

# Bank Fraud 2013: Protect Your Institution!

Discover the Latest Fraud Schemes and Global Best Practices for Effective  
Detection and Prevention of Fraud

JW Marriott Hotel, Kuala Lumpur, Malaysia • 21st & 22nd January 2013



## Course Facilitator:

**Dr. Linda Eagle**  
President and Co-founder  
**Global Bankers Institute**

### Member of

- Board of Ethics in Business for the Temple University Law School and Business School
- Bankers Online Vendor Advisory Board
- The Global Leaders Advisory Committee
- The Compliance Alert Advisory Board
- The Association of Certified Anti-Money Laundering Specialists (ACAMS) Education Task Force

### Author

- Hundreds of articles on a variety of subjects relating to the banking industry

## FREE TAKEAWAYS!!

The following documents (in hardcopy and electronic form) would be available to take away from the course:

- 2 PowerPoint Presentations
  - The importance of fraud prevention for use with bank staff
  - A plan to create a fraud awareness culture for use with bank management
- Handout for red flags of bank fraud

## Testimonials:

*"Dr. Eagle's session was the best ever! She has so much experience working with banks all around the world, she brought the greatest examples and stories and global best practices. I think I know more about Bank Fraud and Enterprise Risk Management than I could have imagined!!"*

~ **Executive Vice President, California Commercial Bank USA**

*"The last two days were highly interactive and very informative. I have a lot of ideas to bring back to the bank and I will be prepared to make a presentation to Executive Management for how to implement new procedures in our Fraud Investigation Unit with a lot of confidence."*

~ **Director of Risk Management and Fraud Investigation Unit, International Bank of Dubai**

*"I enjoyed meeting so many new people and Linda made it so valuable teaching us about what banks all over the world are doing about Fraud Detection in places like Dubai, Saudi Arabia, Qatar, USA, South America, Europe, China and Japan. All the group exercises were my favorite. Thank you Linda!"*

~ **Fraud Detection Manager, Community Bank**

Capitalize on the expert knowledge to gain maximum value on these vital issues:

- ❖ **OBTAIN** most recent updates of prominent internal and external fraud cases in the banking industry towards effective fraud prevention
- ❖ **ESTABLISH** strategic fraud reporting and detection systems that mitigate fraud risk effectively
- ❖ **PREVENT** fraud from happening in your banks by implementing 360 degrees Fraud Reporting Procedures and identifying the red flags of fraud
- ❖ **CREATE** an excellent fraud awareness culture within your bank that involve all levels of employees in detecting and preventing fraud
- ❖ **INTEGRATE** risk management, compliance and fraud detection to reduce the risk of financial loss and protect your bank's reputation
- ❖ **DEVELOP** comprehensive communication systems that enable prompt solution and preventive actions to be taken against incurring fraud activities from internal and external parties
- ❖ **MOTIVATE** your employees to actively participate in fraud prevention to promote positive fraud awareness culture

**UNI** training courses are thoroughly researched and carefully structured to provide practical and exclusive training applicable to your organisation.

Benefits include:

- Thorough and customised programmes to address current market concerns
- Illustrations of real life case studies
- Comprehensive course documentation
- Strictly limited numbers

**Official Hotel:**



**Proudly Organised by:**



## Workshop Overview

This 2-day workshop provides a thorough understanding of how fraud impacts the global financial institutions. Various types of fraud schemes and reporting fraud procedures will also be discussed. It is always vital for banks to be updated about the current fraud cases in the industry and the tools available to assist them in detecting fraud. There are steps needed to be taken to ensure banks have proper fraud prevention processes and systems in place to defend against fraud within the organization.

Participants are expected to learn how to successfully identify and shape your organization's fraud awareness culture and to communicate internally and externally about fraud within their organization. Other than that, this course will also teach how to keep your staff motivated and empowered in fraud prevention.

### DAY 1 / 21st January 2013

#### REVIEW THE BACKGROUND OF BANK FRAUD

- Relating fraud and its impacts to the global banking industry
- Recognizing the current state of fraud in the banks to avoid your bank from the current fraud activities
- Impact of fraud towards bank's financial condition
- Determining the roles and responsibilities of the bank in defending fraud to its organization and customers

#### DETECT THE INTERNAL AND EXTERNAL FRAUD TO PROTECT YOUR BANK'S REPUTATION AND ENSURE ITS SUSTAINABILITY

- Preventing fraud cases by evaluating who would be the potential fraudsters
- Evaluating how and what would the fraudsters do
- Identifying the different types of fraud scheme that occur within the banking industry
  - ❖ Internal fraud scheme
  - ❖ External fraud scheme
- Determining the red flags of fraud cases that requires extra attention and prevention

**Case studies:** Realizing the internal and external fraud schemes that potentially occur in your banks

**Practical exercise:** Customizing fraud maps for internal and external fraud for your bank's business

#### REPORT FRAUD AND ESTABLISH THE FRAUD DETECTION SYSTEMS IN YOUR BANK TO EFFECTIVE FRAUD PREVENTION AND MITIGATION

- Global best practices in fraud prevention, detection and reporting
- Implementing 360 degrees Fraud Reporting Procedures to detect all levels of fraud in your bank
- Overview of strategic fraud detection tools and systems used to prevent fraud from happening in banks
- Selecting and implementing the best fraud solution that suit your bank's level of fraud and condition

**Case studies:** Applying fraud detection, prevention and reporting tools and systems to your bank's current stage

### DAY 2 / 22nd January 2013

#### APPLY TOP DOWN APPROACH TO SUCCESSFULLY IDENTIFY AND SHAPE YOUR ORGANIZATION'S FRAUD AWARENESS CULTURE

- What is your fraud awareness culture
- Who is responsible for fraud at your bank
- Better understanding and identifying your bank's fraud risk areas
- Prioritizing the fraud activities to minimize the potential loss in your bank

**Practical exercise:** Creating a strategic anti fraud plan that helps to prevent fraud activity effectively

#### DEVELOP A FRAUD AWARENESS CULTURE TO GET ALL THE LEVELS OF BANK TO PARTICIPATE IN FRAUD PREVENTION

- Redefining the level of your bank's current fraud awareness
- Getting buy in throughout your organization
- Establishing an entire fraud awareness culture in your bank for the collaboration of all employees in defending internal and external fraud
- Mitigation of risk, compliance to the regulatory and prevention of fraud to reduce loss in the bank
- Best practices in building fraud awareness by international leading banks

**Practical exercise:** Utilizing your management business case template in building fraud awareness in your organization

#### COMMUNICATE THE FRAUD OF YOUR BANK INTERNALLY AND EXTERNALLY TO OPTIMIZE BANK'S SAFETY

- Balancing bank's customer service to the detection and prevention of internal and external fraud
- Conveying fraud information internally from the top to the bottom level of bank
- How to work with third parties in fraud detection, solution and prevention
- Interacting with regulators and government agencies for fraud investigation and the legal actions taken against fraudsters

**Practical exercise:** Writing an effective fraud alert to carry clear fraud related information

#### MOTIVATE AND EMPOWER YOUR BANK'S STAFFS IN FRAUD PREVENTION

- Empowering your employees in helping to detect and prevent fraud activities in your bank
- Providing necessary training to the bank's employees and have them prepared to participate in fraud detection and prevention
- Establishing strategic employee communication channels for an effective conveyance of fraud prevention information
- Maintaining your bank to become a positive fraud prevention organization

**Practical exercise:** Using the materials given as takeaways for your bank's trainings to build a fraud awareness culture in the bank.

#### PRE-COURSE QUESTIONNAIRE

To ensure that you gain maximum value from this course, a detailed questionnaire will be forwarded to you upon registration to establish your exact training needs and issues of concern. Your completed questionnaire will be analysed by the course trainer prior to the event and addressed during the event. You will receive a comprehensive set of course documentation to enable you to digest the subject matter in your own time.

## ABOUT YOUR COURSE FACILITATOR

**Dr. Linda Eagle** is Co-Founder and President of Global Bankers Institute (<http://www.globalbankersinstitute.com>). Linda's understanding of the business requirements of the banking industry and her expertise in human and organizational communication have enabled her to address the most important elements in solving today's business problems: people, technology, and bottom-line results. As Owner and President of Banker's Academy, Linda spearheaded the creation of a comprehensive curriculum of classroom and eLearning training programs deployed at over 2000 banks around the world.

Linda is a well known expert in Compliance and Fraud Prevention in financial organizations. Linda has been a sought after, frequent keynote speaker and panel member at conferences around the world. She has lectured extensively on creating a culture of compliance and fighting fraud and AML in banks around the world. In Saudi Arabia, The Saudi Arabian Monetary Agency (SAMA) invited her to address 350 Banking Executives to help them develop policy and procedure surrounding fraud and compliance. She has played similar roles in Qatar, the UAE, and the USA, where she has worked closely with the executive team at the Federal Reserve Bank to ensure that policies of Ethics and Compliance are followed internally and that bank examinations are thorough, consistent and accurate throughout the system.

Linda has published hundreds of articles on a variety of subjects relating to the banking industry, and she is a frequent presenter at conferences around the world. She has been published in numerous newspapers, banking magazines and journals, including The New York Times, Wall Street Journal, USA Today, American Banker and so many more.

She co-led the Sarbanes Oxley Panel of the Board of Ethics in Business of the ABA at Temple University Law School along with Senator Paul Sarbanes and has served on numerous advisory panels and boards for some of the most prestigious industry associations. She led the drive to train financial services personnel to spot elder financial abuse and has lectured extensively on creating a culture of compliance in banks around the world.

Linda earned her Ph.D. in business and psychology at Temple University and her MA and BA degrees in Psycholinguistics and Communication Arts at Queens College. This, combined with her years of organizational consulting, gives Linda unique insight into the practical application of Training and Performance Improvement programs in the banking industry throughout the world.

Throughout the world, bankers have come to recognize "Dr. Linda" as an expert in all things banking. She has sold to, worked with and delivered training to thousands of bankers, senior executives and line personnel, as well as delivered other communication and consulting solutions that significantly and positively impacted the culture, operations, safety and security, compliance and revenues and motivation of the Bank.

### **Partial list of companies that have benefitted from Dr. Linda's expertise:**

- |                                |                                    |                             |
|--------------------------------|------------------------------------|-----------------------------|
| ✓ ABN AMRO Bank                | ✓ Barclay's Bank                   | ✓ Maryland National Bank    |
| ✓ Abu Dhabi Islamic Bank       | ✓ Beneficial Bank                  | ✓ PNC Bank                  |
| ✓ Ahli United Bank             | ✓ Burgan Bank, Qatar National Bank | ✓ Qatar National Bank Group |
| ✓ Ajman Bank                   | ✓ California Bank and Trust        | ✓ Royal Bank of Canada      |
| ✓ Al Hilal Bank                | ✓ Citigroup                        | ✓ Riggs Bank                |
| ✓ Alliance Bank                | ✓ Citizens Bank                    | ✓ Saudi Hollandi Bank       |
| ✓ American Express             | ✓ Commerce Bancorp                 | ✓ Tameer Micro Finance Bank |
| ✓ Banco Popular de Puerto Rico | ✓ Deutsche Bank                    | ✓ The Saudi Investment Bank |
| ✓ Bank Calumet                 | ✓ First Gulf Bank                  | ✓ Union Bank                |
| ✓ Bank of China                | ✓ JPMorgan                         | ✓ United Bank for Africa    |

### WHO SHOULD ATTEND:

Regulators, CEO's, COO's, CFO's, Board of Directors, General Counsels, Directors, Vice Presidents, General Managers, Senior Managers, Managers, Investigators and Specialists of:

- ✓ Internal Audit
- ✓ Special Audit
- ✓ Fraud Prevention Detection and Investigation
- ✓ Corporate Security
- ✓ Risk Management
- ✓ Legal and Compliance
- ✓ Corporate Governance
- ✓ Finance & Forensic Accounting
- ✓ Regulators and Law Enforcement Agencies

### Program Schedule

#### **(Day 1 & Day 2)**

08:30	Registration
09:00	Morning Session Begins
10:40 - 11:00	Refreshments & Networking Break
12:45	Luncheon
14:00	Afternoon Session begins
15:30 - 15:50	Refreshments & Networking Break
17:00	Course Ends

### WHY YOU SHOULD NOT MISS THIS EVENT:

Banks have always been a target for criminals. But in this age of technological advancements and increases in organized criminal activity, banks are finding it difficult to stay ahead of the fraudsters. It becomes clear that personnel must maintain constant vigilance in order to detect and prevent fraud at their bank. They must understand the lasting negative impact of fraud. Even at industry average levels, fraud hurts banks' reputation, customer loyalty, shareholders' confidence and impact the bottom line. The course facilitator has more than 25 years of experience in banking industry to bring you real world cases of new fraud schemes and teach you how to protect your bank with tools and techniques based on industry best practices from around the world. This course will explain how to identify and prevent both internal and external fraud and to understand who the perpetrators of fraud are. You will analyze the latest software and procedures for fighting and reporting fraud as well as receive practical advice and tools or templates for implementing a fraud awareness culture at your bank.

### In-House Training

Cost effective In-house courses, tailored specifically to your organisation's needs, can be arranged at your preferred location and time. If you would like to discuss further, please contact our In-house division at [ih@unistrategic.com](mailto:ih@unistrategic.com).