



"Fraud World 2006 is this year's must-attend European Fraud conference."

Jim Ratley CFE, Vice President Programming, ACFE



IIR in conjunction with the ACFE present:



The 9th Annual:

Fraud World 2006

Register by 25th August 2006 & SAVE UP TO £500!

Hear from **Over 50**

Experts from the Following Leading Organisations:

- Association of Certified Fraud Examiners
- European Anti-Fraud Office
- Cable & Wireless
- Fair Isaac
- Memex
- Hibis
- Fraud-i
- Crown Prosecution Service
- J Sainsbury Plc
- Home Office
- Fraud Advisory Panel
- Serious Fraud Office
- Companies House
- Assets Recovery Agency
- Financial Services Authority
- Cobasco Group Ltd
- Easy Computers
- Information Commissioner's Office
- Department for Work & Pensions
- Advanced Forensics
- McClure Naismith
- Clyde & Co
- Merrill Lynch
- Esure
- Absolute Customer Management
- Berkeley Security Bureau
- Forensic Video
- Association of British Insurers
- Bond Solon
- Data Genetics International
- SECPay
- Mastercard International
- Dorsey & Whitney
- Barclays
- Scotland Yard
- Alexander Forensic Accounting
- International Association for Biometrics
- Philippsohn Crawfords Berwald
- BT
- NHS Counter Fraud & Security Management Service
- CIPFA Better Governance Forum
- Kendall Freeman
- Vodafone
- Attorney General's Office
- Visa Europe
- RSA Security
- Forensic Science Services
- Cryptomathic
- Detica
- Digilog UK
- Betfair.com
- B&Q
- APACS

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

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 150 Attendees in 2005!

Keynote Presentations from Leading Fraud Experts:



Jim Ratley CFE
Vice President Programming
ASSOC. OF CERTIFIED FRAUD EXAMINERS



Ian Drayner
Head of BT Revenue Protection
BT



Nicholas Ilett
Director of Intelligence
EUROPEAN ANTI-FRAUD OFFICE (OLAF)



Jane Earl
Chief Executive
ASSETS RECOVERY AGENCY



Steve White
Head of Risk Management
J SAINSBURY



Mike Comer
Managing Director
COBASCO GROUP



Tom Minichillo
CISSP
Vice President
MERRILL LYNCH THREAT INTELLIGENCE

What's New for 2006:

- **MORE Speakers: 50+** Fraud & Security Experts
- **MORE CHOICE: Unique Format – 8 streams**
- **NEW: Practical Case Study Presentations**
- **NEW: Employee Fraud Focus**

Day 1 Summit:

Fraud Detection & Investigation

Tools of the Trade – Optimising Resources

Including Practical Presentations from Leading Fraud Experts

26th September 2006

UPDATED FOR 2006!

Plus a Choice of 2 Post-Conference Workshops:

Computer Fraud & Misuse at Work: Incident Response & Forensic Investigation

Led by: **Data Genetics International Ltd**
29th September 2006

Combating Employee Fraud

Legal & Practical Steps to Reduce Internal Fraud
Led by: **PK Stone Consulting**
29th September 2006

With special thanks to the Fraud World advisory panel:

- ACFE • CIPFA • Cryptomathic • Detica • Fair Isaac • FAP • FSA • Hibis • RSA Security

Stream Sponsors:



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In conjunction with:



Wednesday 27th & Thursday 28th September 2006, Hilton London Tower Bridge, London

Register Today: Call: +44 (0) 20 7915 5055 Fax: +44 (0) 20 7915 5056

Email: registration@iir-conferences.com Website: www.iir-conferences.com/fraudworld

Good morning,

Welcome to this year's 9th Annual Fraud World event.

Each year we are delighted at the phenomenal response and feedback that Fraud World generates both from speakers, sponsors and delegates alike.

Through detailed analysis of this past feedback and in-depth research with those working throughout the fraud industry, this year's Fraud World 2006 promises even greater things.

In fact we are delighted to announce that the ACFE's European Fraud conference will be joining IIR in partnership for Fraud World 2006, so this is truly an event not to be missed!

By working in conjunction together for Fraud World 2006 we are delighted that this year's event will feature more speakers, more topics covered, more streams, more themes and of course, more networking.

Having built on the successful format of previous years, now in its 9th year we are delighted to bring you this carefully researched and up-to-date programme.

The following are just a few of the issues our expert speakers will be addressing:

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

Presentations will once again be given by representatives from leading corporate organisations, government bodies, institutes, the police and fraud prevention experts.

The event also features a pre-conference summit day which explores:

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 Edward 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 World is an event not to be missed!

Kind regards,



Jim Ratley CFE
Vice President Programming
ASSOCIATION OF
CERTIFIED FRAUD
EXAMINERS

Fraud Detection & Investigation Tools of the Trade: Optimising Resources

DAY 1
SUMMIT

26th September 2006, Hilton London Tower Bridge, London

Increasingly, auditors, investigators, risk managers, lawyers, HR specialists and senior managers, are under pressure to produce results in the fight against fraud. This demands a deep understanding of the law and means that resource must be obtained and results assured.

This comprehensive new programme describes tools and methodologies that will improve the efficiency of even the most effective audit, investigative, HR, legal and compliance teams.

This is a practical day designed to guide you through all the tools and techniques that are available to you in the fight against fraud. The majority of fraud victims never recover their losses and prosecutions falter because of ineffective investigation processes.

This programme will show you how to succeed with even the most difficult investigation.

You will be provided with a comprehensive work book containing copies of all presentation material, fraud detection tests and functions including check lists and guidelines on:

- Model fraud policy
- Fraud response plan
- Demonstration software on automated fraud detection
- Flow charts on compliance with data protection, human rights and other legislation
- Critical automated fraud detection tests and developing the "worst case" theory
- Interview planning check list
- Demonstration software on case management
- Handling documentary and other exhibits
- Tracing assets check list
- Preparing and giving evidence

Programme

09:00 Coffee & Registration

09:30 Introduction and Welcome

09:45 The Legal Background

It is essential that fraud victims fully comply with the law while not ignoring potentially effective solutions of misunderstanding. This session sets out the legal framework, concentrating on what you can do, rather than what you can't

- The real effect of HR, data protection, human rights and other legislation in fraud investigations
- What can and cannot be done
- Developing compliant policies and procedures while maximising results
- What happens if you get it wrong?

Jim Mackie

Partner - Dispute Resolution
MCCLURE NAISMITH

10:30 Fraud Detection Tools & Methodologies

Fraud usually conforms to predictable profiles and detection is simply a question of knowing where to look, what to look with and what to look for

- Automated Fraud Detection Programmes
- the pros and cons of existing software shells
- the critical elements of platforms, tests and data
- using the right software for the right job
- using software to develop the "worst case" theory
- Other detection methods

Ian Henderson

Managing Director
ADVANCED FORENSICS LTD

11:15 Coffee

11:30 Planning & Conducting Fraud Investigations

- The hard truth is that the majority of fraud victims never get their money back. On the contrary, badly timed and conducted investigations put them on the defensive against allegations of illegality
- The key components of successful investigations
- Developing "Fraud Theories", "Focus Lists" and "Investigations Plans"
- Converting suspicion into hard evidence - tools and techniques
- Controlling investigation stages
- Leaving criminals no room for maneuver

Mike Comer

Managing Director
COBASCO GROUP

12:15 Truth or Lies: How Behavioural Psychology Skills Can Help

The insurance industry, and card businesses among others, are plagued with false claims. This session explains how the leading insurers and credit companies have turned to behavioural interviewing techniques to identify honesty from deception

- What do liars really look like?
- What are behavioural interviews and cognitive interviewing?
- What do genuine customers think?
- What are the financial results?

Bill Trueman

Director
ABSOLUTE CUSTOMER MANAGEMENT

12:45 Lunch

14:00 Effective Interviewing: Techniques that Deliver Results

Many of the recommended interviewing methodologies – such as PEACE – are primarily process driven and have little chance of arriving at the deep truth that leads to capitulation and guilty pleas in court. Insufficient or inconclusive evidence results in contested cases and time wasted waiting in and outside courts

- The legal background
- A manifesto for conducting tough interviews
- Cognitive and other methods of interviewing witnesses

Mike Comer

Managing Director
COBASCO GROUP

14:45 Forensic Services

Forensic services are an essential tool in most investigations. This session examines when and where they can be used optimally such as:

- Document analysis
- Finger printing
- Audit and video tape enhancement

John Walkin

Operations Director
BERKELEY SECURITY BUREAU
Senior Consultant
FORENSIC VIDEO

15:30 Coffee

15:45 Optimal Asset Tracing & Recovery

Too often the potential benefits of the civil law are overlooked: mainly because the cost-benefit ratio is misunderstood. This session explains what can be achieved under UK and overseas civil laws

- Search, seizure and freezing orders
- Disclosure
- Identifying hidden assets

Mike Comer

Managing Director
COBASCO

Jim Mackie

Partner - Dispute Resolution
MCCLURE NAISMITH

16:15 Reference Sources

Intelligence and information are vital elements in the detection and investigation of fraud. This session examines:

- Public & private resources
- Free & fee based services
- Search engines and search agents
- Hotlines and bulletin boards

Tamsin Bourne
Projects Manager
DILIGENCE INC

16:45 Panel Discussion and Close

"I enjoyed networking"

Rob Wilson, Principal Financial Investigator, SERIOUS FRAUD OFFICE

The 9th Annual Fraud World 2006

Programme at a Glance

DAY ONE – Wednesday 27th September 2006			
08.50	Chairman's Opening Remarks & Welcome		
09.00	Examining Global Fraud-Related Trends & Understanding How Companies and Organisations are Fighting Fraud Jim Ratley CFE, Vice President – Programming, ACFE		
09.35	Corporate Fraud - Tackling the Problem from Inside & Out Ros Wright, Chair, FRAUD ADVISORY PANEL		
10.10	Morning Coffee		
10.30	The Role of the Assets Recovery Agency Jane Earl, Chief Executive, ASSETS RECOVERY AGENCY		
11.05	Fraud - Is Management Listening? Allan McDonagh, Managing Director, HIBIS EUROPE & Director, FRAUD-i LTD		
11.40	Examining the Myths & Realities of EU "Fraud" Nicholas Ilett, Director Intelligence, Operational Strategy & Information Services, EUROPEAN ANTI-FRAUD OFFICE, EUROPEAN COMMISSION (OLAF)		
12.15	Lunch		
13.20	Dealing with In-Depth Cross-Examination Mark Solon, Partner, BOND SOLON		
	Stream A Fraud – Prevention is Better than Cure <i>Chair: Imam Hoque, Director, Technology Innovation Group, DETICA</i>	Stream B Carrying Out Successful Investigations <i>Chair: Andrew Moloney, Head of International Marketing, RSA SECURITY</i>	Stream C Plastic Card Fraud <i>Chair: Mike Comer, Security Director, CRYPTOMATHIC</i>
14.30	Effectively Managing Risk to Prevent Fraud - A Sainsbury's Case Study Steve White <i>Head of Corporate Risk Management SAINSBURY'S</i>	Managing a Fraud Investigation through Intelligence Gathering & Forensics Martin Gaule <i>Marketing Manager – New Business Division FORENSIC SCIENCE SERVICES</i>	Identifying the Cost of Credit Card Fraud
15.05	Panel Discussion Panel Discussion – New Tactics to Fight Economic Crime Chris Hannant <i>Head of Financial Crime Prevention & Market Regulation ASSOCIATION OF BRITISH INSURERS & Matt Gilham</i> <i>Fraud Prevention Manager ESURE & Edna Young</i> <i>Financial Crime Section FINANCIAL SERVICES AUTHORITY</i>	Restoring the confidence in Online Banking Andrew Moloney <i>Head of International Marketing RSA SECURITY</i>	Using Two-Factor Authentication to Combat Card Not Present CNP & ebanking Fraud Dr Jonathan Tuliani <i>UK Technical Manager CRYPTOMATHIC</i>
15.40	Afternoon Coffee		
16.00	Cross-Industry Experiences in Combating Fraud & Organised Crime Imam Hoque <i>Director - Technology Innovation Group DETICA</i>	Case Study Examining how the Mobile Phone Industry is Managing & Investigating International Revenue Share Fraud (IRSF) Colin Yates CFE <i>Fraud Management Advisor VODAFONE GROUP</i>	Initiatives to Combat Card Fraud: Examining the Payment Card Industry (PCI) Data Security Standard Steve Hubbard <i>Vice President, Advance Payment Solutions MASTERCARD INTERNATIONAL</i>
16.30	Communications Fraud – Examining the Threats & Defensive Strategies Ian Drayner <i>Head of BT Revenue Protection BT</i>	Planning Your Fraud Investigation & Creating an Effective Recovery Programme David Alexander <i>BA FCA CFE Partner ALEXANDER FORENSIC ACCOUNTING LLP</i>	Examining Recent Payment Card Fraud Trends Robert Littas <i>Senior Vice President – Risk Management VISA EUROPE</i>
17.00	Preventing, Detecting & Detering Fraud in the Benefit System David Barr <i>Head of Fraud & Error Strategy DEPARTMENT FOR WORK & PENSIONS</i>	Serious Fraud Office Perspective Robert Wardle <i>Director SERIOUS FRAUD OFFICE</i>	Examining the Threat of Plastic Card Fraud Chris Dipple <i>Chief Technical Officer SECPAY</i>
17.30	End of Day One		

DAY TWO – Thursday 28th September 2006			
08.50	Chairman's Opening Remarks & Welcome		
09.00	Deadly Customers: How to Fight First-Party Fraud Andy Pollock Fraud Solution Consulting Manager FAIR ISAAC		
09.35	Examining the Need for New Approaches to Investigate Fraud Kerry Furber, Managing Director, DIGILOG UK		
10.10	Developing Actionable Intelligence in a Dynamic Threat Environment Tom Minichillo CISSP <i>Vice President MERRILL LYNCH THREAT INTELLIGENCE</i>		
10.45	Morning Coffee		
	Stream D Anti-Money Laundering, Legal & Regulatory Issues <i>Chair: Nick Burkill, Partner, DORSEY & WHITNEY</i>	Stream E Cybercrime & Electronic Fraud <i>Chair: Peter Bove, Client Partner FAIR ISAAC</i>	Stream F Combating Identity Fraud <i>Chair: Tom Minichillo CISSP Vice President, MERRILL LYNCH THREAT INTELLIGENCE</i>
11.05	Examining the New Fraud Act and its Implications for Practitioners Annewen Rowe <i>Policy Advisor CROWN PROSECUTION & Paul Stephenson</i> <i>Leader of the Fraud Bill Team HOME OFFICE</i>	Identifying Online Identity Fraud Trends & Minimising Risks and Threats Richard Martin <i>Business Security Consultant APACS</i>	The Application of Biometrics in Fraud Prevention & Detection Daniel Walsh <i>Board Member & Chairman – Management Committee INTERNATIONAL ASSOCIATION FOR BIOMETRICS</i>
11.40	Investigating Money Laundering & Organised Crime within an E-Commerce Environment Sandra Barton-Nicol <i>Head of Risk Investigations BETFAIR.COM</i>	Protecting your Organisation Against Online Threats Peter Bove <i>Client Partner FAIR ISAAC</i>	Restoring the Confidence of Customers Victimized by Identity Theft Paul Davis <i>Financial Crime Training Policy Manager BARCLAYS BANK PLC</i>
12.15	The Fraud Review - Examining How the Government is Dealing with Fraud Jenny Rowe <i>Director of Policy & Administration ATTORNEY GENERAL'S OFFICE</i>	Combating Fraud in a Communications Environment Vincent Blake <i>Manager – Customer Risk Services CABLE & WIRELESS</i>	Mapping Your Exposure to the Risk of Identity Fraud
12.50	Privacy Rights Including Electronic Documents, Data Protection & RIPA David Evans <i>Senior Guidance & Promotion Manager INFORMATION COMMISSIONER'S OFFICE</i>	Successfully Combating Online Fraud & Defending Chargebacks - The View from an Ecommerce Company Nick Glynn <i>Managing Director EASY COMPUTERS</i>	Tackling Corporate Identity Fraud Tim Moss <i>Director of Corporate Strategy COMPANIES HOUSE</i>
13.25	Lunch		
	Stream G Employee Fraud <i>Chair: Allan McDonagh, MD, HIBIS EUROPE & Director, FRAUD-i LTD</i>	Stream H Reducing & Recovering Losses <i>Chair: Steven Philippsohn, Senior Partner PHILIPPSONN CRAWFORDS BERWALD</i>	
14.30	Carrying Out Employee Fraud Investigations John McDonald <i>Detective Constable SCOTLAND YARD</i>	A Strategic Approach to Assets Recovery Steven Philippsohn <i>Senior Partner PHILIPPSONN CRAWFORDS BERWALD</i>	
15.05	Using Data Mining Techniques to Combat Employee Fraud Richard Davies <i>National Investigations Manager B&Q</i>	Countering Fraud in the NHS: A Holistic Approach Jim Gee <i>Chief Executive NHS COUNTER FRAUD AND SECURITY MANAGEMENT SERVICE UK</i>	
15.40	Afternoon Coffee		
16.00	Examining the Cost of Internal Fraud Mike Comer <i>Managing Director COBASCO GROUP LTD</i>	Recovering Assets: A Practical Case-Study James Maton <i>Partner KENDALL FREEMAN</i>	
16.35	Establishing an Effective Framework to Tackle Fraud & Corruption Greg Marks <i>Senior Governance Manager CIPFA BETTER GOVERNANCE FORUM</i>	International Asset Tracing & Recovery Paul Friedman <i>Partner CLYDE & CO</i>	
17.10	Close of Conference		

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27th & 28th September 2006, Hilton London Tower Bridge, London

DAY ONE: Wednesday 28th September 2006

08:50 Chairman's Opening Remarks & Welcome

09:00

Examining Global Fraud-Related Trend & Understanding How Companies and Organisations are Fighting Fraud

- Identity theft
- Number of victims of fraud
- Fraud as a political issue
- Terrorism and money-laundering activity
- Globalization of fraud risks
- Improving business processes
- Hiring Certified Fraud Examiners
- Measuring your fraud losses carefully
- Recovering fraud losses
- Using of fraud hotlines or ethics hotlines
- Supporting honesty and compliance

Jim Ratley CFE, Vice President – Programming ACFE

In 1988, he was named Program Director for the Association of Certified Fraud Examiners. Mr. Ratley is responsible for overseeing all aspects of the CFE program, including admission criteria. In addition, he is an adjunct member of the Association's faculty, and teaches regularly at workshops and conferences on a variety of fraud-related subjects. In 2005, Mr. Ratley was awarded the Association of Certified Fraud Examiners' Cressey Award, The Cressey Award is the ACFE's highest honor. It is bestowed annually for a lifetime of achievement in the detection and deterrence of fraud.



09:35

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 member of Middle Temple. Ros was made a Companion of the Order of the Bath in 2001.



10:10 Coffee

10:30

The Role of the Assets Recovery Agency

- Why was the Agency set up?
 - Understanding how the Assets Recovery Agency 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 3 years
 - How these powers can help tackle the outcome of fraud
- 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.



11:05

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

**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 Hibs 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.



11:40

Examining the Myths & Realities of EU "Fraud"

- Risk analysis and prioritisation
- Developing international anti-fraud strategies
- Operating across frontiers
- Managing multinational and multi-professional teams

**Nicholas Ilett, Director Intelligence, Operational Strategy and Information Services
EUROPEAN ANTI-FRAUD OFFICE, EUROPEAN COMMISSION (OLAF)**

Nicholas Ilett, Director Intelligence, Operational Strategy and Information Services, European Anti-Fraud Office, European Commission (OLAF) since 2002. Previously Counsellor Finance, Economics and Taxation at the UK Permanent Representation to the EU, Head of EU Finance at HM Treasury and occupied a series of posts in HM Treasury concerned with EU matters, public finance and financial services.



12:15 Lunch

13:20

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 SOLO**

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.



Stream A

Fraud - Prevention is Better than Cure

Chair: Imam Hoque, Director - Technology Innovation Group, DETICA

14:30

Effectively Managing Risk to Prevent Fraud - A Sainsbury's Case Study

- How Risk Managers and Heads of Security can work best together
 - How fraud awareness improves general internal controls awareness
 - The role of Internal Audit in fraud risk management
 - How interest in fraud creates engagement with day to day risk management
 - The importance of being ready when fraud is reported
 - The key corporate functions who need to be involved
- Steve White, Head of Corporate Risk Management
SAINSBURY'S**
- Steve has been Head of Risk Management at Sainsbury plc since 2002. Prior to joining Sainsbury's Steve had a varied career in audit, forensic accounting, fraud investigation and risk consulting, including a two year spell working for the Fraud Squad.



15:05

Panel Discussion

New Tactics to Fight Economic Crime

- Social harm - how can we measure the impact that frauds such as insurance fraud have on society?
 - The FSA's policy on fraud and what the FSA expects firms to do about insurance fraud
 - The importance of developing partnerships in combating insurance fraud
 - How can the various players in the insurance industry improve the way they share data in order to combat insurance fraud?
- Chris Hannant, Head of Financial Crime Prevention & Market Regulation
ASSOCIATION OF BRITISH INSURERS**
- Previous to the ABI Chris worked for 10 years in the DTI and HM Treasury, holding posts which include Head of Changeover Planning in the Euro Preparations Unit (BMT), Head of Working Time in the Employment Relations Directorate (DTI) and Private Secretary to the Permanent Secretary (DTI).
- & Matt Gilham, Fraud Prevention Manager
ESURE
& Edna Young, Financial Crime Section
FINANCIAL SERVICES AUTHORITY**
- Edna has been the FSA's Financial Crime Sector Manager since February 2005. During her time at the FSA Edna has also held the post of Co-ordinator of the Financial Fraud Information Network and run part of the FSA's Intelligence function.



15:40 Afternoon Coffee

16:00

Cross-Industry Experiences in Combating Fraud & Organised Crime

- Understanding the modus operandi of the organised crime ring
- Deriving value from data - the lessons being learnt
- Identifying the benefits of building your 'virtual intelligence'
- Data driven investigations
- Case study - Sleeper Fraud in Retail Banking
- Network based analysis - the way ahead

**Imam Hoque, Director - Technology Innovation Group
DETICA**

Imam joined Detica in 2003 from his role as Head of Technology at Rubus. He is responsible for the development of innovative new approaches and techniques for resolving the most challenging data related issues faced by large commercial and government organisations.



"Rare chance to put fraud thinking in a wider more general context"

Mike Putnam, Senior Card Security Consultant, SHELL

16:30

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 co-operation

**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.



17:00

Preventing, Detecting & Detering Fraud in the Benefit System

- The Department for Work & Pensions (DWP) benefits system costs over £100 billion per year
- Examining how the DWP has successfully reduced the level of fraud in the system year-on-year since 1997/98
- Understanding the DWP's approach to preventing, detecting and deterring fraud in the benefit system
 - identifying how the DWP knows it is being successful
- Working in partnership with other sections (private, financial) and with other countries in fighting benefit fraud

**David Barr, Head of Fraud & Error Strategy
DEPARTMENT FOR WORK & PENSIONS**

As head of Fraud and Error Strategy Division (Since December 2005), David is currently responsible for policies to safeguard the benefits system against fraud and error (including the potential for benefits administration from the proposed new ID card scheme), and for ensuring DWP meets its PSA/SDA targets to reduce fraud and error in specific benefits.



"The presenters are excellent and know their subjects"

Bhaskar Vannupitkul, Executive Vice President, BANGKOK BANK

17:30 Close of Day One

Stream B

Carrying Out Successful Investigations

**Chair: Andrew Moloney, Head of International Marketing
RSA SECURITY**

14:30

Managing a Fraud Investigation through Intelligence Gathering & Forensics

- Identifying the key sources of evidence
 - Accessing the full range of forensic services
 - Linking offences through forensic intelligence
 - Building stronger cases using forensic evidence
 - Developing digital forensics, intelligence gathering and reporting methods
 - Examining how digital forensics is being used to investigate fraud
- Martin Gaule
Marketing Manager - New Business Division
FORENSIC SCIENCE SERVICES**
- Martin Gaule has over 20 years' experience in the application of forensic science to investigations initially as a crime scene examiner and later manager with the Metropolitan Police, and Surrey Police. Martin has been with the Forensic Science Service for seven years in a variety of roles and now leads on advising non-police customers on the best use of forensic science.



15:05

Restoring the Confidence in Online Banking

- Evaluating the customer's perspective - are customers losing confidence in online channels?
- Evaluating the banks' perspective - harnessing the opportunities of online banking
- Reconciling the two - effective strategies to fight fraud and improve customer confidence

**Andrew Moloney, Head of International Marketing
RSA SECURITY**

Andrew Moloney has over fourteen years experience in the IT industry, and has worked for both established and start-up communications and mobile vendors before joining RSA Security in 2005



15:40 Afternoon Coffee

16:00

Examining How the Mobile Phone Industry is Managing & Investigating International Revenue Share Fraud (IRSF)

- Identifying the methods used by organised groups of fraudsters to commit this fraud
- Understanding how the money changes hands to finally reach the fraudster
- Examining how the GSM Industry, Law Enforcement and other Government Agencies are working together to investigate this fraud
- Discovering what countries have been involved and how they are targeted by those involved with IRSF

**Colin Yates CFE, Fraud Management Advisor
VODAFONE GROUP**

Colin is currently Fraud Management Advisor for Vodafone Group, based in Newbury, UK. He has been with Vodafone since 2001, where he has managed the Fraud Management portfolio for Vodafone New Zealand and more latterly, the Fraud and Lawful Interception function for Vodafone Global Service Platforms in Dusseldorf, Germany.



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16:30

Planning Your Fraud Investigation & Creating an Effective Recovery Programme

- Dealing with suspicions of fraud
- The covert approach – monitoring employees
- The overt approach – winning interview techniques
- Alternative approaches to investigation
- Managing the investigation
- Creating an effective recovery programme

David Alexander BA FCA CFE, Partner
ALEXANDER FORENSIC ACCOUNTING LLP

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.



17:00

Serious Fraud Office Perspective

- Cost and impact of fraud
- Criminal investigation
- Prosecution
- Third parties and disclosure
- Overseas authorities
- New developments

Robert Wardle, Director
SERIOUS FRAUD OFFICE

Robert Wardle is a Solicitor who joined the Serious Fraud Office in 1988 on its foundation. He has held many positions within the SFO, and on 31 December 2002 the Attorney General announced he would succeed Rosalind Wright. He became Director on 21 April 2003.



17:30 Close of Day One

Stream C Plastic Card Fraud

Chair:

Mike Bond
Security Director
CRYPTOMATHIC



14:30

Identifying the Cost of Credit Card Fraud

- Assessing the cost - who pays it and how much?
- Understanding how the credit card system works
- Identifying fraud schemes and scams
- Exploring card features that help protect you
- Establishing internal controls

15:05

Using Two-Factor Authentication to Combat Card Not Present (CNP) & ebanking Fraud

- Examining the different types of attacks against CNP and ebanking, e.g. phishing, pharming
- Comparing technologies such as static only, "passmark like", 2FA, digital signatures
- Exploring what the new types of attacks will be, e.g. man in the middle
- Identifying the status of fraud in CNP and ebanking, e.g. fraud levels and trends
- Discovering what is being implemented in Europe and the UK - assessing the status of implementations, e.g. in UK

Dr Jonathan Tuliani, UK Technical Manager
CRYPTOMATHIC

Jonathan joined Cryptomatic in 2001 as the UK Technical Manager, using his past experience to him to develop a broad and deep understanding of computer system architectures, as well as providing the opportunity to complement his theoretical knowledge with practical experience of the development and deployment of security systems for real-world applications.



15:40 Afternoon Coffee

16:00

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

16:30

Examining Recent Payment Card Fraud Trends

- Exploring the impact of the Chip and PIN implementation in Europe and the rest of the world
- Will fraud just migrate?
- Identifying card-not-present resent fraud and how to solve it
- Future threats and challenges
- The case for co-operation

Robert Littas, Senior Vice President,
Risk Management, VISA EUROPE

Mr Littas joined the Swedish Police where he was promoted through the ranks, eventually becoming Deputy Head of Division at the Interpol General Secretariat, responsible for the subdivision dealing with Financial Crime and Counterfeiting. Mr Littas has worked for Visa International since 1988 in charge of Fraud Management activities for the Visa European Region.



17:00

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 Technical 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.



17:30 Close Of Day One & Fraud World Networking Reception

DAY TWO – Thursday 28th September 2006

08:50 Chairman's Opening Remarks & Welcome

09:00

Deadly Customers: How to Fight First-Party Fraud

Some fraudsters know all the right answers because they are who they claim to be. In this session we will explore the most difficult type of fraud to detect: first-party or advances fraud

- Preventing your institution from becoming a target
- Analysing the size, cause and effect of this growing problem
- Discussing a business case showing the loss reduction you can achieve by identifying this type of fraud before it occurs

Andy Pollock, Fraud Solution Consulting Manager
FAIR ISAAC

Andy brings over 15 years worth of experience to his role as Fraud Solution Consulting Manager, having previously held fraud management positions at investigation, strategic and operational levels for Barclays Bank, Barclaycard, The Woolwich and UCB Home Loans. Andy now specialises in the pro-active detection and mitigation of First Party Fraud losses within the financial industry, spanning across a wide range of products including Current Accounts, Loans, Credit Cards, Mortgages and Corporate banking.



09:35

Examining the Need for New Approaches to Investigate Fraud

- Understanding the difference between opportunistic fraudsters vs fraud rings/ habitual/ professionals
- Focusing an investigation through identifying risk within conversations
- Putting the customer first
- A dual approach - Voice Risk Analysis and Behavioural Analysis
- Our experiences in the insurance industry and investigations - A success story

Kerry Furber, Managing Director
DIGILOG UK

Kerry is recognised as a leading expert in Fraud Risk Management. A former Fraud Squad Officer with 12 years police service and SFO experience, Kerry is also an expert in developing and designing advanced questioning and answer analysis techniques. Launched in July 2002, AVS quickly achieved great success and resulted in DigiLog acquiring Kerry as its Chief Executive in the spring of 2003. Kerry has subsequently realigned DigiLog, moving it on from being a mere technology supplier to where it stands today – as the world leader in conversation validation solutions.



10:10

Developing Actionable Intelligence in a Dynamic Threat Environment

- The business impact of brand abuse and commercial fraud
- Threat Intelligence Landscape - The challenges ahead
- Case Study - Putting all the pieces together
- Providing actionable intelligence through focused intelligence collection
- Deploying a common platform to facilitate intelligence exchange and manage intelligence across a global enterprise
- Visualising your threat landscape
- Consistent strategies that can be used across sectors

Tom Minichillo CISSP, Vice President
MERRILL LYNCH THREAT INTELLIGENCE

Mr Minichillo is currently leading the Merrill Lynch Global Threat Intelligence Program designed to provide indications and warning of online fraud and cyber threats that could threaten the Merrill Lynch brand, business operation, and technical infrastructure worldwide.



10:45 Morning Coffee

Stream D Anti-Money Laundering, Legal & Regulatory Issues

Chair: **Nick Burkill, Partner, DORSEY & WHITNEY**

11:05

Examining the New Fraud Act and its Implications for Practitioners

- Understanding the background - why change the law?
- Examining the new offence of "fraud"
- Exploring other provisions in the Fraud Act
- Addressing fraud based outside England and Wales
- Is there a future for conspiracy to defraud?

Annwen Rowe, Policy Advisor
CROWN PROSECUTION SERVICE
& **Paul Stephenson, Leader of the Fraud Bill Team**
HOME OFFICE

Paul Stephenson works in the Criminal Law Policy Unit of the Home Office. In that capacity he led on considering and consulting the Law Commission's proposals for fraud law reform which are currently before Parliament.



11:40

Investigating Money Laundering & Organised Crime Within an E-Commerce Environment

- Identification of fraudulent activity within an e-commerce environment
- Establishment of an MO and its use in subsequent investigations
- The collection and preparation of evidence.
- Use of computer forensic information to support an investigation
- The value of information sharing under the Data Protection Act S29 (3)
- Presenting a case for criminal prosecution
- Outcome and value of pursuing court action

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.

12:15

The Fraud Review - Examining How the Government is Dealing with Fraud

- Understanding the approach and coverage of the Fraud Review
- Identifying what is the role of government in tackling fraud
- Taking a proactive approach to combat fraud
- Implementing an effective structure for fraud investigations
- Examining the role of the justice system

Jenny Rowe, Director of Policy & Administration
ATTORNEY GENERAL'S OFFICE

Jenny Rowe has been Director of Policy and Administration at the Attorney General's Office since February 2004, and is Chair of the inter-agency Steering Group on the Fraud Review. Immediately prior to joining the AGO Jenny was Secretary to the Butterfield Review of HM Customs & Excise. Jenny was Principal Private Secretary to the Lord Chancellor from October 1997 to October 1999.

12:50

Privacy Rights Including Electronic Documents, Data Protection & RIPA

- Recent case law on privacy and data protection
- What does the term 'personal data' mean?
- The impact of the Data Protection Act and RIPA on:
 - covert investigation
 - collection of information
 - monitoring employees
 - admissibility of evidence
- Handling electronic documents
- Best practice protocols for handling employee email

David Evans, Senior Guidance & Promotion Manager
INFORMATION COMMISSIONER'S OFFICE

David Evans joined the ICO as a Compliance Manager of the health team in 2003 and also spent six months on secondment working as data protection officer for Eurojust, the EU's judicial cooperation body for matters such as fraud, terrorism and drug trafficking. On his return he took up his present role as Senior Guidance and Promotions Manager looking at data protection issues in the private sector.



13:25 Lunch

Stream E Cybercrime & Electronic Fraud

Chair: **Peter Bove, Client Partner, FAIR ISAAC**

11:05

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.



11:40

Protecting your Organisation Against Online Threats

- New mandates require faster payments, which provides greater opportunity for criminals to target your customer's accounts. In this session, we will explore:
 - Identifying how you can establish effective fraud detection in this changing environment
 - Reducing the threat of having online access provide a gateway for fraud in other channels
 - Protecting your valuable customer relationships through an integrated fraud management solution

Peter Bove, Client Partner
FAIR ISAAC

Peter has worked in retail and banking payment systems for over 20 years in both technical and sales and marketing roles. He works for Fair Issue, a global leader in fraud prevention systems, as a specialist in enterprise wide fraud detection for the Retail, Finance, Insurance and Telco vertical markets.



12:15

Combating Fraud in a Communications Environment



As more non-telco businesses begin to offer converged fixed line, mobile, broadband and other services (multimply) how can you prevent yourself becoming a victim of fraud?

- Examining the trend toward multi play convergence
- Understanding how fraud can hit your margins
- What are the fraud risks of getting into communications and convergence?
- Working with Marketing and Sales to prevent becoming a victim of fraud
- Identifying and Managing identity fraud - what safeguards and end-end processes to minimise the risk?
- Managing outsourced functions to ensure they do not increase your fraud risks
- Working with your supplying operator to minimise all forms communications fraud
- What does the future hold?

Vincent Blake, Manager, Customer Risk Services
CABLE & WIRELESS

Vincent has over 12 years experience of fraud and security management, mainly in telecommunications. His primary responsibility is to ensure that Cable and Wireless customers do not become victims of fraud on their traditional voice and IP global networks. Vincent is also responsible for handling internal fraud incidents and managing how C&W liaises with Police bodies throughout UK and Europe.



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Email: registration@iir-conferences.com Website: www.iir-conferences.com/fraudworld

12:50

Successfully Combating Online Fraud & Defending Chargebacks - The View from an Ecommerce 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 MasterCard
 - The diminishing importance of landline checking eg. Skype
 - Chargebacks - successfully challenging the banks
- Nick Glynn, Managing Director**
EASY COMPUTERS



13:25 Lunch

Stream F Combating Identity Fraud

Chair: **Tom Minichillo CISSP, Vice President MERRILL LYNCH THREAT INTELLIGENCE**

11:05

The Application of Biometrics in Fraud Prevention & Detection

- Where do Biometric solutions fit with fraud prevention and detection?
- Are Biometrics an acceptable solution, both technically and socially?
- Where is the business case for Biometrics in the financial services?
- What will the future hold?

Daniel Walsh, Board Member & Chairman, Management Committee INTERNATIONAL ASSOCIATION FOR BIOMETRICS



Dr. Daniel R Walsh brings nearly 30 years of technical sales, marketing business development alliance management and systems integration experience to Identity Solutions Limited, where he assists clients in identifying and forging strategic partnerships, designing and implementing marketing plans, channel development and evaluating and pursuing sector opportunities.

11:40

Restoring the Confidence of Customers Victimized by Identity Theft

- Examining the impact of identity theft on the customer
- Understanding the concerns of our customers
- Exploring the real cost of doing nothing
- Identifying the customer's emotional journey
- Assessing what the customer expects of us and what the bank should do
- Preventing recurrence



Paul Davis, Financial Crime Training Policy Manager BARCLAYS BANK PLC

Paul started working for Barclays in 2004 and has undertaken a number of projects including testing automated ID verification tools, creating a staff incentive scheme for spotting and stopping fraud and working in conjunction with the Home Office to run an identity theft awareness campaign to all of their customers.

12:15

Mapping Your Exposure to the Risk of Identify Fraud

- Using the latest in management and detection systems to conduct a risk analysis
- Mapping fraud risks to help identify and manage fraud
- Embedding a fraud risk management strategy across your organisation
- Combating ID fraud through international collaboration and co-operation

12:50

Tackling Corporate Identity Fraud

- Examining the role of Companies House and the Public Register
- Quick, low cost registration vs secure register - can you have both?
- Identifying false and fraudulent filing
- Reducing the risk of fraud
- Exploring the measures Companies House is taking to combat this problem

Tim Moss, Director of Corporate Strategy COMPANIES HOUSE



Tim joined Companies House three and a half years ago to run the operations departments processing over 7 million documents each year. As Director of Corporate Strategy, Tim heads a wide portfolio of work including business strategy and planning, policy and legislation, stakeholder management, efficiency, better regulation, fraud, corporate communications and various corporate services.

13:25 Lunch

Stream G Europe Fraud

Chair: **Allan McDonagh, Managing Director, HIBIS EUROPE & Director, FRAUD-I LTD**

14:30

Carrying Out Employee Fraud Investigations

- The fundamentals of internal and independent investigations:
 - establishing clear definitions of internal and independent investigations
 - investigative objectives
 - the benefits and limitations of internal investigations
- Defining the roles, responsibilities and expectations of independent investigators
- Investigating and preventing internal fraud in your organisation:
 - tackling infiltration within the organisation
 - recognising the early signs of workplace fraud
- Behaviour symptom analysis: how to assess witness credibility
- External Investigations: using customer data & lifestyle profiling
- Exploiting "lifestyle profiling" as a specific investigative tool
- Understanding the role it fulfills:
 - within the regulatory requirements (s330 Proceeds of Crime Act)
 - in the context of money laundering detection

John McDonald, Detective Constable SCOTLAND YARD

John McDonald has been a Police Officer for 19 years and is Detective Constable employed at New Scotland Yard, deployed within the Money Laundering Investigation Team of the Economic and Specialist Crime Directorate since the year 2000. This unit aims to disrupt and dismantle Organised Criminal Networks in the United Kingdom.

15:05

Using Data Mining Techniques to Combat Employee Fraud

- Examining the work of the profit protection team in reducing 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

15:40 Afternoon Coffee

16:00

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 LTD



16:35

Establishing an Effective Framework to Tackle Fraud & Corruption

- Identifying the rationale for effective actions to counter fraud and corruption
 - Examining the foundations for good governance
 - Understanding how current developments will influence counter fraud frameworks
 - Encouraging positive action and raising awareness
 - Outlining the current position and examining what the future holds
- Greg Marks, Senior Governance Manager CIPFA BETTER GOVERNANCE FORUM**
- Greg is Senior Governance Manager with IFF and is the BGF lead advisor for counter fraud and corruption. He has a Masters degree in Business, is respected as a Governance expert and has a public sector career as a practitioner, auditor, investigator and consultant.*



17:10 Close of Conference

Stream H Reducing & Recovering Losses

Chair: **Steven Philippsohn, Senior Partner PHILIPPSOHN CRAWFORDS BERWALD**

14:30

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, Senior 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.

15:05

Countering Fraud in the NHS: A Holistic Approach

- Identifying the nature and scale of the problem
 - Developing a comprehensive and professional strategy and action plans to tackle the problem
 - Creating a robust and flexible structure to implement the strategy
 - Taking firm action in all key areas
 - Meeting targets, making savings and delivering improvements
- Jim Gee, Chief Executive NHS COUNTER FRAUD AND SECURITY MANAGEMENT SERVICE UK**
- Jim Gee has more than 20 years operational, policy and strategic experience as a counter fraud specialist operating in the UK in central government, local government and the NHS. He has also advised the House of Commons Social Security Select Committee and the Minister of State for Welfare Reform on counter fraud issues and currently sits on the Steering Group of the Government's Fraud Review.*

Jim Gee has more than 20 years operational, policy and strategic experience as a counter fraud specialist operating in the UK in central government, local government and the NHS. He has also advised the House of Commons Social Security Select Committee and the Minister of State for Welfare Reform on counter fraud issues and currently sits on the Steering Group of the Government's Fraud Review.

15:40 Afternoon Coffee

16:00

Recovering Assets: A Practical Case-Study

- Getting started: initial investigations
- What are the options to recover assets?

- Criminal vs civil routes?
- Obtaining evidence from banks and others
- Securing the assets?
- Identifying what a defendant will do

James Maton, Partner KENDALL FREEMAN

James Maton is a partner in the commercial litigation group of Kendall Freeman. His practice includes assisting Governments and their anti-corruption agencies to identify, trace, freeze and recover assets corruptly acquired by politicians and other public officials.



16:35

International Asset Tracing & Recovery

- Identifying the right forum in which to bring the claims
 - Urgent disclosure applications and gagging orders
 - World-wide freezing orders and local enforcement issues
 - Constructive trust and insolvency based remedies
 - The nature and scope of key banking secrecy laws
 - 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 offshore
- Paul Friedman, Partner CLYDE & CO**

17:10 Close of Conference

About the ACFE®

ACFE
Association of Certified Fraud Examiners

The Association of Certified Fraud Examiners (ACFE) is the world's premier provider of anti-fraud training and education. A leader in the global anti-fraud community, the ACFE has over 33,000 members, sponsors more than 125 local chapters worldwide and provides anti-fraud educational materials to over 100 universities. Certified Fraud Examiners on six continents have investigated more than 2 million suspected cases of fraud. By educating, uniting and supporting the global anti-fraud community with the tools to fight fraud more effectively, the ACFE is reducing business fraud worldwide and inspiring public confidence in the integrity and objectivity within the profession. www.ACFE.com

Stream Sponsors

CRYPTOMATHIC
www.cryptomathic.com

Cryptomathic is one of the world's leading providers of security solutions to businesses across a wide range of industry sectors, including finance, smart card, digital rights management and government. With 20 years' experience, we have assisted our customers by providing systems for e-banking, PKI initiatives, EMV card issuing, ePassport and advanced key management by providing best-of-breed security software and services. Cryptomathic prides itself on its strong technical expertise and unique market knowledge. Together with its established network of partners, Cryptomathic assists companies around the world with building security from requirement specification to implementation and delivery. For further information about Cryptomathic, please visit: www.cryptomathic.com

Detica

Detica is the UK's leading business and IT consultancy specialising in 'information intelligence'. We help large commercial and government organisations turn complex data and information into relevant and actionable intelligence. Detica is the market leader in forensic fraud detection and prevention, specialising in the use of advanced data analysis techniques to identify hidden networks of organised crime in markets such as banking, insurance, law enforcement and government.

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Founded in 1956, Fair Isaac Corporation (NYSE: FIC) is the leading provider of decision management solutions powered by advanced analytics. Thousands of companies in more than 60 countries use Fair Isaac technology. Fair Isaac Fraud Solutions provide card issuers and other lenders with comprehensive protection from fraud losses when booking new customers, during transactions and while serving existing accounts. Falcon One™ is an enterprise-wide software system consisting of a collection of solutions designed to work across the real time, during authorization. Falcon ID is a comprehensive solution for detecting and preventing identity fraud and premediated account abuses. Fair Isaac Corporation • Tel: +44 (0) 870 420 3600 • Fax: +44 (0) 870 420 3601 • Email: fraudsolutions@fairisac.com • Web: www.fairisac.com

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DigiLog

DigiLog UK Limited is a world leading provider of integrated and holistic risk-reduction solutions for validating the integrity of conversation based transactions through its family of Advanced Validation Solutions (AVS), combining Voice Risk Analysis technology with behavioural analysis techniques. DigiLog designs and delivers Solutions to meet the differing and unique requirements of varied business processes. DigiLog currently covers Highway, HGVOS, Provident Insurance and eSure among its portfolio of clients. Our management team have been through years of professional experience in the areas of Fraud Management, Investigation, Software Development, Business Process Improvement and Customer Service. Through Capita, a FTSE 100 company and our Strategic Partner, we can offer the provision of outsourced AVS to the UK market.

Fraud-i

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 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 to 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

ibis

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

Memex
The answer to your search

Memex Group Limited is the leading worldwide provider of intelligence management and analysis solutions for law enforcement, military intelligence and commercial organizations. Since 1988, Memex has been supporting a number of major law enforcement, commercial and counterterrorism intelligence initiatives across the globe. More than 1,000 commercial and intelligence organizations worldwide count on Memex and its team of experts to support their operations. The company maintains an extremely close partnering relationship with these agencies, helping them to solve their intelligence, information sharing and technology challenges.

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

Friday 29th September 2006, Hilton London Tower Bridge, London

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

0900 Introduction and Welcome	Incident Response	Investigative Methodology	1545 Coffee
0915 An Overview of the Legal Basics	<ul style="list-style-type: none"> Chain of command and coordination Operational security The roles of group legal and HR Liasing with external agencies Establishing secure exit procedures when employees are suspended or dismissed 	<ul style="list-style-type: none"> 10 analytical methods common to all investigations 	1600 Investigative Support
<ul style="list-style-type: none"> Computer Misuse Act 1990 and other relevant criminal statutes and civil redress Current employment law including: <ul style="list-style-type: none"> RIPA Human Rights Act Complying with Sarbanes-Oxley to ensure IT security and control 	Extortion	1300 Lunch	<ul style="list-style-type: none"> Technical resources to facilitate the investigation
Computer Threats	<i>An interactive exercise</i>	1400 Computer Evidence	Evidence in Court
<ul style="list-style-type: none"> An overview of the risks and the mechanics of: <ul style="list-style-type: none"> computer fraud crime and misuse including case studies 	1045 Coffee	<ul style="list-style-type: none"> The electronic scene of crime How to handle, collate and store admissible computer evidence 	<ul style="list-style-type: none"> The expert witness and the proven methods to present computer evidence in a courtroom
	1100 Initial Suspicions	Allegation	In the Box
	<ul style="list-style-type: none"> The early warning indicators of fraud or computer crime and misuse 	<i>An interactive exercise</i>	<i>An interactive exercise</i>
	Investigative Circumstances	Forensic	1700 Close of Workshop
	<ul style="list-style-type: none"> How best to commence and conduct the investigation 	<ul style="list-style-type: none"> An overview of tools and techniques to recover and restore: <ul style="list-style-type: none"> data email multi-media 	

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. 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. His book, Computer Evidence: A Forensic Investigations Handbook, published by Sweet & Maxwell, is now a standard textbook. 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

Effectively Managing Employee Fraud

29th September 2006, Hilton London Tower Bridge, London

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. It will also look at the importance of interviewing and establish the core elements of investigative interview techniques.

The session will finish with the examination of a Conversation Management Model which can be used in all investigative interviews.

In the afternoon session two real life cases will be used to look at financial analysis techniques, the initial investigation process, undertaking staff interviews, establishing fact from fiction and finally the end results.

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 Introductions & Framework for the day	10.30 Whistleblowing – The Facts	13.00 Lunch	15.30 Case Study Two
09.30 Characteristics of a Fraudster & Fraud Statistics	<ul style="list-style-type: none"> Essentials of a good scheme Publicising the scheme 	14.00 Case Study One	The Same all Over Again?
<ul style="list-style-type: none"> Warning Signs Why they do it Golden Rules for Prevention Outline of Fraud Statistics 	11.00 Coffee	<ul style="list-style-type: none"> Introduction & Background The Investigation Process Collusion Establishing the exact loss The end result 	<ul style="list-style-type: none"> Introduction & Background – Warning Signs Ignored The Financial Analysis The Investigation Jumping to the wrong conclusions? The end result
10.00 Common Areas of Employee Fraud	11.15 Investigative Interviewing Techniques	15.15 Coffee	16.30 Summary of the Day
<ul style="list-style-type: none"> What they do What to look for 	<ul style="list-style-type: none"> The five essential elements – P.E.A.C.E Principles of investigative interviewing The use of questions Planning the interview Using a Conversation Management Model 	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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