining recent fraud case studies
- Exploring defensive strategies used by telecommunication companies
- Identifying risk management and loss limitation tactics
- Monitoring networks to determine suspicious call patterns
- Fighting the common enemy through cross industry cooperation

**Ian Drayner, Head of BT Revenue Protection, BT**

Ian Drayner has 20 years' experience of investigating and preventing communication fraud, and is responsible for the management of call-revenue risk across the BT Group.



14:40

### Developing a Group Fraud Strategy in Today's Regulatory Environment

- Examining fraud risk in context
- Establishing fraud prevention as a part of corporate culture
- Identifying the challenges posed by the FSA
- Understanding the key elements of a fraud control strategy
- Assessing the success criteria

**Malcolm French, Senior Fraud Consultant – Special Investigations Department, NATIONWIDE BUILDING SOCIETY**

After undertaking roles across several business areas including the branch network and project management areas of the business, he joined the Special Investigations Department in 1994 as Fraud Prevention Manager.



*“I enjoyed the level of presentations”*  
**Carlos Modena, Auditor, Brazilian Court of Accounts**

15:20 Afternoon Coffee

15:40

### Corporate Fraud – Tackling the Problem from Inside & Out

- What is corporate fraud?
- Size of corporate fraud: what is the impact on business?
- Examining the typology of offences
- Understanding the effects of corporate fraud on the business and sector
- Identifying tools to combat corporate fraud:
  - by law enforcement
  - by industry

**Ros Wright, Chair, FRAUD ADVISORY PANEL**

Ros Wright is the Chairman of the Fraud Advisory Panel, an independent research and educational body set up by the Institute of Chartered Accountants in England and Wales five years ago. She was the Director of the Serious Fraud Office from 1997 – 2003, and is a barrister and bencher of Middle Temple. Ros was made a Companion of the Order of the Bath in 2001.



16:20

### The OECD Inspired World-wide Drive Against Serious Tax Fraud

- Carousel fraud – the EU's unwinnable 'war'?
- The European Savings Directive – moves to extend scope.
- Joint International Tax Shelter Information Centre [‘JITSIC’]
- The Leeds Castle Group
- UK Revenue's attack on offshore structures

**Andrew Watt, Director of Tax Investigations, CHILTERN**

Andrew joined Chiltern in 1998, where the tax investigation team soon became an acknowledged leader in the field.

He began his career with HM Revenue & Customs and then moved to the Inland Revenue, where he was a District Inspector in several offices and spent six years as a fraud investigator in the Enquiry Branch (now part of the Special Compliance Office).



17:00 Close of Day One

**Do you have a product or service to sell to internal audit, risk management & fraud professionals?**

If you are interested in accessing the senior level audience at this cutting-edge industry forum, we can work together to identify creative solutions through a comprehensive portfolio of options:

- Hosting a cocktail party
- Booking an exhibition space at the conference
- Advertising in the delegate documentation pack

Please call **Brain Reffell** on **+44 (0)20 7017 7242**

### Stream B

## Carrying Out Successful Investigations

Chair: **David Burger, Principal, CRA International**

14:00

### Investigating International Frauds

- Examining the types and techniques
- Identifying the victims and perpetrators
- Exploring the impact of organised criminals and terrorists
- Understanding the perils and pitfalls of investigations in different jurisdictions
- Using networks and other resources to assist

**Peter Lowe, Director, ICC COMMERCIAL CRIME SERVICES**

Peter is currently a director of ICC Commercial Crime Services, the anti crime arm of the International Chamber of Commerce which incorporates the International Maritime Bureau, the Counterfeiting Intelligence Bureau and the Financial Investigation Bureau.



14:40

### Effectively Using Technology to Detect & Investigate Fraud

- Identifying the role of technology in effectively managing fraud risks
- Examining developments in automated fraud detection
- Exploiting the power of the internet
- Beyond computer forensics: finding the 'unknowns' in mass data

**Matthew Gilham CFE, Principal – Corporate Investigations & Fraud Management**

Matthew is responsible for assisting clients in developing effective counter fraud strategy, including the implementation of tactical solutions and the management of investigations into corporate fraud.

He has over fifteen years experience in fraud prevention, detection and investigation and for the five years prior to joining CRA was the Fraud Prevention Manager for a major UK insurance company.



**& Paul Mewitt, Principal – Internet Intelligence CRA INTERNATIONAL**

Paul is head of the Internet Intelligence Unit based out of the London office of CRA International. He has worked in the new technologies and business information management fields for the past 25 years where his specialty has been in assisting organizations evaluate and implement new technologies.



*“Excellent speakers”*

**Samuel Assefa, VP Internal Audit, Ethiopian Airlines**

15:20 Afternoon Coffee

15:40

### Managing a Fraud Investigation through Intelligence Gathering & Forensics

- Identifying the key sources of evidence
- Accessing the full range of forensic services
- Building stronger cases using forensic evidence
- Developing digital forensics, intelligence gathering and reporting methods
- Examining how digital forensics is being used to investigate fraud

**Ian Henderson, Managing Director, ADVANCED FORENSICS LTD**

Ian R Henderson CISA FCA is the Managing Director of Advanced Forensics who specialise in providing forensic support to companies dealing with suspicions of fraud. In the last 3 years Ian has been responsible for over 20 major fraud investigations and has directly facilitated substantial financial recoveries.

Prior to moving into the private sector in 1997, Ian was Head of Investigations at the UK's largest Financial Services Regulator. Immediately before this he was Manager of the Investigations Department at Lloyd's of London, with responsibility for investigating fraud and misconduct world-wide.



16:20

### Malpractice Reporting – A Practitioner's Guide to Whistleblowing

- Defining malpractice
- Implementing an effective malpractice reporting policy
- Understanding malpractice reporting mechanisms
- The importance of communication and promotion
- Ongoing monitoring requirements

**Michelle Green, Head of Financial Crime Development, AVIVA**

Michelle is currently Head of Financial Crime Development for Aviva plc. She is responsible for the development of innovative new approaches and techniques to prevent financial crime at source across the Aviva Group worldwide.

Prior to this, she worked in various financial crime related roles including fraud investigation, internal audit and risk management and has over 15 years experience in the insurance sector.



17:00 Close of Day One

## Stream C Anti-Money Laundering, Legal & Regulatory Issues

Chair: **Konstantin Andreopolous**, Chief Compliance Officer, EUROPEAN INVESTMENT BANK



From 2005 to present Konstantin has been Chief Compliance Officer of the EIB Group, responsible for coordinating the management of the compliance risk of the members of the EIB Group. In his role he assists the members of the EIB Group in complying with relevant rules, regulations policies and procedures in force, and is responsible for the interpretation and application of the staff code of conduct and for investigating breaches of the same.

14:00

### Enhancing Europe-wide Co-operation on Cross-border Criminal Justice Cases

- Ensuring effective cross-border crime investigations and prosecutions
- Identifying how the execution of international mutual legal assistance is facilitated
- Working with overseas jurisdictions: identifying the problems and limitations of gathering evidence
- Examining recent cases with which Eurojust has been involved

**Michael Kennedy**, National Member UK & President, EUROJUST



Mike was the Chief Crown Prosecutor for Sussex in England before he was appointed as the United Kingdom's national member at Eurojust in March 2001. In June 2002 the 15 national members of the Eurojust College elected him as their President. He was re-elected as President in June 2005.

14:40

### Examining how the European Banking Industry is Fighting Money Laundering

- Tackling money laundering at international and European levels
- Identifying new obligations in the world-wide fight against money laundering and examining the increased costs of implementation
- Focus on the third EU anti-money laundering directive:
  - allocating resources on a proportionate basis
  - introducing more stringent customer due diligence procedures

**Séverine Anciberro**, Legal Adviser, EUROPEAN BANKING FEDERATION



Séverine Anciberro is legal adviser at the European Banking Federation (EBF), the industry body representing at European level the interests of over 5,000 European banks from 29 countries.

She joined the Legal Department of the European Banking Federation in 2002 after an experience at the European Commission in the Taxation and Customs Union Directorate General. Her fields of activities include in particular the fight against fraud, money laundering and terrorist financing.

15:20 Afternoon Coffee

15:40

### Tackling the Risk of Global Money Transfers

- Examining the relationship between banks and money transfer operators
- Understanding why the informal system is still flourishing
- Identifying how regulations differ across borders
- Examining the different market behaviours
- Exploring the elements of 'Know Your Customer' requirements

**Lady Olga Maitland**, Chief Executive Officer, INTERNATIONAL ASSOCIATION OF MONEY TRANSFER NETWORKS



16:20

### Reviewing Fraud in the UK

- The New Offences Approach
- The New Trial Procedures Approach
- The Plea Bargaining/Immunity Approach
- The Sentencing Approach
- The Regulation Approach
- The Civil Approach

**David Kirk**, Director Fraud Prosecution, CROWN PROSECUTION SERVICE



In 2006 David Kirk was appointed Director of the Fraud Prosecution Service, a new sector within the Crown Prosecution Service. He regularly lectures, and is the co-author of "Serious Fraud – Investigation and Trial" (Butterworths, third edition 2003).

17:00 Close of Day One

## DAY TWO: Thursday 26th April 2007

09:00 Registration & Coffee

09:20 Chairman's Opening Remarks & Welcome

09:30

### Examining the UK Serious Organised Crime Agency (SOCA)

- The Fraud Act 2006
- The knowledge-led approach
- Key Priorities for SOCA
- SOCA and Fraud
- Two Case Studies that reflect our new approach

**Ian Cruxton**, Deputy Director, SERIOUS ORGANISED CRIME AGENCY (SOCA)



Ian Cruxton joined the UK's Her Majesty's Customs and Excise in 1984 and quickly secured a move into the Investigation specialism.

In 1994 Ian joined the National Criminal Intelligence Service (NCIS) on secondment, and in 2002 he left Customs and Excise and joined NCIS in a full time capacity.

In September 2006, Ian was selected as a Deputy Director for the new Serious Organised Crime Agency (SOCA) and amongst a number of responsibilities he has the lead on Fraud for the new agency.

10:10

### Examining the Role of Europol as a Crime Intelligence Centre within the EU

- Identifying Europol's role in suspicious transaction reporting
- Developing 'horizontal' co-operation between member states and 'verticalisation' of the fight against EC fraud
- Providing a multi-agency approach through the Criminal Assets Bureau
- Protecting intellectual property rights through identifying and disrupting organised counterfeit networks
- Examining the position of Europol within EU security architecture

**Carlo van Heuckelom**, Head of Financial & Property Crime Unit, EUROPOL

Lawyer by Education and a financial auditor and has been working with the Belgian Federal Police for over 20 years in several departments, mostly in financial crime ranging from Corruption to Money Laundering from an operational to a management level. He took up his post as Head of Financial & Property Crime Unit in 1st April 2006.

10:50 Morning Coffee

## Stream D Plastic Card Fraud

Chair: **Francis Ravex**, Secretary General, EUROPEAN SECURITY TRANSPORT ASSOCIATION (ESTA)



Francis Ravex is Secretary General of ESTA (European Security Transport Association, the Cash Industry Logistic Association) since February 2004.

Francis is also a Director of IACA, the International Association of Currency Affairs and of Banknote Watch International. ESTA has recently published several studies on the cost of cash and the societal impact of fraud.

11:10

### Combating Fraud & Minimising Risk in the Online Betting & Gaming Sector



- Benefits for credit card fraudsters operating within the online gaming sector
- Partnerships and intelligence gathering: examining how the industry and key stakeholders are working together to tackle fraud
- Identifying the true cost of online fraud
- Knowing your business, knowing your customer
- Minimising your exposure to risk and protecting your business

**Sandra Barton-Nicol**, Head of Risk Investigations, BETFAIR.COM



Sandra Barton-Nicol has over 18 years of experience within the gaming and security industry, having gained experience within casino, Police, retail and financial environments.

Sandra heads Betfair's Risk Investigations Department which consists of fraud, money laundering and integrity teams, the last of which support the MOU agreements Betfair holds with a number of Sporting Regulators.

11:45

### Examining the Threat of Plastic Card Fraud

- Identifying what is card fraud and how it is characterised
- Understanding the role of the internet in encouraging card-not-present fraud
- Balancing the risk of internet trading vs. its business opportunity
- Phishing, social engineering, old fashioned security flaws, Man in the Middle, trojans and identity theft
- Preventing plastic card fraud – cost or opportunity?
- Introducing systems to prevent plastic card fraud
- What does the future hold?

**Chris Dipple**, Chief Technology Officer, SECPAY



Chris Dipple is Chief Technical Officer and co-founder of SECPay, one of Europe's most established and largest independent online payment services providers. His role includes ensuring SECPay's technical strategy is capable of consistently delivering a low cost, high value service for merchants, exceeding industry standards for security, reliability and quality.

12:20

### Initiatives to Combat Card Fraud: Examining the Payment Card Industry (PCI) Data Security Standard



- Understanding what is PCI-DSS
- Exploring how the MasterCard Site Data Protection Programme will help combat card fraud
- Identifying the common reasons for account data compromise
- Examining the stages for successful completion of the Compliance Programme

**Steve Hubbard**, Vice President, Advance Payment Solutions, MASTERCARD INTERNATIONAL

12:55

### Fighting Card Fraud Across Europe



- Trends, threats and perspectives of card fraud in Europe
- Creating consistent legislation across Europe
- Enhancing the public-private co-operation
- Analysing domestic and global policies and identifying best practices to combat card fraud

**Denis Beau**, Deputy Director, Payment Systems, BANQUE DE FRANCE



Denis is currently Deputy Director of the Payment Systems and Market Infrastructures Directorate of the Banque de France and chairs the Payment Systems Policy Working Group of the European Central Bank.

He is a graduate of Institut d'Etudes Politiques de Paris and he received a Masters degree in Business Administration from INSEAD.

13:30 Lunch

## Stream E Cybercrime & Electronic Fraud

Chair: **Nick Glynne**, Managing Director, EASY COMPUTERS

11:10

### Tackling Electronic Crime – A Different Perspective in the Express World



- Examining how Express carriers are affected by e-Crime
- 'Grooming' victims through e-Auction, e-Lottery and Phishing sites
- Achieving collaborative advantage through multi-agency liaison
- Disbursing and displacing criminal activity in an unregulated world
- Identifying how to obtain successful domain and mail address cessation, suspension and closure

**Simon Scales**, Divisional Security Manager, TNT EXPRESS



Simon Scales has 24 years experience in both the private and public sectors and has conducted fraud investigations in Europe, the USA, South America, China, India, South Africa and the Middle East. Simon is currently Divisional Security Manager for TNT and is responsible for the investigation of fraud and corruption, intellectual property rights and identity theft encompassing legal and regulatory authority compliance and liaison.

11:45

### Successfully Combating Online Fraud & Defending Chargebacks – The View from an E-commerce Company



- The true level of online fraud
- Balancing fraud reduction against loss of legitimate orders
- Changing patterns – growth in identify theft
- Detection methods beyond Security Code (CV2) and address verification (AVS)
- The failure of Verified by Visa (VBV) / Secure MasterCode
- The diminishing importance of landline checking eg. Skype
- Chargebacks – successfully challenging the banks

**Nick Glynne**, Managing Director, EASY COMPUTERS



12:20

### Effectively Tackling the Threat of Identity Theft & Payment Fraud

- Engaging policy makers and gathering political support
- Implementing countermeasures to tackle e-fraud at national and international levels
- Considering new EU penal legislation to combat identity fraud as a criminal offence
- Intensifying cooperation and exchange information between the public and private sectors
- Tackling identity fraud at EU level to ensure coordination across initiatives and to avoid duplication of efforts
- Establishing a centralised/dedicated law enforcement Units with operational responsibilities in all EU Member States

**Fabio Marini**, Head of Unit, Fight against Economic, Financial & Cyber Crime, EUROPEAN COMMISSION



Fabio became acting head of the DG: Unit – Justice for Freedom and Security / Fight Against Economic and Cybercrime in January 2006. He contributes to the elaboration of existing or new EU policies relevant to the fight against economic, financial and cyber-crime and coherent with the policies developed in the rest of Directorate General, namely in the field of counterfeiting, criminal statistics, the fight against terrorist financing, identity theft, fraud etc.

12:55

### Protecting Customers' Personal Information & Online Accounts



- Identifying the latest trends in Phishing, SPAM and SPIM
- Examining how internet search and commerce providers are dealing with click-fraud
- Assessing the implications of geographical growth trends in internet audiences
- Exploring the implications of new social networking services and consumer protection

**Robin Rembrooke**, Director – European Product Operations, YAHOO!



Robin Pembroke is Yahoo! Europe's Director of Product Operations and has responsibility for the delivery of new products and services across the region.

The Product Operations group looks after Yahoo!'s Risk Management processes for monitoring and addressing regulatory and compliance risks linked to Yahoo!'s products. Issues associated with fraud and consumer protection are therefore a key factor in Robin's and his team's work.

13:30 Lunch

## Stream F Combating Identity Fraud

Chair: **Max Snijder**, CEO, EUROPEAN BIOMETRICS FORUM

11:10

### The Application of Biometrics in Fraud Prevention & Detection

- Biometrics – the ultimate identity?
- The key that is no secret
- Examining the case for identification vs. verification recognition systems
- Identifying the business drivers for biometrics
- Case studies:
  - the European Visa System
  - the biometrics passport

**Max Snijder**, CEO, EUROPEAN BIOMETRICS FORUM



Max Snijder is the new CEO of the European Biometric Forum since September 2005. Max sees his role as supporting the EBF as a neutral player in the biometrics community, covering the interests of the European citizens, governments, R&D centres and industry. He also heads a consultancy firm, the Biometric Expertise Group.

He has been involved in several projects and consortia, ranging from passports and visa to large scale watch list applications and physical access control.

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11:45

### Examining the Link Between ID Theft & ATM Fraud

Case Study

- The ATM as a point of compromise as well as a point of fraud
- Understanding the risks of card skimming & trapping and insider threats
- Exploring the costs of servicing ATM's elsewhere

**Claire Shufflebotham, Global Marketing Manager, Security & Fraud Prevention, NCR**



Claire's connection with the financial industry began almost twenty years ago with four years in Japan. It was her Japanese skills and banking experience that led to her joining NCR in 1993. She has led global software marketing programs as well as new business discovery initiatives in key areas such as biometrics. For the past three years she has had global industry marketing responsibility for NCR's holistic ATM security portfolio, NCR Secure, covering fraud prevention best practice, standards and compliance, software and physical security and consulting services.

12:20

### Identifying Online Identity Fraud Trends & Minimising Risks and Threats

- Examining the evolution of online banking fraud and online identity theft
- Addressing attack techniques: social engineering & technical attacks
- Understanding the real cost to the banking industry and the online economy
- Implementing tactical responses
- Ensuring better protection through stronger authentication

**Richard Martin, Business Security Consultant, APACS**



Richard joined APACS in 1998 and now works in the extremely busy Security Unit, where he runs the Electronic Commerce Group (ECG). ECG is the senior APACS body setting banking industry policy on issues related to online channels where collaboration is required.

12:55

### Of Hucksters & Robot Thieves – Combating the Growing Threat of Phishing

- Examining trends & advancements in social engineering-based phishing
- Identifying human factors and behavioural vulnerabilities that phishers exploit
- Exploring trends and advancements in technical subterfuge-based phishing
- The Crimeware Crimeware: the proliferation of malicious code designed for financial crime
- Crimeware counter-offensive: the mutation of malicious code designed to detect, evade, disable and neutralize counter-phishing technologies

**Peter Cassidy, Secretary General, ANTI-PHISHING WORKING GROUP**



Peter Cassidy is a business development consultant seated on the boards of directors and advisory boards of companies in the US and Canada, and director of research at TriArche Research Group <http://www.triarche.com>, an international collaborative of senior consultants engaged in business development and product research in the IT industry. He currently serves as the Secretary General of the Anti-Phishing Working Group, a position that exploits his knowledge and experience as an IT industry analyst, speaker, writer and commentator on industry and public policy related to information security and financial crime.

13:30 Lunch

### Stream G Employee Fraud

Chair: **David Alexander, Partner, ALEXANDER FORENSIC ACCOUNTING**

14:30

### Examining Factors Leading to Internal Fraud – Lesson Learned from Corporate Audit

Case Study

- Ensuring management is aware of how fraud schemes operate
- Challenging management perception that internal controls affect operational efficiency
- Monitoring IT access rights
- Effectively dividing responsibilities
- Creating a strong culture of internal control

**Patrick Wellens, Audit Manager, MERCK**



Patrick worked as regional controller for Adidas in Latin America for 3 years, responsible for accounting, budgeting and migration of IT systems in Latin America, Mexico and Caribbean countries. He worked as CFO for G3 (joint venture of Royal mail, Singapore Post and TPG) for 2 years, and is currently working as audit manager with Merck KGaA. Patrick is a Certified Fraud Examiner, Certified Internal Auditor and Chartered Controller.

15:10

### Examining the Cost of Internal Fraud

- Identifying the costs of employee embezzlement
- Understanding how the fraud is being committed
- Looking out for the warning signs
- Ensuring internal controls are in place
- Examining who the likely assailants are
- Identifying where the defence starts and what it costs
- How do you know whether your defences are adequate?
- Understanding how you should react when the attacker strikes

**Mike Comer, Managing Director, COBASCO GROUP**



15:50 Afternoon Coffee

16:10

### Using Data Mining Techniques to Combat Employee Fraud

Case Study

- How the profit protection team in reduces shrinkage losses
- Discovering how B&Q saved £1.1m in 2003 through data mining techniques
- Generating spreadsheet and graphic displays to highlight suspicious patterns in stores
- Understanding how to identify patterns that can indicate a problem
- Complying with data protection laws to ensure staff know they are being monitored
- Strengthening systems using data mining techniques to identify weak internal controls

**Richard Davies, National Investigations Manager, B&Q**

16:50

### Examining the Nature & Scale of Employee Fraud

- Understanding why employee fraud happens
- Identifying the lessons learned for employee fraud prevention
- Examining the most common internal frauds
- Assessing the top ten fraud warning signs

**David Alexander, Partner, ALEXANDER FORENSIC ACCOUNTING**



A chartered accountant and certified fraud examiner, David has over twenty years experience in fraud and forensic accounting services, five years of which were as a partner in one of the big four accounting firms.

17:30 Close of Conference & Champagne Draw

### Stream H Reducing & Recovering Losses

Chair: **James Earp, Partner, GRANT THORNTON**



James has been a partner in Grant Thornton's Recovery & Reorganisation department since 1994. He has specialised in corporate recovery and advisory work for over 18 years. His experience covers a wide spectrum of investigation and insolvency cases both in the UK and overseas.

James is the head of the London FIND (Fraud Insolvency Division) team, which is dedicated to the investigation of insolvency related fraud.

14:30

### The Role of the Assets Recovery Agency

- Why was the agency set up?
- Understanding how the Assets Recovery aims to reduce crime
- Using the new power of civil recovery to recover the proceeds of unlawful conduct
- What we have learned in the first four years
- How these powers can help tackle the outcome of fraud
- Using civil recovery to recover in fiscal fraud cases

**Jane Earl, Chief Executive, ASSETS RECOVERY AGENCY**



Jane Earl was appointed as Director of the Assets Recovery Agency in November 2002 and took up the post at the inception of the Agency in February 2003. She has had experience in the voluntary sector, as London Regional Director of Business in the Community for 3 years, and has also had private sector consultancy experience.

15:10

### A Strategic Approach to Assets Recovery

- Examining the changing nature of the frauds and fraudster
- Is life being made even easier for the fraudster?
- Movement towards justice without borders
- Apart from the fraudster, who else can be held accountable for the fraud?
- Identifying powers to obtain information and recovery and the various tools available
- John Doe Injunctions
- The nuclear weapons of the law
  - freezing orders
  - search orders

**Steven Philippsohn, Partner, PHILIPPSOHN CRAWFORDS BERWALD**



Steven has been interviewed on BBC, ITV, Sky Television, CNN and CNBC and is contributor of articles to the press and is quoted for his expert opinion in newspapers such as The Times, Financial Times and Daily Telegraph as well as specialist law publications.

15:50 Afternoon Coffee

16:10

### International Asset Tracing & Recovery

- Identifying the right forum in which to bring claims
- World wide freezing orders and local enforcement issues
- Constructive trust and insolvency based remedies
- The use of English and foreign criminal remedies to assist in civil recoveries
- Enforcing domestic judgements in other jurisdictions including against asset protection trusts held off-shore
- Use of insolvency proceedings

**Nick Wood, Partner, GRANT THORNTON**



Nick has worked in Grant Thornton's Recovery & Reorganisation department in London and Thames Valley for over 10 years. He has specialised in all types of insolvency work since 1990 and has extensive knowledge of the mid corporate sector and fraud investigations.

16:50

### Examining eBay, it's Policies & How it Protects its Users

Case Study

- Overview of eBay and its policies
- Examining specific areas that affect eBay and how they combat fraud
- Understanding law enforcement and how eBay collaborates with them

**Katherine Free, Head of Fraud Investigation Team, eBay**



Katherine has over ten years' experience working with Law Enforcement, in many different criminal areas. She joined eBay's Fraud Investigation Team in San Jose two years ago where she led the Financial Crimes Investigation Team.

She is now based in Dublin and is responsible for fraud investigations in seven European countries. Katherine has previously worked at AOL and the National Center for Missing and Exploited Children in the US.

17:30 Close of Conference & Champagne Draw

Endorsed by



The **European Biometrics Forum** is an independent European organisation supported by the European Commission whose overall vision is to establish the European Union as the World Leader in Biometrics Excellence by addressing barriers to adoption and fragmentation in the marketplace. The forum also acts as the driving force for coordination, support and strengthening of the national bodies. Its growing members' base spans the wider biometrics community including biometric companies, research agencies, policy makers and user groups.

For more information visit: <http://www.eubiometricsforum.com>



**IAMTN – International Association of Money Transfer Networks** – is a global organisation bringing together all those in the money transfer and payments sector. This embraces banks, money transfer operators, money exchanges, and regulatory authorities. IAMTN's role is to highlight the growing importance of the money transfer financial service which, according to the World Bank, is estimated to worth around \$1trillion including that of the informal market.

Our task is to enhance service, speed, cost, accessibility and new technologies. On the regulatory front, we share the concerns on money laundering and fraud working closely with regulatory authorities to ensure best possible compliance. See website [www.IAMTN.org](http://www.IAMTN.org)

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- **Corporate Investigations:** performed on behalf of corporations, financial institutions, legal counsel, and governments around the world. The scope of these assignments has included breach of fiduciary duty, employee dishonesty, theft of intellectual property, bribery and corruption, business diversion, counterfeiting and brand protection, asset tracing, and fraud.
- **Fraud Management:** working with clients to develop effective strategies to combat fraud and financial crime by implementing strategic, tactical, and operational solutions.
- **Forensic Accounting Services:** providing expert evidence in connection with the quantum of loss arising from significant corporate disputes, the investigation of large-scale corporate fraud, and the provision of expert accounting evidence.
- **Computer Forensics:** to secure, recover, search, and analyse digital data to assist in the resolution of disputes. This includes reconstructing accounting systems recovered from computer networks, digital disclosure, efficient searching and analysis of data received, and performing the entire electronic disclosure process.

Silver Sponsor



**Grant Thornton's Fraud and Insolvency Division (FIND)** specialists bring together a combination of forensic skills and Insolvency Act powers

meaning that the team can investigate, litigate and recover assets beyond a purely forensic focus. The confidential service is partner led with an international focus spanning a Grant Thornton's network in over 110 countries.



**Hibis Europe Limited** is part of the Hibis Group of companies with offices in Australia, Norway, Singapore, Sweden, Finland and the United Kingdom. They advise on preventing and detecting corporate fraud, and profit enhancement with recent assignments involving projects for some of Europe's leading companies in the Financial Services sector, energy, manufacturing, airlines and retailers. The team includes experts in fraud investigation, security management, data recovery, data mining, forensic accounting, fraud awareness training and fraud health checks. The Hibis Group has developed Fraud-i as a management tool for raising fraud awareness, communicating fraud risks, prevention policies, testing employees' knowledge and perceptions and to report concerns and suspicions. Fraud-i has been used by blue chip companies in the UK, Europe and Australia.

The key elements of Fraud-i are the

- Fraud Awareness Training Pack
- Fraud Questionnaire
- Report on Concerns and Internal Control Weaknesses

- Fraud Awareness Training Pack
- Fraud Questionnaire
- Report on Concerns and Internal Control Weaknesses



**Fraud-i** is a tailored on-line training package which raises and tests awareness, measures attitude, reinforces ethics and anticorruption policies. The Fraud Awareness Training Pack includes a structured on-line questionnaire which takes just a few minutes to complete and can be undertaken across all areas of the business, or focused on individual departments, countries or roles. Fraud-i establishes the current level of fraud awareness throughout the business and increases corporate understanding of what constitutes fraud, by 'red flagging' a range of actions and scenarios which may indicate fraudulent activity. The suite of programs enables companies to reinforce their ethics policies and so put out a strong message which helps prevent future fraud. It can also serve to inform contractors, suppliers and consultants of the company's policies and the consequences for non-compliance. It also provides a method for reporting on any concerns that individuals may have – allowing them to speak up about those concerns in a non-attributable way. [www.fraud-i.co.uk](http://www.fraud-i.co.uk)

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Choose One of These Post-Conference Workshops

# Computer Fraud and Misuse at Work: Incident Response and Forensic Investigation

Friday 27th April 2007, Crowne Plaza Brussels

Led by: Edward Wilding, DATA GENETICS INTERNATIONAL LTD

This intensive one-day seminar examines computer related threats in the business environment and the technical and procedural methods to investigate computer misuse. You will discover how best to respond to a suspected fraud or computer crime in the workplace, and the many legal pitfalls that can entrap the unwary when gathering evidence.

The actions taken by those initially at the scene of computer misuse largely determine the success or failure of

the ensuing investigation. This reinforces the necessity to train "first responders" in the immediate steps that must be taken to preserve evidence and ensure its admissibility.

The programme emphasises proven and practical solutions to a variety of technical emergencies and demonstrates current "best practice" for computer crime incident response. Emphasis is placed on *interactive, realistic training* where attendees, working in teams, are

required to investigate a number of cases that are *based on real incidents*.

**NOTE: many of the tactics and strategies adopted by previous participants would be disastrous if applied in real life! It is better, therefore, to make such mistakes in the classroom.**

## Programme

09:00 Introduction and Welcome	<ul style="list-style-type: none"> <li>Liasing with external agencies</li> <li>Establishing secure exit procedures when employees are suspended or dismissed</li> </ul>	<b>Investigative Methodology</b> <ul style="list-style-type: none"> <li>10 analytical methods common to all investigations</li> </ul>	<ul style="list-style-type: none"> <li>- email</li> <li>- multi-media</li> </ul>
09:15 <b>Legal Considerations</b> <ul style="list-style-type: none"> <li>Privacy law and the right of access</li> <li>Corporate investigations in the European Union</li> </ul>	<b>Extortion</b> <i>An interactive exercise</i>	13:00 Lunch	15:45 Coffee
<b>Computer Threats</b> <ul style="list-style-type: none"> <li>An overview of the risks and the mechanics of: <ul style="list-style-type: none"> <li>- computer fraud</li> <li>- sabotage, extortion, crime and misuse, including case studies</li> </ul> </li> </ul>	10:45 Coffee	14:00 <b>Computer Evidence</b> <ul style="list-style-type: none"> <li>The electronic scene of crime</li> <li>How to handle, collate and store admissible computer evidence</li> </ul>	16:00 <b>Investigative Support</b> <ul style="list-style-type: none"> <li>Technical resources to facilitate the investigation</li> </ul>
<b>Incident Response</b> <ul style="list-style-type: none"> <li>Chain of command and coordination</li> <li>Operational security</li> <li>The roles of group legal and HR</li> </ul>	11:00 <b>Initial Suspicions</b> <ul style="list-style-type: none"> <li>The early warning indicators of fraud or computer crime and misuse</li> </ul>	<b>Allegation</b> <i>An interactive exercise</i>	<b>Evidence in Court</b> <ul style="list-style-type: none"> <li>The expert witness and the proven methods to present computer evidence in a courtroom</li> </ul>
	<b>Investigative Circumstances</b> <ul style="list-style-type: none"> <li>How best to commence and conduct the investigation</li> </ul>	<b>Forensic</b> <ul style="list-style-type: none"> <li>An overview of tools and techniques to recover and restore: <ul style="list-style-type: none"> <li>- data</li> </ul> </li> </ul>	<b>In the Box</b> <i>An interactive exercise</i>
			17:00 Close of Workshop

## About Your Workshop Leader



**Edward Wilding** is a computer forensics practitioner who has investigated hundreds of cases of computer misuse, bank fraud, hacking, hi-tech product piracy and systems sabotage. He has managed a number of computer forensic teams and provided evidence on a number of high profile investigations, including the Hutton Inquiry into the death of weapons expert Dr David Kelly. Mr Wilding was the founding editor of Virus Bulletin, the journal of malicious code analysis, and is a former editor and current contributor to the Computer Fraud and Security Bulletin. He is the author of two books, Computer Evidence: A Forensic Investigations Handbook, (Sweet & Maxwell 1997) and Information Risk and Security (Gower 2006). In 2002 he co-founded Data Genetics International Ltd (DGI), a company specialising in all aspects of computer evidence, electronic crime investigation and response. For information, see [www.dgiforensic.com](http://www.dgiforensic.com)

# Effectively Managing Employee Fraud

Friday 27th April 2007, Crowne Plaza Brussels

Led by: PK Stone Consulting

## Benefits of Attendance

This workshop is aimed at fraud investigators responsible for undertaking initial analysis and interviews. The morning session will concentrate on the characteristics of a fraudster, the common frauds committed by employees and the importance of a good whistleblowing policy. Also included in the session will be two case studies giving specific examples of employee fraud.

The afternoon session will look at the importance of a structured interview process and establish the core elements of investigative interview techniques. A model for conversation management will also be examined that can be used in all investigative interviews.

The day will finish with a real life case study to look at financial analysis techniques, the investigation process, the possibility of collusion between employees, establishing the potential loss and the actual final result.

Throughout the workshop delegates will be encouraged to actively participate in the discussions. The aim is that they will leave with an appreciation of how employee fraud can impact upon their organisation, how it can be prevented, and how to use investigative interviews as part of the detection process.

## Programme

09:15 Introduction & Framework for the Day	10:45 <b>CASE STUDY 1</b> <b>One for You... And One for Me...</b> <ul style="list-style-type: none"> <li>Cash skimming</li> <li>Altered records</li> <li>Lack of dual controls</li> <li>Behavioural symptoms</li> <li>Simplicity itself?</li> </ul>	12:30 <b>CASE STUDY 2</b> <b>The Benefits of a Good Tip</b> <ul style="list-style-type: none"> <li>Personal problems at work</li> <li>Dire financial circumstances</li> <li>Lifestyle symptoms</li> <li>Duplicate invoices</li> <li>Misappropriated cheques</li> </ul>	<ul style="list-style-type: none"> <li>Planning the interview</li> <li>Managing information</li> </ul>
09:30 <b>Characteristics of a Fraudster – Fraud Statistics</b> <ul style="list-style-type: none"> <li>Warning signs – Behavioural &amp; Lifestyle Symptoms</li> <li>Why they commit fraud</li> <li>Golden rules for prevention</li> <li>Outline of fraud statistics</li> </ul>	11:15 Morning Coffee	13:00 Lunch	15:15 Afternoon Coffee
10:15 <b>Common Areas of Employee Fraud</b> <ul style="list-style-type: none"> <li>The essential elements</li> <li>The Fraud Triangle</li> </ul>	11:30 <b>Whistleblowing – The Facts</b> <ul style="list-style-type: none"> <li>Essentials of a good scheme</li> <li>Communicating it to all stakeholders</li> </ul>	14:00 <b>Investigative Interviewing</b> <ul style="list-style-type: none"> <li>The five essential elements – P.E.A.C.E</li> <li>Principles of interviewing</li> <li>The use of questions</li> </ul>	15:30 <b>CASE STUDY 3</b> <b>Theft of Cash</b> <ul style="list-style-type: none"> <li>Background</li> <li>The investigation process</li> <li>Collusion between employees</li> <li>Establishing the exact loss</li> <li>The end result</li> </ul>
			16:30 Summary of the Day & Feedback
			17:00 Close

## About Your Workshop Leader



**Alan Le Marinel** has a broad background in the financial sector and started his own consultancy practice in 1997. Since that time he has specialised in Corporate Strategy and Change Management as well as advising on Business Planning, Marketing and Fraud Prevention and Detection. He has substantial experience of managing and contributing to Local Authority and central government projects and is an accomplished author with his best selling book "Your Own Business – a complete guide" being recommended by "The Sunday Times" with some of his other books being translated into Russian, Chinese and Portuguese and published world-wide.

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**KM1885**  
 25-26th April 2007  
**KM1885M**  
 24th April 2007  
**KM1885W**  
 27th April 2007  
**KM1885X**  
 27th April 2007

**Venue:**  
 Crowne Plaza Brussels  
 City Centre "Le Palace"  
 Rue, Gineste 3  
 B-1210 Brussels, Belgium  
 Tel: 0032 2 203 62 00  
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