

2014

FRAUD CONFERENCE MANILA



ACFE[®]

Association of Certified Fraud Examiners

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ASSOCIATION OF CERTIFIED FRAUD EXAMINERS
PHILIPPINES CHAPTER

Grand Ballroom . InterContinental Hotel Manila . Makati City
September 25, 2014



MS. MARIA A. RESSA
CEO & Executive Editor
Rappler.com

ASST. SEC. GERONIMO SY
Department of Justice



Programme

- 8:00 - 8:30 Registration
8:30 - 9:00 Invocation, National Anthem
Opening remarks
- 9:00 - 9:40 *Keynote Speaker*
"Why Do Good People Turn Evil"
- 9:40 - 10:00 AM networking break
- 10:00 - 10:50 **Session 1:**
"Understanding Fraud in View of Prevention:
Strained by Opportunities of Encouraged by Culture?"
- 10:50 - 11:40 **Session 2:**
"Online Robbery: How Cybercriminals
Steal your Money"
- 11:40 - 1:00 Lunch
Keynote Speaker
"Government Initiatives in the Implementation and
Enforcement of the Cybercrime Prevention Act of 2012"
- 1:00 - 1:50 **Session 3:**
"Pre-employment Assessment:
Choosing the Right Employee"
- 1:50 - 2:30 **Session 4:**
"The Circle of Lies: How to Spot
Deception and Manipulation"
- 2:30 - 3:20 **Session 5:**
"Beyond Borders: The FCPA/UK Bribery Act"
- 3:20 - 3:40 PM networking break
- 3:40 - 4:30 **Session 6:**
"Smooth Operator: Detecting Communications Fraud"
- 4:30 - 5:20 **Session 7:**
"Going Straight or Detour: Understanding Tax Fraud"
- 5:20 - 5:30 Closing remarks
- 5:30 - 5:45 Raffle

Ms. Lilian S. Linsangan CFE CPA CIA CCSA CRMA
ACFE Philippines Chairman

Ms. Maria Ressa
CEO & Executive Editor, Rappler.com

Dr. Filomin C. Gutierrez
Chair, Department of Sociology, University of the Philippines- Diliman

Mr. Vesa Hietanen
Head of Fraud & Dispute, S Bank Ltd., Finland

Asst. Sec. Geronimo Sy
Department of Justice

Mr. Shahar Turgeman
General Manager, Adam Milo (Philippines)

Atty. Minerva Sobreviga-Retanal
Anti-Fraud and Action Division, Bureau of Investigation

Ms. Anna Bleazard
*Director, Deloitte Forensics
Deloitte & Touche Financial Advisory Services, Singapore*

Mr. Alexander K. Ramos
*Transnational Crime Analyst & Lead Consultant
Diaz Murillo Dalupan CPAs*

Atty. William Benson S. Gan
*Partner, Reyes Tacandong & Co.
Mr. Dante T. Fuentes
ACFE Philippines President
Chief Compliance Officer, Security Bank Corporation*

Understanding Fraud in View of Prevention: Strained by Opportunities or Encouraged by Culture?

- *Introduction to deviance (More than non-conformity)*
- *Explaining relativity of fraud and deviance thru different perspectives*
- *Fire wall: Addressing deviant persons before fraud happens*
- *Red flags: Detection of deviant behaviors that leads to fraud/crime*



Online Robbery: How Cybercriminals Steal Your Money

- *ATM/ Credit Card Fraud*
 - > *Skimming Devices*
 - > *Phishing/Spear Phishing*
 - > *Calls on compromised cards*
 - > *Fake Persons of Authority*
- *Email Fraud*
 - > *Nigerian 419 (Gold Bars)*
 - > *Marriage Scheme*
 - > *Investment Schemes*

How to Spot Deception and Manipulation

- *How to spot deception during interviews*
- *Deception versus misinformation*
- *Recognizing inconsistencies in interviews*
- *Experiences of spotting deception during cross examination*



Beyond Borders: The FCPA/UK Bribery Act

- *Historical background when and why was these laws were enacted*
- *Main provisions*
- *FCPA violations in the Philippines, other countries*
- *FCPA enforcement actions*
- *FCPA scrutiny - legal and business issues*
- *"FCPA-like" laws in Philippine, international settings*

Smooth Operator: Communications Fraud

- *Types of Communications Fraud*
- *Impact to data and corporate communication*
- *Loses Thru the Years*
- *Policy Changes*



Pre-employment Assessment: Choosing the Right Employee

- *Occupational Delinquency*
- *Fraud Triangle*
- *Profile of an Occupational Delinquent*
- *Preventing Occupational Delinquency*

Going Straight or Detour: Understanding Tax Fraud

- *What Constitute Tax Fraud: Negligence versus Fraud*
- *Fraud Schemes, Scams and Cons*
- *Penalties*
- *Tax Avoidance Practices*
- *How to Report Suspected Activities*
- *FATCA and its Relevance (to the ASEAN Integration)*





MS. MARIA A. RESSA

CEO & Executive Editor
Rappler.com

The Keynote Speakers

Maria A. Ressa is the CEO and Executive Editor of Rappler, a social news network which uses a hearts and minds approach to news through a unique mood navigator. Rappler combines the best of professional journalism with citizen journalism and crowdsourcing.

Ms. Ressa has been a journalist in Asia for more than 25 years, most of them as CNN's bureau chief in Manila (1987-1995) then Jakarta (1995-2005). She was CNN's lead investigative reporter focusing on terrorism in Southeast Asia and wrote "Seeds of Terror: An Eyewitness Account of al-Qaeda's Newest Center of Operations in Southeast Asia" (Free Press, 2003).

In 2005, she took the helm of ABS-CBN News and Current affairs, for six years determining strategic direction and managing more than 1,000 journalists for the largest multi-platform news operation in the Philippines. Her work aimed to redefine journalism by combining traditional broadcast, new media and mobile phone technology for social change.

She taught courses in Politics and the Press in Southeast Asia for her alma mater, Princeton University and in broadcast journalism for the University of the Philippines. She worked on her second book, "From Bin Laden to Facebook" as Author-in-Residence and Senior Fellow at the International Centre for Political Violence & Terrorism Research in Singapore. She is also the Southeast Asia Visiting Scholar at CORE Lab at the Naval Postgraduate School in Monterey, California.

Profile of the speakers



DR. FILOMIN C. GUTIERREZ
Chair, Dept. of Sociology
UP Diliman

DR. FILOMIN "Ging" CANDALIZA-GUTIERREZ, Ph.D. is Associate Professor and Chair of the Sociology Department, UP Diliman where she teaches quantitative and qualitative research methods, social deviance, and sociology of crime and punishment. She earned her undergraduate and graduate degrees in Sociology from UP Diliman.

She authored book chapters on the history of Philippine criminology, the most recent of which came out in The Cesare Lombroso Handbook (Routledge, 2013). She published journal articles on crime, delinquency, and prison society locally and abroad. She edited the Philippine Sociological Review Vol. 60 (Social Deviance), recipient of the 2013 Outstanding Book Award conferred by the National Academy of Science and Technology (NAST).

Her recent researches focus on masculine social organizations. Following the study of inmate gangs in the New Bilibid Prison, she is now researching on college fraternities as social groups.

She is currently the president of the Philippine Sociological Society, the editor of the Philippine Sociological Review, and an elected Member of the Executive Committee of the International Sociological Association.



MR. VESA HIETANEN
Head of Fraud & Dispute
S Bank Ltd., Finland

VESA has 8 years of experience in the world of fraud and finance. He has worked in internal fraud prevention, identification and investigation of payment card fraud and criminal activity, as well as detection and investigation of counterfeit production and identity thefts.

His finance career started in Citibank Finland branch plc. His main tasks in Citibank were fraud investigations, credit card lost & stolen process operational management,

operative risk program testing, monitoring the daily staff levels, production output of the staff, and front line quality review of input.

As Head of Fraud and Dispute in S-Bank Ltd in Finland, he has developed Credit/Debit card investigation and chargeback processing with knowledge of Visa Operating Rules and Regulation. His duties include operational management duties in call center and financial environments, evaluating risks, resolving complex issues involving fraud transactions and development of internal fraud structures to support fraud strategy and fraud investigation operations.

He is currently a member in several fraud organizations in Finland and abroad, whose mission is to impart knowledge and educate organizations in fraud prevention and related issues. He also coordinates with the Finnish National Bureau of Investigation, Europol, and the United States Secret Service in dealing with the said issues. In his spare time, he is also the editor of CardSecurity webpages called www.korttiturvallisuus.fi/en, which aims to share knowledge and advices to consumers.



ATTY. MINERVA A. SOBREVIGA-RETANAL is currently a Supervising Agent of the National Bureau of Investigation. And has over 10 years experience as an Investigation Agent with a track record in law enforcement and investigation of criminal, fraud, administrative, and computer-related cases.

She was the Philippine Commercial International Bank (PCIBank) as Case Control Officer; which provided her with knowledge in banking operations,

business development, and administration.

She is a representative of the National Law Enforcement Coordinating Committee (NALECC) Sub-Committee on Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT); First Philippine National Risk Assessment, United Nation Convention Against Corruption (Money Laundering). A member of the Special Task Force on Bank Fraud Investigation, NBI and Bangko Sentral ng Pilipinas - Office of Special Investigation (BSP-OSI). She is also a focal person to the Ombudsman Investment Team; a panelist World Bank and Asia Pacific Group Assessment on the Anti-Money Laundering and Terrorist Financing Philippine Regime; and a lecturer of the NBI Academy in Baguio City.



Anna is a Director at Deloitte & Touche Financial Advisory Services, Singapore. She is a member of the Deloitte Forensic team specializing in fraud and corruption investigations and financial advisory work. Prior to joining Deloitte Singapore, Anna was part of the Forensic and Dispute Services team of Deloitte LLP in London, providing her with more than 10 years of forensic and financial accounting experience within Asia-Pacific and Europe.

Anna's engagement experience covers a wide spectrum within the field of Forensic Accountancy including; fraud investigations and fraud-related internal control reviews, Foreign Corrupt Practices Act (FCPA) reviews and investigations, litigation support services, dispute advisory and expert engagements, as well as anti-money laundering ("AML") and counter-terrorism financing ("CTF") suspicious transaction reviews.

Anna has been involved in a number of FCPA due diligence reviews within Southeast Asia to support M&A activities by multi-national companies looking to invest in the region. She has also worked on a number of FCPA investigations in Asia-Pacific and Europe including a significant FCPA investigation at a European communications and technology conglomerate.

Her extensive experience spans across a number of industries including financial services, life sciences and healthcare, manufacturing, energy and resources.

Anna is a Chartered Accountant with the Institute of Chartered Accountants in England and Wales and also holds an LLB (Honors) in Law from the University of Kent at Canterbury, UK.



MR. ALEXANDER K. RAMOS
Transnational Crime Analyst &
Lead Consultant
Diaz Murillo Dalupan CPAs

Mr. Ramos is the former Lead Consultant on IT Security and Computer Forensics under the Technology Performance and Governance (TPG) group of Diaz Murillo Dalupan and Company, CPAs and a former Senior IT Security Consultant of KPMG Philippines. Prior to his appointment with DMD, he was the CIO of Tao Corporation and was credited for designing the corporate-wide inter island Unified Data and Telephony Communications System. He is credited with 10 years of business exposure in developing secure communication infrastructure, IT audit, IT security, and

IT risk management as well as more than 15 years of police investigative work in cybercrimes and computer forensic.

Among his expertise other than digital investigation are white collar crimes and financial fraud focused on bank transactions. He was involved in various vulnerability assessment and penetration testing engagements for clients at the banking, telecommunications, hospital and government sectors.

At present he is the only Filipino member of the Communications Fraud and Control Association of America and the National Cyber Forensics Training Alliance. He graduated from numerous basic and advance computer forensic studies and online crime investigation in various training events held from 1999 to 2003 provided to the different law enforcement agencies to include the NCTP, NYPD, NCMEC, HTCIA and other private trainings held in the United States and Canada. He is a graduate of Intermediate Forensic Course, Network Intrusion Analysis, Electronic Warfare Techniques and Combating External Network.



MR. SHAHAR TURGEMAN
General Manager
Adam-Milo (Philippines)

SHAHAR TURGEMAN has over 12 years of intensive experience across various fields of security such as Marine, Aviation, Facilities, Corporate Risk and VIP Protection. As Captain of one of the Israeli Defense Forces elite units, he has a strong military background with special emphasis on:

- Offensive operations
- Special undercover work in different environments,
- Leading a team in carrying out major security operations

After relocating to the Philippines 6 years ago as Head of Security of the Israeli Embassy in Manila Philippines, he served for two years and went into private business, when his term was over.

He conducts lectures and workshops on security operations, risk assessment and VIP Protection. Prior to this, he engaged in a "cultural integration" project with Adam Milo Israel to pilot the VERITAS Integrity Test into the Philippine market. He engaged in extensive research on the Philippine labor and employment culture and worked with a team of professionals and psychologists for more than a year to pilot the VERITAS Employee Assessment System into the local setting.

Mr. Turgeman now heads Adam Milo Philippines, sole distributor of the VERITAS brand in the country. VERITAS Online Assessments are unique web-based tools that measures occupational risk, employee satisfaction and sales aptitude.



ATTY. WILLIAM BENSON S. GAN
Partner, Tax Services
Reyes Tacandong & Co.

Will has over seven years of experience in providing tax compliance services, tax due diligence reviews, and tax advisory and advocacy services to various clients in the different industries.

He has handled several domestic and multinational clients in the following industries: power, oil and gas, mining, manufacturing, business processing and outsourcing, retail, trading and distribution, and real estate.

He has a degree in B.S. Accountancy from the De La Salle University where he graduated honorable mention. He also finished his Juris Doctor (law) degree in the Ateneo de Manila – School of Law where he graduated second honors. He then took his Masters of Law in International Business Law in the National University of Singapore.

He is a Certified Public Accountant, having placed 6th in the May 2006 Philippine CPA Licensure Examination. He is also a lawyer, and a member of the Integrated Bar of the Philippines, having placed 9th in the October 2010 Philippine Bar Examination.



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We are the world's largest anti-fraud organization and premier provider of anti fraud training and education.



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Fraud is one of the most deceptive crimes that are committed in the workplace. And it is disturbing that it can spin out of control if no proper counter-measures are taken. Fraud is often veiled by wealth, higher educational and social status, making it eventually emerge as public concern. Recent incidents such as Bank of America "Hustle Fraud", World Trade Center "Contractor Fraud" and the first ever "Computer Fraud" indictment in the Philippines have stressed the importance of having a good fraud awareness program to prevent similar acts as well as to protect the corporations' economic interests and reputation.

Following a successful launch last year, ACFE Philippines' 2014 FRAUD CONFERENCE-MANILA will highlight on some soft skills, as well as understanding how fraudsters may plot their schemes, which could help you or your organization.

Participants will gain specialized insights and sharing by various subject matter experts. The conference also aims to provide relevant and essential knowledge on fraud awareness, detection and prevention, to amplify the importance of protecting the organization's assets and to deter potential perpetrators from defrauding them.

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