

**Tuesday 18 October 2016 – 8.30am to 11.30am**

**Hosted by Gateley plc**

**One Eleven Edmund Street**

**Birmingham**

**B3 2HJ**

**Masterclass**

**Interviewing fraud & preventing mortgage fraud**

### AGENDA

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| 08.30  | **Registration and Refreshments**  |
| 09.00  | **Welcome & introduction**  |
| 09.05  | **Lorne Wiggin, Royal Bank of Scotland – Using interview models** |
| 09.45  | **Dr Janice Goldstraw-White, Criminologist – learning from fraudster** |
| 10.20  | **Coffee** |
| 10:40 | **David Knowles–mortgage fraud (the problem)** |
| 11:00 | **and Gavin Burton – mortgage fraud (the solution)** |
| 11.20 | **Questions to the speakers** |
| 11.30 | **Close** |

**Speakers**

**Lorne Wiggin, Senior Investigations Manager, RBS Security & Resilience**

**Using Interview Models in Financial Institution Investigation Interviews:**

**Enhanced or Reduced Effectiveness and Efficiency?** Part 2

Lorne joined NatWest in 1985 and worked in Branch Banking moving to mortgage sales in 1992. After two years of sales management he became responsible for training area sales managers.

Following a Bank restructure Lorne became a Compliance Manager. Over six years this evolved into a specialist role working with third party vendors and confirming their adherence to agreed rules and regulations, during which time NatWest had become RBS.

In 2006 Lorne joined the Investigations team as a Senior Investigator. In June 2015 he was promoted to Investigations Manager. Within the legal department he has oversight of a wide variety of investigations including internal fraud and reputational and regulatory issues across all geographies where RBS and its subsidiaries trade.

Lorne is an ice skater, indoor and outdoor climber, clay pigeon shooter and has been a Wolverhampton Wanderers season ticket holder for over 20 years.

**Dr Janice Goldstraw-White, Criminologist**

**What we can learn from fraudsters**

Janice is an independent criminologist who runs her own management and research consultancy in the UK. With a past career as an accountant and currently as a criminologist, she has considerable experience across both business and academic sectors. She obtained a BSc degree from The Open University in 1995; a MSc in Criminal Justice Studies from Leicester University in 1998 and a Ph.D. in Criminology from Keele University in 2007. She has carried out extensive research in the area of white-collar crime both in the UK and Australia, with a focus on offender accounts of criminal behaviour. Her research expertise lies in qualitative research, especially via interviewing and she has undertaken over 40 interviews with convicted fraudsters in jail. Other research projects have included the impact of the economic climate upon fraudster behaviour, manager perceptions of fraud, bribery and corruption in the Middle East, new areas of crime prevention and the motivation of insurance fraudsters. Since completing her PhD on offender accounting and white-collar crime, she has had a number articles published and regularly speaks at conferences on fraud. Her own book entitled ‘White-Collar Crime: Accounts of Offending Behaviour’ was published in November 2011.

**Detective Sergeant Gavin Burton, Metropolitan Police**

**David Knowles**

**Mortgage fraud**

David Knowles, Fraud Strategy Manager, Safe Move Scheme.

David Knowles joined The Safe Move Scheme in February 2016 to lead fraud strategy for their mortgage fraud prevention system, having served for 26 years at Scotland Yard’s Fraud Squad as a detective and financial investigator.

A regular and well known presenter to the financial services industry on identity crime and emerging fraud trends, his innovative audience participation style approach to discussing fraud saw him dubbed “The Jeremy Kyle of Fraud” by the Society of Licence Conveyancers’ director Mike Ockenden at the SLC regional roadshow events in May this year ! David has also provided a teaching input into the West Midlands Police Fraud Course for the past 4 years on application fraud and money laundering.  Both the Council of Mortgage Lenders and specialist PI insurance brokers Howdens have published articles written by David this year on cyber fraud and Data Protection Act obligations.

**& Gavin Burton**

**Mortgage Fraud**

Gavin Burton is the Strategic Development Director at TrustID, a leading company in the area of identity document validation.  Gavin’s role at TrustID involves forging relationships with government and industry to better understand the thinking around identity checking, whether this be for compliance purposes, the right to work or general fraud prevention.

Prior to working at TrustID Gavin was in the Metropolitan Police for 25 years as a career Detective.  He was the operational lead for the pioneering Amberhill identity team which collated false identity data and shared this with partner agencies to prevent and detect crime.

**REGISTRATION/APPLICATION FORM**

The Masterclass is **free** for Midlands Fraud Forum members, or a substitute colleague from their organisation. Non-members can attend at a cost of £60.00 which includes membership of the Forum up to the date of our Annual Conference in February 2017. Registration for this event can now be made by members on the website using the link below:

[http://www.midlandsfraudforum.co.uk/event-2330240](http://www.midlandsfraudforum.co.uk/event-1991012)

For non-members or replacement colleagues please complete the details below and return it to Sylvia Jones at info@midlandsfraudforum.co.uk or telephone 0121 356 1754

I am unable to attend but would like a replacement from my company to attend, please see details below.

Yes, I’d like to attend the Masterclass but I am not a member of Midlands Fraud Forum.

I enclose a cheque for £60 payable to Midlands Fraud Forum.

Please send me an invoice to the address below.

Please complete the details below using capitals throughout.

Members name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attendee name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Job Title \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Company \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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