



Association of
Corporate Investigators



Ashurst

BANKING INVESTIGATORS FORUM 2023

Following the successful launch of the ACi Banking Investigators' Forum in 2022, we are delighted to hold the event in 2023 on Thursday 5th October.

This year the event is hosted by Ashurst.



Thursday,
5th October



Ashurst, 1
Duval Square,
London E1 6PW



8.00 AM -
7.30 PM

www.my-aci.com

Agenda

Time	Session	Speakers
08.00	Registration	
08.45	ACi Moderator's Opening	Simon Scales, ACi and Lloyds Bank Plc
08.50	Ashurst Welcome Address	Rachel Sexton, Ashurst
08.55	ACi Welcome Address	Steve Young, ACi and Lombard Odier & Cie
09.00	Chair of the ACi BIF Opening	Jon Shatford, JP Morgan
09.05	Keynote Speaker Address	Jason Sippel, Head of Global Credit Markets, Equities Trading, Prime Services and Public Finance, JP Morgan
09.30	For Good and For Bad: How AI is impacting banking investigations	Moderator: Matt Worsfold, Ashurst Panel: Charlotte Miller, HSBC Mohammed Razaqat, Statestreet Rebecca Lee, Ashurst
10.15	Trends in Banking Investigations	Moderator: Nathan Willmott Panel: Ryan Williams, HSBC Jackie Fitzpatrick, NatWest Paul Carroll, TSB
11.00	Morning Break	
11.30	Investigating the Insider Threat and Human Risks	Moderator: Rachel Sexton, Ashurst Panel: Yamini Patel, CitiBank Simon Scales, Lloyds Solveig Rufenacht, Pictet & Cie
12.15	Banking and Crypto - What does it mean for investigators?	Presenter: Magdalena Boškić, Sygnum Bank Monika Schuler, Sygnum Bank
13.00	Lunch Break	
13.50	Economic Crime and Corporate Transparency Bill: Key Changes	Presenters: Neil Donovan, Ashurst Ruby Hamid, Ashurst Nisha Sanghani, Ashurst Martin Swain, Companies House
14.45	Investment Scams - Latest Methods	Moderator: Adam Jamieson, Ashurst Panel: Phil Walker, Credit Agricole Owain Dennis, Credit Suisse Jon Shatford, JP Morgan
15.30	Afternoon Break	
16.00	What links an online marketplace, a flat in Cardiff and a £12 fee?	Speaker: Graham Barrow
16.45	Forum Wrap Up	
17.00	Networking Drinks	

Welcome Message from Ashurst

Ashurst is delighted to host the ACi Banking Investigators Forum on Thursday 5th October 2023. We greatly look forward to moderating insightful discussions between banking investigators who have come together to drive key areas of focus for the industry.

At Ashurst, we're here to do more than keep pace; we are here to champion new ideas and to innovate; to deeply understand our clients' needs and to help them realise their ambitions; to go beyond the ordinary, and to find solutions which create a better future for our clients and our communities. At Ashurst, we call this Outpacing Change.

The agenda of the Forum reflects that - with panel sessions on the impact of artificial intelligence on banking investigations; shifts and trends in banking investigations; emerging risks for internal investigators; the impact of crypto-currency on the financial services market; the latest on investment scams; and significant new economic crime legislation.

We are excited to welcome over 100 delegates to join the conversation and look forward to spending a productive and insightful day with you all.

Speakers

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.

Rachel Sexton



Rachel Sexton is the head of the UK Ashurst Risk Advisory practice. Rachel is a former Big Four professional services partner with over 25 years' experience in the Financial Services sector. She has led several large, complex fraud, money laundering, bribery and corruption, cross-border tax, mis-selling, economic sanctions and other financial crime investigations and regulatory enforcements. Rachel started her career as an auditor and has audited the financial statements and internal controls at a wide range of businesses. Rachel has a BSc (Hons) in Business Administration with Accountancy concentration from California State University Northridge. She is a US-qualified Certified Public Accountant (CPA) (State of California) and a member of the American Institute of Certified Public Accountants (AICPA) and Association of Certified Fraud Examiners (ACFE). She has earned post-graduate Diplomas in Anti-Money Laundering and Financial Crime Prevention from the International Compliance Association. She earned the EY Sustainable Finance Programme certificate at INSEAD in 2022. She is a Board Trustee of the Fraud Advisory Panel and JUSTICE.

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.

Jon 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.

Jason Sippel

Jason Sippel is Head of Global Credit Markets, Equities Trading, Prime Services and Public Finance. Jason has been a trader for the entirety of his JPMorgan career, starting in Credit and Rates Derivatives and Exotics Trading before moving to Equities in 2007. His principal focus during that time was in building client franchises, predominantly in structured and corporate derivatives, and in managing the resulting complex risks.

Matt Worsfold

Matt is a Partner and the Data & Analytics practice lead at Ashurst Risk Advisory (ARA) having joined the firm as a founding member of ARA in June 2020. He is an experienced data, technology and risk analytics leader who has extensive experience in delivering large-scale risk, regulatory and compliance projects. Matt specialises in risk analytics and data risk management, supporting a variety of large corporate and government clients. He focuses on providing innovative data-driven solutions that help organisations with their use and understanding of their data to solve complex risk, compliance and legal challenges in areas including conduct, remediation, regulatory change, financial crime, payroll, regulatory reporting and data governance.

Charlotte Miller

Charlotte has a career which spans over 25 years with multiple roles in Technology, COO and Transformation, joining HSBC in 2001. In 2019, Charlotte took on the Programme Director role for HSBC's innovative and market leading Dynamic Risk Assessment, working in close partnership with Google Cloud Platform to fundamentally change the bank's core approach to Financial Crime Detection.

Mohammed Razaqat

Raf is the Technical Forensic Investigator for State Street Bank. As part of his role he conducts security related cyber investigations covering all EMEA operations and has been in this role since 2017. He has an MSc in Cyber Forensics and has been a Cyber Investigator for 13 years. Prior to State Street he was a Detective in the Metropolitan Police and later joined the National Cyber Crime Unit at the National Crime Agency. He has investigated and prosecuted high profile Cyber Investigations affecting the UK including liaising with and working alongside international law enforcement agencies. He specialises in forensic analysis of Windows/Mac and Linux systems, RAM analysis, mobile phone forensics and is proficient in industry recognised forensic tools and practices. Raf is also part of the International Association of Computer Investigative Specialists (IACIS) where he has mentored and trained new computer examiners.

Rebecca Lee

Rebecca is a Director in the UK Ashurst Risk Advisory practice. She has led complex and high profile financial crime, investigations and disputes alongside proactive regulatory and compliance projects incorporating AML, KYC, customer risk models and data management. Rebecca previously led the Forensic Investigative Analytics practice at a Big Four consultancy and was CDO/CIO at OpenCorporates who provide data to leading RegTechs, technology companies, governments, regulators and journalists. She is known as a subject-matter expert on open company data, corporate transparency and the use of data to combat crime. She has been consulted by governments regarding policy and implementation and during her time at OpenCorporates she contributed to investigations by Transparency International, OCCRP and the ICIJ.

Nathan Willmott



Nathan specialises in representing financial institutions, listed companies, trade associations, regulatory bodies and individual members of senior management on investigations and other complex regulatory and legal issues. He has over 25 years' experience of supporting regulated firms and individuals in relation to FCA, PRA and multi-jurisdictional Enforcement investigations and proceedings concerning suspected regulatory breaches and criminal offences, skilled person reviews, SMCR and governance issues, thematic reviews, periodic risk assessments, whistleblower investigations, conducting internal investigations and handling related litigation. Nathan is described by Chambers & Partners as having an "outstanding reputation in the market for his astute counsel to clients faced with regulatory enforcement actions" and by The Legal 500 as having "a stellar reputation for regulatory enforcement investigations initiated by UK and US regulators".

Ryan Williams



Ryan Williams is the Interim Global Head of Complex Investigations at HSBC. With the bank since 2018, Ryan has developed and led proactive financial crime investigations, and has overseen many of the bank's highest risk investigations. Prior to HSBC, Ryan was a consultant supporting the US Treasury, advising FinCEN and OFAC on financial intelligence and investigative matters.

Jackie Fitzpatrick



Jackie has worked at NatWest Bank for 36 years, with 25 of these years spent within the Fraud arena. She is passionate about the prevention of Fraud and has a specific interest in insider and complex cases. She now utilises the knowledge and skills built throughout her career in her current role as Head of Complex Case Management.

Paul Carroll



Paul is a former police officer, having served with the City of London Police for 19 years. Paul completed his service as Chief Inspector 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 Senior Manager of the Fraud Investigations and Intelligence Team in TSB, where he holds responsibility for complex fraud investigations, complex insider cases, mortgage fraud and whistleblowing. Paul is Chair of the London and South-East Organised Fraud Intelligence Group

(OFIG), a member of the CIFAS Learning Advisory Board and a member of the South-West Fraud Forum Steering Group.

Yamini Patel



Yamini leads corporate investigations across the UK and Europe for Citibank. She started her career with a Big Four consultancy as an external auditor, moving on to building a forensic accounting specialism followed by multiple secondments to public listed organisations requiring fraud investigation expertise. With over nineteen years of experience, she has worked on significant global accounting scandals; bribery and corruption investigations, recovered millions from asset tracing cases; led multijurisdictional and regulatory investigations. She currently leads a team of highly competent corporate investigators.

Solveig Rufenacht



Solveig is a Compliance & Internal Investigation professional with over 20 years' experience in both large multinational corporations and public institutions, with a focus on high risk and complex regulatory environment. Her interest in negotiations and dealings in difficult environments started in Rwanda, Bosnia and Angola during war times (1995-1999 - Committee of the International Red Cross), being involved in the complex implementation process of peace agreements between the parties involved. Back in Europe, she integrated corporate government affairs teams in Brussels and Washington, dealing with the EU and US regulators on product specific issues. In parallel, she developed compliance management systems specifically designed for the needs of the non-financial sector, including investigation governance frameworks. Solveig led numerous investigations in a wide range of countries before joining PICTET Bank in 2021, as Global Head of Human Risks. She is a regular contributor to publications related to business ethics and complex dilemma decision making processes, and trainer on Investigation and Interview techniques. She graduated in Swiss Law, followed by an MBA, Certified Fraud Examiner (ACFE- CFE) and EU Data Protection practitioner certification (IAPP - CIPP).

Magdalena Boškić



Magdalena 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.

Monika Schuler



Monika is Product Manager, Sygnum Bank. She joined Sygnum in 2022 and is the product manager of Sygnum's proprietary crypto anti-money laundering solution. Prior to Sygnum, Monika worked extensively for leading private banks and wealth managers in Switzerland, Singapore, and Hong Kong, building effective advisory solutions with focus on regulatory compliance. Monika's experience in the banking sector enabled her to appreciate the potential in the blockchain technology that led to her transition to her current role. Monika graduated in business administration from Hessen Germany.

Neil Donovan



Neil specialises in global criminal and regulatory investigations. Neil acts for financial institutions and corporates across a range of sectors (including energy and natural resources, transportation, manufacturing, consumer goods and telecommunications). Neil has expertise in corporate crime matters and has completed a secondment to the Serious Fraud Office. He has acted for clients on multi-jurisdictional investigations related to allegations of bribery and corruption, money laundering, tax evasion, and accounting fraud. A key part of Neil's practice is advising clients on the application of the UK sanctions and anti-money laundering regimes. He also regularly advises on these risks in the context of corporate transactions and on the implementation of financial crime compliance programmes.

Ruby Hamid



Ruby specialises in global investigations, white collar crime, compliance and risk management. Her technical expertise in bribery and corruption, money laundering, serious fraud and tax evasion supports her practice. She is a former prosecutor and spent 13 years at the independent Bar before joining a Magic Circle firm in 2015. She spent a decade leading investigations and prosecutions for the FCA, the National Crime Agency, HMRC, the CPS Specialist Fraud and Serious Crime Units, the FRC and the Environment Agency. She was Panel Counsel for the SFO, General Medical Council and the Office of Rail Regulation. She is a highly experienced trial lawyer, having acted as sole advocate in courts of first instance, appellate courts and before a variety of tribunals. A key part of Ruby's practice is compliance and risk management, and she recently spent 6 months seconded to a Fortune 500 company as Head of International Compliance. She advises on financial crime prevention, compliance and corporate governance programmes, responses to new legislation, modern slavery and supply-chain control.

Nisha Sanghani

Nisha is a pre-eminent consultant who leads our Risk practice areas in Client Assets, Conduct Regulation, Operational Risk, Change and Governance. With over 17 years of experience, Nisha advises financial services firms on regulatory and risk related matters. Renowned for her product and business knowledge, her experience includes providing deep technical expertise as well as leading complex projects. Prior to joining the Ashurst team as one of the founding Partners of the UK Risk Practice, Nisha founded Rosediem Consulting which she led as CEO for nine years.

Martin Swain

Martin joined Companies House in 2019 having spent the majority of his career working for the Welsh Government in various policy roles including economic development and inward investment, public health, education and social policy in relation to children and families.

His last role in Welsh Government was Deputy Director for Community Safety leading on the Welsh Government's approach to crime, justice, civil contingencies and emergency planning.

Since joining Companies House, Martin has led on strategy, policy and communications. Since January 2023, Martin has become Director for Intelligence and Law Enforcement Engagement, leading on the organisation's contribution to tackling economic crime. Martin is also the Board lead on environmental priorities.

Adam Jamieson

Adam specialises in advising financial services firms, listed companies and senior individuals involved in internal and regulatory investigations. Adam has significant experience of representing clients in regulatory enforcement investigations conducted by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

Phil Walker

Phil has over 25 years' investigation experience across the criminal, regulatory and corporate environment. He spent a combined 12 years with the Metropolitan Police, HM Customs National Investigation Service and SOCA (NCA), before moving to the FCA Enforcement (Retail and Wholesale) division. Phil's experience leading corporate investigation's includes time at EY, Deutsche Bank and Rio Tinto before moving to his current role at Credit Agricole Corporate Investment Bank, where he splits his time between Fraud, Investigations and all matters AML.

Owain Dennis

Owain is Anti Fraud Officer, Credit Suisse. He served 12 years as a Detective in the Metropolitan Police Service investigating economic crime, specialising in the proactive investigation of drug trafficking and money laundering offences. He left the service in 2013 and has held a variety of compliance roles at HSBC, Macquarie and Deutsche Bank investigating and managing the risks posed by financial crime affecting or caused by clients, the risks posed by internal threats and the associated regulatory issues. He is part of the Global Anti-Fraud team at Credit Suisse (part of the UBS Group), which covers both legal entities.

Graham Barrow

Graham has worked in financial services for twenty-five years, latterly providing expertise to a number of high-profile banks in relation to their financial crime control frameworks. He has written the due diligence policy for one global bank and contributed significant expertise to many others. He also works closely with a large number of investigative journalists in both print and broadcast media, helping them to identify and write about organised crime and corruption specifically in respect of the use of legal entities (companies) for laundering the proceeds of their crimes.

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