

A Comprehensive 2-Day Program

All you need to know to optimize profits, protect your organization
and yourself against the ever growing problem of fraud!

Now in it's 35th Year and Totally Updated!

CORPORATE FRAUD - IT HAPPENS!

Cutting Edge Detection & Prevention Strategies

June 20 - 21, 2005 * Concorde Hotel, Kuala Lumpur



Led By

MICHAEL COMER

World Leading Specialist & Authority in Corporate
Crime Detection and Prevention. Author of the
international bestsellers: "Corporate Fraud I, II,
III", "Bad Lies in Business", "Investigating
Corporate Fraud" and "Deception at Work".

Keynote Address & Official Opening by

YBhg Dato' Sri Musa Haji Hassan

Deputy Inspector General of Police
Royal Malaysia Police

"While this is touted as the
information age, the truth is that its
illegitimate by product – Corporate
Fraud is the real growth industry of
the 21st century."

Mike Comer

This Program is guaranteed to change your views about

- Risk and Controls
- Where Profits can be Optimized
- Ensuring that Your Corporate Goals
are Secured and Protected

Another World Class Event brought to You by

RAYMA *NOTHING'S
IMPOSSIBLE!*



For many companies, the time to act is now. For others, now may be too late!

IT HAPPENS !



“Their money was just lying about: if it wasn’t me, it would have been stolen by someone else. Frankly, it would have been rude not to take it”

Joyti De-Laurey a former secretary at the prestigious bankers Goldman Sachs who stole £4.4 million

Mike Comer is fraud's answer to Peter Drucker and Tom Peters rolled into one. Absolutely brilliant! Every top and aspiring senior executive should listen to what he has to say. **He should be compulsory listening!**

Applied Solutions

Mike Comer has massive international experience and piercing insights into the prevention, detection and investigation of fraud. This totally updated program exposes the realities of fraud and proposes practical solutions that will make your organization more profitable and secure. *This is a promise!*

“If I had attended this program six years ago, I would have saved my company US\$25 million and a great deal of anguish. I **WOULD ALSO HAVE KEPT MY JOB.**”

Finance Director

FRAUD CAN STRIKE ANY ORGANIZATION, AT ANY TIME!

Understandably, fraud is not the top priority of busy managers or successful organizations, *until it strikes*. Fraudsters succeed because they have the time and incentive to pay attention to detail, finding and exploiting control weaknesses and taking the unwary victim by surprise. Fraud is always concealed in the details and it is easy to be wise after the event. This program strongly encourages organizations to reconsider their control priorities and put controls in place before it happens.

IS YOUR ORGANIZATION ALREADY AT RISK?

Contrary to popular belief, fraud is not primarily a problem of employee dishonesty but increasingly involves senior managers, suppliers, customers, competitors, international criminal groups and is achieved by deception, extensive collusion, false reporting, bribery and technological abuse. Fraud is growing exponentially with the top ten risks being:

1. Bribery and corruption
2. Conflicts of interest
3. False reporting of financial performance to increase bonuses, ramp share values or to deceive financiers
4. Frauds in marketing, advertising and sales
5. Frauds in purchasing and procurement, construction and building maintenance
6. Frauds in finance and accounting
7. Frauds in logistics and distribution
8. Disbursements and especially electronic payments
9. Theft of intellectual capital and trade secrets
10. Frauds by competitors, including counterfeiting and parallel trading

BEING FOREWARNED IS FOREARMED!

It is seldom a single control weakness that causes catastrophes, but rather a failure to detect signs that things are not quite right. The art is to ensure that within a framework of shared

values, there is a prudent baseline of preventive controls, supported by good intelligence which enables risks to be avoided. Fail-safe procedures to investigate and recover from losses are also vital, yet most frauds are detected by accident and potential recoveries not pursued.

THIS PROGRAM SHOWS YOU HOW TO

- **IDENTIFY** the real risks of fraud and compliance breaches faced by your organization
- **DETECT** and **RECOVER** from erosive frauds and minimize the possibilities of catastrophic fraud
- **INVESTIGATE** and make full financial recovery when fraud is detected
- **DETECT** and **DEAL** with deception in all its guises
- **SPECIFY** processes and develop resources to investigate and recover from fraud
- **SET UP** systems and controls to curb adverse managers and reduce probability of fraud in manual or computer systems
- **APPLY** effective but non-intrusive controls in core and other processes
- **PROTECT** your organization against regulatory, civil and criminal liability impacts of dishonesty

THIS PROGRAM CONCERNS YOU! OF PRIME IMPORTANCE AND BENEFIT TO

- Company Presidents & CEOs
- General Managers
- Financial Directors
- Treasurers & Controllers
- Auditors and Heads of Internal Audit
- Directors of EDP
- Senior Planners & Systems Designers
- Professional Accountants
- Contract & Procurement Managers
- Corporate Security Directors
- Internal & External Attorneys
- Company Secretaries
- Insurance Underwriters & Risk Managers

Program Content

The Essentials of Fraud Risks

Identify the real risks facing your organization. Fraud has predictable profiles – it's simply a question of knowing where to look and what to look for.

Taxonomy of Fraud – The real nature of fraud

- Definitions
- Impact of Fraud
- Elements
- Critical Features
- Motivation
- Differential of Opportunity
- Fraud Profiles

Debilitating Frauds – Avoiding Catastrophes

- By Top Management
- Organized Crime
- Defection of Key Employees
- Bribery by Employees
- Off Book Transactions
- Major Capital Purchases
- Marketing
- Treasury
- Construction Industry
- Trade Finance and Lending
- Espionage
- Extortion
- Emerging Markets

Erosive Frauds – Accounting for 2% - 5% of turnover

- Bribery, Corruption and Conflicts of Interest
- Purchasing
- Marketing
- Competitors
- Logistics
- Manufacturing
- Accounting
- Computer Abuse

Fraud Detection

How to use automated and other techniques to uncover fraud, even when you have no prior suspicions

- The Benefits of Detection
- Responsibilities for Fraud Detection
- Techniques
 - Control Self Assessment (CSA)
 - Automated Methods
 - The Fraud Health Check
 - Job Sensitivity Analysis
 - Undercover Investigations
 - Process Flow Charting
 - Reworking Transactions
 - Targeting
- Case Studies

Investigating Fraud

How to investigate and recover from fraud, using a comprehensive Fraud Policy and Contingency Plan

- The Legal Background
- Investigation Methods
- Controlling Investigations
- Stages in a Major Investigation
- Contingency Planning for Fraud
- Making Recoveries
- Tracing Assets
- Recovering
- Fidelity Insurance

Detecting Deception

How to detect and deal with deception in all its guises

The Problem – How People Lie

- The Human Brain and Deception
- Taxonomy of Lies
- Detailed Symptoms of Deception
- The Content
- Syntax
- Para-linguistics
- Non-verbal Communication

The Solution – How to deal with deception

- The Action Plan
- Types of Questions
- Delivery of Questions
- Important Principles
- Planning the Tough Interview
- Stages in an Interview
- Interview Rooms
- Rehearsal
- Execution
- Specific Applications
 - Interviews with Fraud Suspects
 - General Meetings
 - Pre-employment Screening
 - Dealing with Con-Men
 - Exit Interviews
 - Negotiations
 - Annual Appraisals
 - Elimination Interviews
 - Witnesses
 - Cognitive Interviews
 - Expert Witnesses

Preventing Fraud

How to apply effective controls – ranging from business ethics policies down to baseline operating standards

- The Meaning of Controls
- Compliance Requirements
- Ethical Standards
- Resources Needed for Effective Control
- Vital Policy Areas
- Process Principles
- Types of Forms & Design Principles
- Auditing Your Forms
- Key Processes and Controls in the Core Business
- Control Self Assessment
- Business Intelligence
- Business Operations
- Employee Education
- Peripheral Processes
- Environmental Processes
- Fidelity Insurance
- Hardware Standards
- Action Plans

4 SPECIAL HIGHLIGHTS OF THIS PROGRAM

Benefit from Mike Comer's unique experience and piercing insights into the problems of Corporate Fraud!

1. **Clinic and Private Consultation**

If you have a control, security, fraud or related problem, this is your chance to obtain free, totally confidential and without obligation advice from arguably the world's leading specialist.

- *Applicable to paying participants only*
- *On a first come, first served basis*
- *Clinic duration: 5.00pm – 7.30pm daily*

2. **Continuing Support and Advice**

24 months of continuing support and advice. You will be given a personal access code to Mike Comer's dedicated Internet Site through which you can obtain free advice from Mike Comer on any control related matter.

3. **Comprehensive and Carefully Researched Manual**

Containing checklists, copies of slides, action plans and over 200 techniques for detecting fraud. Serves as a valuable reference after the event.

4. **Unconditional Program Guarantee**

We guarantee two-days of stimulating, thought-provoking learning. Mike Comer's style is interactive, humorous and always to the point. If you participate in this program, consider the recommendations and then conclude that it was not worth every Ringgit, your participation fee will be refunded!

PRAISE AND ACCOLADES FOR MIKE COMER

"I personally find most seminars average but this one has got to be outstanding!"

Eveready Battery Co (M) Sdn Bhd

"Mike Comer hits the nail on the head with his presentation and materials."

Kontena Nasional Sdn Bhd

"Good seminar leader, standard of presentation was as expected. Good ideas and opinions. Critical Point Auditing would be useful in my work."

Sime Darby Bhd

Separately Book-able Clinic on **Deception At Work !**

Ensuring Your Decisions are Based on the Truth

Led by Mike Comer * June 20, 2005 * 8.00pm – 10.30pm

Lies comes in all shapes and sizes and they all lead to bad decisions, problems and missed opportunities. By being able to deal effectively with deception, ensuring that you only respond to the truth, your decision will be more accurate, making you a more effective manager!

This Clinic will provide concepts & practical details to understand

- How lies are told and why the liar cannot conceal the symptoms
- How the human brain and autonomic system process lies
- The top fifty clues to deception
- The meaning of rapport, empathy and "getting on the same wavelength"
- A neuro-linguistic approach to the truth
- The effect of emotions on getting to the deep truth
- The eight stage process of getting to the truth
- A personal manifesto for avoiding deception at work

Clinic Content

How and where people tell lies in business

- In meetings and discussions
- On job and other application forms
- In correspondence
- In business and investment proposals

Clues which are always left by the liar

- The operation of the human brain
- Conscious and unconscious clues
- Detecting lies in the content of what the liar says or writes in the syntax
- In Para-linguistics in non-verbal and body language
- In his attitude, what the liar does not say that a truthful person would
- The importance of syntax

Planning the interview room

- The importance of rehearsal
- Designing effective forms
- Your personal manifesto

YOUR INTERNATIONALLY RENOWNED EXPERT MICHAEL COMER



Leading Edge Expert in Corporate Crime Detection and Prevention

Mike Comer is an independent consultant specializing in all aspects of fraud prevention, detection, investigation and recovery. He heads up COBASCO, an international community of fraud and legal specialists, based in London and Houston, USA.

From 1963 to 1971 he served as a Commissioned Officer in HM Customs & Excise Investigation Branch where he successfully handled hundreds of investigations into commercial, revenue, narcotics smuggling, organized crime and other types of complex financial frauds. He investigated some of the first cases of computer crime in Europe. He was commended at the Central Criminal Court, Old Bailey for his skills in unravelling a multi-million pound banking fraud, and in other civil and criminal courts for his skills as an Investigator.

Headhunted by Esso Petroleum Company Limited in 1961, he served as Corporate Security Co-ordinator and later as Security Adviser for Esso Europe Inc. In these posts he directed the protection program for massive assets including refineries, extensive computer and communications networks, a large shipping fleet, thousands of retail outlets and for more than 30,000 people.

Since 1979, operating as an independent specialist, he has been retained by hundreds of blue chip clients on a wide range of assignments and investigated many spectacular and high profile frauds in Europe, Asia and the United States of America. He was also appointed a director of two public companies to advise on their control strategy.

Highly Appraised Speaker at International Fraud Conferences

Mike Comer lectures in Europe, Asia, South Africa, South America and the United States to professional audiences including Chartered and Certified Accountants, Internal Auditors, American Society for Industrial Security, Institute of Bankers, Bank Administration Institute, London and City University Business Schools, Harvard Advanced Management Groups and to the legal profession and government departments. He trained the Anti-Corruption Bureau and Customs Departments for two Asian countries. He worked directly with Michael Manley, Prime Minister of Jamaica, in successfully

restructuring the country's Customs & Excise department. Fifteen years later, Mike Comer's action plan is still working successfully.

Mike Comer served as Visiting Professor at Cranfield Institute of Technology and is currently an Honorary Visiting Fellow at the Scarman Centre, University of Leicester. He is past President of the European Chapter of the Association of Certified Fraud Examiners and of the American Society of Industrial Security's Committee on Fraud. He is a member of MENSA.

Specialist Author & Editor

Mike Comer has written six books on fraud which have been translated into Spanish, Portuguese, German, Thai and Chinese. "Corporate Fraud III" was released by Gower Publications Ltd in August 1997 and has become a best seller. In 2003 Gower published "Investigating Corporate Fraud" and a major new book called "Deception at Work", which deals with lies in all their forms and how they can be resolved. He was the founder and managing editor for eight years of the "Computer Fraud and Security Bulletin" and the "Corporate Crime Bulletin" that monitor thousands of information sources world-wide, including the Internet, and present a digest for senior managers and their legal and control advisers.

REGISTRATION FORM

YES! Please register the following :
(Please tick appropriate boxes)

Name 1: _____

Position: _____

E-mail: _____

Mobile: _____

P1 P2

Name 2: _____

Position: _____

E-mail: _____

Mobile: _____

P1 P2

Name 3: _____

Position: _____

E-mail: _____

Mobile: _____

P1 P2

Company: _____

Address: _____

Tel: _____ Fax: _____

Contact Person: _____

Position: _____

E-mail: _____

Mobile: _____

PAYMENT METHOD

By Bank Transfer

Remit payment at any Public Bank branch

• A/C Name: RAYMA Sdn Bhd

• A/C Number: 3081577110

Fax us the bank-in slip with this registration form at (03) 78044484

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Cheque _____

Amount _____

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Fax this registration form, then send with payment to:

RAYMA Sdn Bhd (155878W)

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47301 Petaling Jaya, Selangor Darul Ehsan

Tel: (03) 7804 4666/777/888 Fax: (03) 7804 4484

Email: seminars@rayma.com.my

Program Details

CORPORATE FRAUD – IT HAPPENS! [P1]

Cutting Edge Detection & Prevention Strategies

- 20 – 21 June 2005
- 9.00am – 5.00pm daily
- Concorde Hotel, Kuala Lumpur

DECEPTION AT WORK! (Special Clinic) [P2]

Ensuring Your Decisions are Based on the Truth

- 20 June 2005
- 8.00pm – 10.30pm
- Concorde Hotel, Kuala Lumpur

Your Investment

Program 1: RM2,380 per person

Inclusive of comprehensive program manual, lunch & refreshments.

Program 2: RM480 per person

Inclusive of clinic manual & refreshments

Special Rate for Both Programs – Pay only RM2,660 per person.

Certificate of Attendance

Personally signed by Mike Comer
will be awarded at the completion of the program.

Early bird incentive

Take 10% OFF the total fee payable
If you register and pay before 31 March 2005.

Group Incentive

Team attendance highly recommended!
10% OFF – for 4 or more from the same
company, attending the same program.

Reservation

Reservations can be made by telephone, telefax or by e-mail. Registration is confirmed on receipt of registration form and payment cleared before the program date. If unable to do so due to government policy or company procedure, please advise late payment in writing.

Cancellation Policy

Full refund for written notice received 2 weeks before program. A 25% cancellation fee will be levied for late cancellations. No refunds after 20 May 2005.

Substitutions are allowed.

RAYMA Guarantee

Full refund if we do not deliver what we promised.
Just turn in your workbook at the end of the program.

Need to develop entire teams? WE COME TO YOU!

In-company Customised Learning Solutions

All our public programs, based on best practices, can be developed in partnership with you to meet your organization's specific requirements

Tel: (03) 78044666 / 777 / 888 Fax: (03) 78044484

Email: seminars@rayma.com.my

**Full program details and online registration:
rayma.com.my/CF/index.shtml**