



Association of
Corporate Investigators

ACi

BANKING INVESTIGATORS FORUM

Thursday, 26th May

IET, London

2 Savoy Place London WC2R 0BL

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Welcome to the Forum

A warm welcome to the ACi Banking Investigators Forum. This is the first event of this type we have hosted, and I am grateful to Forensic Risk Alliance (FRA) for both sponsoring and supporting the Forum with subject matter experts.

The background to this Forum follows a request from Banking members of the ACi to host an event with agenda topics specific to investigators in the Banking sector.

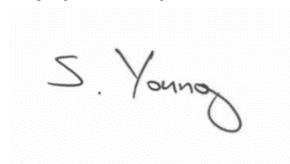
This proved challenging in terms of topics as we take a broad definition of what a Banking investigation means in the Banking sector. Numerous investigation types are undertaken by colleagues who sit in Legal, Compliance, Human Resources, Security, Operations, Audit, and many other departments. Some are highly specialised i.e., sanctions investigations. Additionally, for smaller Banks many staff members perform multiple roles, investigations being only one. We are also seeing the formation of more specialised investigation teams i.e., conduct investigations which is a panel discussion topic at the event today.

The agenda topics have been selected following items proposed for inclusion by ACi Banking members. The list of agenda topics today is a fraction of the items proposed.

The success of these events relies on members of the investigation's community agreeing to speak so I want to take this opportunity to thank all our speakers for taking part today. I would also like to thank the ACi central team working with FRA to make the Forum possible.

Lastly, I want to thank you for attending. We have a saying in the ACi '*by investigators for investigators*' the Banking sector forms one of the strongest sectors engaging with the ACi so if you are not a member please join and get involved. We exist for the benefit of our members so it's your association.

Enjoy the day.

A handwritten signature in black ink that reads "S. Young". The signature is written in a cursive style and is positioned on a light grey, textured rectangular background.

AGENDA

Time	Session	Speakers
8.00am	Registration	
8.45am	Welcome Address	Steve Young CEO, ACi & Trevor Wiles Partner, FRA Simon Scales Moderator, Group Conduct Investigations, Lloyds Banking Group
9.00am	Keynote Speech The importance of investigations in the banking sector	Colin Bell CEO, HSBC Bank Plc and HSBC Europe
9.15am	Whistleblowing Fireside Chat We ask Stephen about his unique insight into what motivates bank employees to blow the whistle and he'll give his thoughts on the banks' internal whistleblowing investigations	Steve Young CEO, ACi Stephen M Kohn managing partner of Kohn, Kohn & Colapinto LLP and Chairman of the Board of Directors, US National Whistleblowing centre
10.00am	Conduct Investigations Sharing the experience of conduct investigations and how banks are structuring dedicated teams to investigate conduct issues	Jonathon Shatford Head of Investigations, JP Morgan EMEA Madalina Florea Head of SM/MRT Investigations, Lloyds Banking Group Michael Delf Global Employee Conduct Director, Citibank Charlie Steele Partner, FRA
10.45am	Morning break	
11.15am	Recording Investigation Interviews The current approach taken by NatWest to recording investigation interviews and best practice	Dave Francis Head of Litigation & Investigations Lorne Wiggin Managing Investigator, NatWest Bank Plc
12.00pm	Investigations and Data Sharing Discussing best practices in data sharing between other bank investigators and law enforcement	Gerben Schreurs Partner, FRA Jamie Brown Executive Director, Head of Fraud Intelligence and Investigations, Standard Chartered Bank Paul Carroll Manager, Fraud Investigations, Intelligence and Policy, TSB Ronan Guckian KBC Bank Ireland



Time	Session	Speakers
12.45pm	Lunch	
1.45pm	Crypto Investigations The current crypto landscape and what it means for bank investigators	Charlie Steele Partner, FRA Magdalena Boskic Head of RegTech and Crypto Compliance Services, Sygnum Bank Katerina Androutsou RegTech & Crypto Compliance Services, Sygnum bank
2.30pm	Measuring Investigations The challenges of measuring investigations, effectiveness and its value add to the business, investigation standards and burdens of proof	Robert Clarke Managing Director, Global Head of Investigations for Citibank NA
3.15pm	Afternoon Break	
3.45pm	Romance Scam Investigations Following the Netflix series Tinder Swindler – how banks and card issuers investigate these cases	Cecilie Fjellhøy victim of Simon Leviev Basha Galvin COO, ACi
4.30pm	Challenging the Economic Fundamentals of Trafficking How Traffik Analysis Hub assists financial institutions to challenge the economic fundamentals of human trafficking and make systems more resilient to human trafficking money flows	Neil Giles Chief Executive, Traffik Analysis Hub
5.00pm	Event close and networking drinks	



SPEAKERS

8.45am: Welcome Address

Steve Young



Steve served 20 years in UK law enforcement investigating economic crime specialising in the pro-active investigation of Banking Fraud, Bribery & Corruption, Whistleblowing and Money Laundering. This was followed by 6 years at Citigroup Inc. as EMEA Regional Director of Investigations, and 8 years as Barclays Bank Plc, Global Head of Investigations for Investment Banking & Wealth Management. Currently Head of Fraud & Investigations in Group Compliance at Lombard Odier, based in Geneva. To date, 40 years of international economic crime experience in both a law enforcement and corporate environment.

Trevor Wiles



Trevor Wiles is a Partner in London in the Forensic Accounting team and leads the Data Governance and Forensics team. He has more than 30 years' experience in forensic services focusing on helping clients and their legal advisors to navigate complex and multi-jurisdictional contentious matters resulting from whistle blower and or regulator actions. Trevor specializes in helping clients respond to serious misconduct allegations including bribery and corruption, accounting misstatement, money laundering, embezzlement, procurement fraud, sanction breaches, channel stuffing, and asset misappropriation.

Moderator: Simon Scales



Simon's extensive international experience in corporate investigations includes significant Employee Misconduct, Fraud, Bribery, Corruption, Antitrust & Competition, AML, Sanctions, Market Abuse and commensurate preventative / remedial measures. His 30 years of expertise in major investigation management, covert and overt intelligence gathering, relationship and stakeholder management, Ethics / Compliance / Integrity related investigations and reviews demonstrate his proven ability to facilitate consensus through negotiation and collaborate with senior management across all geographies.

Simon is a visiting lecturer to a number of UK Universities, and has articles published in leading UK, EU and US journals, newspapers and other international media. Having appeared on the BBC and CNN, he has provided editorial content and testimonies for those writing about the world of Fraud, Bribery and Corruption, and is in demand for his knowledge, experience, and unique approach. Simon chairs significant industry recognised conferences on the subjects of Fraud, Bribery, Corruption, Ethics, Risk Management, Internal Control, IPR, Identity Theft, eCrime and Corporate Security.



9.00am: Keynote Speech

Colin Bell



Colin Bell Chief Executive Officer, HSBC Bank plc and HSBC Europe Colin Bell is Chief Executive Officer, HSBC Bank plc and HSBC Europe. He joined HSBC in July 2016 and was appointed a Group Managing Director in March 2017. He held the role of Group Chief Compliance Officer until February 2021. Mr Bell previously worked at UBS, where he was Head of Compliance and Operational Risk Control. He has more than 10 years of experience in managing risk and financial crime, following 16 years in the British Army. During his time in the Army, Mr Bell held a variety of command and staff appointments, including operational tours of Iraq and Northern Ireland, time in the Ministry of Defence, a NATO appointment and completion of the Advanced Command and Staff Course. He joined UBS Investment Bank in January 2007, becoming the Global Head of Operational Risk Control in 2011. In January 2014, he was appointed the Global Head of Compliance (Regulatory and Financial Crime Compliance) and Operational Risk Control for UBS.

9.15am: Whistleblowing Fireside Chat

Stephen M Kohn



Stephen M. Kohn is a founding partner of the whistleblower law firm of Kohn, Kohn and Colapinto, LLP and the Chairman of the Board of Directors of the National Whistleblower Center. He has represented whistleblowers since 1984 and is widely recognized as the leading international authority on whistleblower law. Steve represents whistleblowers in many of the world's largest banks. He represents the whistleblower who reported the largest money laundering scheme in history (\$240 billion laundered from Russia/former Soviet Union to New York banks) and obtained the largest reward ever paid to an individual whistleblower who exposed illegal offshore accounts at UBS (\$104 million). His banker-clients have obtained over \$400 million in rewards under the Dodd-Frank, IRS, and qui tam corporate whistleblower laws. Mr. Kohn is the most published author on whistleblower law, including *The New Whistleblower's Handbook: A Step-by-Step Guide to Doing What's Right and Protecting Yourself*.



10.00am: Conduct Investigations

Jonathon Shatford



Jon Served in the Metropolitan Police for 32 Years and rose through the ranks to Detective Chief Superintendent. During that time, he conducted a large number of sensitive and high-profile investigations around the world. As operational head of the Flying Squad he ambushed a team of robbers as they attempted to steal the priceless Millennium Diamond from what is now known as the o2, formally the Millennium Dome. He was the senior investigating officer for a large number of Kidnap investigations and spent a period in China working with the authorities to capture snakehead gangs responsible for spearheading human trafficking from the remote provinces. During his early career as a Detective Sergeant, he worked undercover infiltrating organised crime groups. When he left the police at the start of 2007, he took on the role of head of Investigations at Bear Stearns but following their collapse a year later moved to J.P. Morgan where he is head of Investigations for EMEA. He was one of the forerunners establishing a banking forum for Investigators that he now chairs. He has a keen interest in the ACi and having been a career investigator he believes the role of the corporate instigator will be enhanced by being part of a cross Industry body with the ambition to professionalise their role.

Madalina Florea



Madalina has a legal background specialising in white collar crime (bribery and corruption), internal investigations and global compliance. She recently joined financial services to lead the SM/MRT group investigations team for Lloyds Banking Group, and prior to this she spent 15 years with AstraZeneca as Senior Counsel (Global Legal), Global Compliance Director and also business lead for the implementation of the global WB and case management platform but also design lead for the global third-party management framework. Madalina is also a global risk SME in Human Rights and led the AstraZeneca Modern Slavery annual Statement and Audit Committee Reporting. In her investigations career, Madalina led material investigations out of Africa, Europe (including UK), Asia (including China), Russia, North America, and Latin America, covering issues of bribery, corruption, major fraud (employee, contractors and third parties), undisclosed conflicts of interests, bullying/harassment (including sexual), all types of discrimination and also retaliation.



Michael Delf



Michael has 22 years with Citi, 12 with the Royal Hong Kong Police and 5 with the British military. Michael's specialisation over the last ~10 years has been the prevention and detection of Internal Fraud / Employee conduct issues across Citi's consumer business around the world. He started the program, built on prior Citi years of operational / control focused experience in Hong Kong, Japan, and London, in Asia building a tech platform to proactively identify anomalous behaviour. This was rolled out to Mexico, US and EMEA on a 'Big Data' platform, 2016-2020. In 2017 a preventative element to the global program was developed to support proactive employee fraud focused risk assessments concentrated onto a single platform. Michael is no stranger to employee investigations having joined Citi in the independent investigation function from the Royal Hong Kong Police where he had focused on Financial Crime investigations.

11.15am: Recording Investigation Interviews

David Francis



David is a senior manager with over 20 years' experience specialising in investigations and financial crime prevention. He is currently the Head of Litigation & Investigations at NatWest Group where he leads a team of investigators, lawyers, and other staff to deliver complex investigations and oversee litigation strategy.

He was formerly the Global Head of Whistleblowing at Deutsche Bank where he held global responsibility for all aspects of the whistleblowing framework, governance, and operational arrangements. At UBS, David was an Executive Director and the Deputy Head of Europe, the Middle East, and Africa for the Regulatory Investigations Group (RIG). While at UBS, David handled serious internal investigations and managed external investigations. These ranged from regulatory inquiries to regulatory enforcement matters and formal criminal and civil investigations by law enforcement agencies, UK regulatory authorities and international regulatory bodies and exchanges. David was specifically recognised by the City of London Police through being awarded a certificate of achievement for instrumental actions and professionalism displayed in securing the successful conviction of the rogue trader Kweku Adoboli, who committed the biggest fraud in UK history. Adoboli's offending resulted in record trading losses of \$2.3 billion for UBS. Earlier in his career, David was a specialist investigator at HM Revenue and Customs Investigation, a national law enforcement department. He was based in an operational money laundering team focusing on serious organised crime, responsible for investigating and prosecuting money launderers and tracing criminal assets for subsequent confiscation proceedings.



Lorne Wiggin



Lorne is a Managing Investigator for the Litigation & Investigations team within NatWest Bank. This means as well as running investigations, he also manages a team of investigators and oversees the investigations they undertake. Having worked for NatWest for over 36 years, Lorne has undertaken multiple roles in that time from starting in-branch banking, through selling mortgages and the associated regulated products, Area Sales Management, Regulated Trainer, Compliance Manager and then Specialist Regulated Compliance Manager, prior to joining investigations in 2006.

12.00pm: Investigations and Data Sharing

Gerben Schreurs



Gerben Schreurs is a partner in FRA's Zurich office and has over 25 years of experience solving technical challenges on complex problems requiring insight into large (un)structured data sets, including matters relating to investigations, risk management and compliance. He leads high profile and confidential cases in the areas of fraud, information leakage, money laundering, disputes, and regulatory breaches.

Gerben has supported many clients across the globe with the creation of analytics solutions aimed at preventing fraud loss or reputational damage. One key innovation he led in the area of transaction surveillance involved developing a bespoke analytical solution that combined multiple factors to identify potential risk behaviour in transactional patterns. Prior to joining FRA, Gerben served as the Global head Systems & Controls for Financial Crime Compliance at Credit Suisse. Gerben managed a team of over 50 people internationally and was responsible for the operations and uplifts to compliance systems (Transaction Surveillance, Name Screening, Sanctions and KYC) with the aim to make processes more efficient and reduce regulatory risks by applying a consistent approach globally.

Jamie Brown

Jamie is Head of Fraud Intelligence and Investigations, and Head, Fraud Risk, Functions at Standard Chartered Bank. He holds an MA in Fraud Management and is a Certified Fraud Examiner. He has 32 years' experience working for 3 international Banks and 20 years in various economic crime and investigations roles. He has Investigated Fraud in every business in every continent (over 30 countries so far). He has also investigated Money Laundering, People Trafficking, Wildlife Crime, Weapons Proliferation and Terrorist Finance. He has led many investigations looking at Regulatory Issues, Reputational Risk, Conduct Risk, etc. Jamie spent a year with UK Govt Investigating Terrorism (his speciality is Terrorist Finance Investigations – he wrote his MA Dissertation on how Hawala links to terrorism). He now runs a team of investigators doing Group-level investigations both proactively and reactively.



Paul Carroll



Paul is a former police officer, having served with the City of London Police for 19 years. Paul completed his service as Head of Fraud in the National Fraud Intelligence Bureau (NFIB), having made the decision to depart the Police Service and apply his knowledge of fraud in the Banking Sector. Paul is now manager of the Fraud Investigations and Intelligence Team in TSB, where he holds responsibility for complex investigations and in particular, complex insider cases. Paul is also Chair of the London and South-East Organised Fraud Intelligence Group (OFIG).

Ronan Guckian



Ronan Guckian is deputy head of KBC Bank's Financial Crime Unit. Ronan is a qualified Barrister, specialising in theft and fraud offences. Ronan has over 15 years' experience in financial crime prevention and investigation in the Banking sector, including internal fraud and mortgage fraud in the UK and Ireland. Ronan also specialises in staff cases and has assisted in several successful prosecutions of staff fraud in Ireland. He is a member of the Irish Banking Federation's Fraud Database Committee.

1.45pm: Crypto Investigations

Charlie Steele



Charlie Steele is a Partner in FRA's Washington, DC office. Charlie is a former senior U.S. Treasury Department and Department of Justice official with more than 30 years of government and private-sector experience in civil and criminal compliance, investigations, enforcement, and litigation matters, in a variety of industries and sectors. For the past several years he has specialized primarily in Economic Sanctions and Bank Secrecy Act/Anti-Money Laundering (BSA/AML) matters. Charlie's most recent government service was as Chief Counsel for the Office of Foreign Assets Control (OFAC)

Katerina Androutsou



Katerina Androutsou is a Senior RegTech and Crypto Compliance Officer at Sygnum Bank AG, the world's first digital asset bank based in Switzerland and Singapore. Prior to joining Sygnum, she worked as Deputy Head of Compliance and Deputy MLRO in a Swiss Crypto Brokerage Firm and as AML/KYC Compliance Lead at Credit Suisse in Switzerland. She became intellectually engaged in the legal and compliance aspects of digital assets during her time at the European Central Bank in Frankfurt. Katerina is an EU qualified lawyer holding Master's Degrees in Law from the Universities of Athens and Brussels. My focus is on financial markets law, KYC/AML, financial crime compliance, crypto compliance and blockchain forensic analysis.



Magdalena Boškić



Magdalena Boškić is Head RegTech & Crypto Compliance Services at Sygnum, the world's first digital asset bank.

Prior to joining Sygnum Bank, she was Head of Compliance at Crypto Finance (Brokerage) AG, a FINMA regulated Securities Firm. Her interest in digital assets was triggered during my time as a Compliance officer at Credit Suisse where she was a member of the Cryptocurrencies Working Group. Since 2019, she has been a member of the Regulatory Working Group of the Crypto Valley Association (CVA).

Magdalena has a legal background holding a Master's degree in law from the University of St. Gallen in Switzerland.

2.30pm: Measuring Investigations

Robert Clarke



Robert Clarke is Global Head of Investigations at Citi, responsible for internal fraud and employee conduct investigations across all jurisdictions in which Citi operates. Rob is responsible for setting the strategic direction of the CSIS investigations program, including governance and operational effectiveness. He serves as a Citi Security and Investigative Services Executive Committee member.

Prior to his appointment to the global role in 2017, Rob was Director of Investigations for the EMEA region and before that held other managerial and investigative roles since joining Citi in July 2002. Rob oversaw managers and teams of investigators and analysts undertaking internal and external investigations across a range of risk categories including fraud, AML, sanctions, and employee conduct. Rob also supervised and conducted field investigations across Europe, Russia, Middle East, North Africa, East and Sub-Saharan Africa. After graduating from the University of Westminster, Rob began his career in the City of London Police undertaking several roles, where he was responsible for conducting a variety of criminal investigations. He joined the Economic Crime Unit where he served in the Fraud Squad, investigating the diaspora of international criminals who commit fraud within or in the vicinity of the City of London.



3.45pm: Romance Scam Investigations

Cecilie Fjellhøy



Cecilie Fjellhøy shot to fame after starring in Netflix's number one TV crime show 'Tinder Swindler'. She was originally raised in Asker, Norway but she now resides in London working as a UX designer for a software development company. Cecilie had a whirlwind romance that resulted in her taking out personal loans. She was swindled of £150,000. Cecilie has founded and runs an organisation which supports victims of fraud, called *action: reaction*.

Basha Galvin



Basha started her career with the Metropolitan Police and moved to the City of London Police Fraud Unit, covering money laundering, trade finance fraud, bribery, and corruption. Basha left the police and moved to Citigroup for four years, moving to Barclays plc in 2006 as Head of Investigations & Whistleblowing for Wealth & Investment Bank. In 2018 Basha moved to the Oil & Gas Industry as Head of Investigations for Tullow Oil Plc leaving in late 2020. In early 2021 Basha moved to Lloyds Banking Group managing Conduct Investigations and in November 2022 commenced a role as Senior Investigations Manager at British American Tobacco. Basha is a seasoned financial crime investigator in the public and corporate sector. She has led and managed global investigations teams, provided investigations training and built case management systems. During her career, Basha has had the opportunity to work in a number of jurisdictions including the USA, APAC and EMEA developing investigation models and collating evidence for civil and criminal prosecutions. Basha was named as one of the "Top 40 in-house" investigation professionals by Global Investigations Review.



4.30pm: Challenging the Economic Fundamentals of Trafficking

Neil Giles



Neil spent 36 years in U.K. law enforcement beginning in London's Metropolitan Police and New Scotland Yard, then with Regional and National Crime Squads, National Criminal Intelligence Service including service as the U.K. liaison officer to United States at the British Embassy, Washington DC and finally as Deputy Director, Serious Organised Crime Agency (SOCA). His specialist area is intelligence collection, and his knowledge of organised crime and human trafficking is extensive. His last role in law enforcement was as COO of Child Exploitation and Online Protection. He has been working with STOP THE TRAFFIK www.stopthetraffik.org since 2008 as Director - Intelligence and took the lead of the newly formed Traffik Analysis Hub in late 2019.

Survivor narratives must inform policy and practice and STT / TAH philosophy is to collect stories of trafficking from across the globe, aggregate those through analysis into hot spots and characteristics and share them innovatively with every type of vulnerable community to build resilience to trafficking. Traffik Analysis Hub www.traffikanalysis.org is a cross sector initiative developed in partnership with IBM and Clifford Chance to bring diverse data sets together and enable the production of a tailored analysis in a highly consumable manner for all participants.





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Upcoming Events

Upcoming Webinars

— **June 1 @ 1:30 pm - 3:00 pm**

June
1

Assessing the appropriate response to increasing cyber risks

— **June 29 @ 12.00 pm - 1.00 pm**

June
29

Investigating Greenwashing

In-person Events: Save the Date

— **September 29**

September
29

ACi Corporate Investigations Immersive Training Workshop

— **October 14**

October
14

ACi Half Day #MeToo Investigations Workshop

— **November 10**

November
10

ACi Annual Symposium

For detailed information: www.my-aci.com/events



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