**Advance Judicial Training in Cybercrime**

**Case Study Synopsis**

Federal Bank of Atlantis is well known, successful and trustable bank in Europe. It has many branches and businesses in number of different countries not only in Europe, but worldwide as well. Its banking and business connections are known to be reputable and trustful. It seems that due to its policies people are tending more to have banking accounts and other sorts of banking products in this bank then in many others.

FBA Board of Directors rendered decision about issuing special anniversary bond for the purpose of marking its 100 years of existence and successful operations. For that purpose Board empowered Department for logistics and operations to make necessary preparations for printing of bonds, including finding suitable partner for acquiring all necessary printing elements for this purpose. Department for logistics started immediately to plan further actions, including finding appropriate company selling bond printing material and suitable printing company for this special purpose.

Best offer for the special printing material came from one of the renown companies within this filed with headquarters in Norland named “United Bank Printing”. Initial contacts were made and Financial Department of the FBA started to engage as well. Deputy Head of the logistics and operations due to the lack of more experienced staff in the office since it was summer vacation time realized that all hands on deck will be needed. Thus, junior and recently employed personal was engaged in this activity as well making necessary calls and engaging with colleagues from financial department as deemed necessary.

Very soon deal was made and 20.000 special printing paper materials were ordered by FBA from UBP for the price of 300.000 Euros. FBA logistics and operations engaged with counterpart in UBP about logistical arrangements while financial departments of both FBA and UBP exchanged necessary details about payment including SWIFT and IBAN accounts and codes, financial officers in charge of transferring the advance payment and filing final invoice etc. Advance payment of 100.000 Euros was required to be payed by FBA to UBP on account in Docklands Securities Bank of Norland, what was done within 24 hours.

In accordance with the contract, 20.000 special printing papers should have been printed in no more than one week time, what UBP did one day before the deadline. Business and Commercial division of the company send a notice to the Financial Department that they are ready to ship the shipment as soon as they got confirmation about final payment. Financial Department immediately contacted by e-mail FBA counterparts letting them know that material is printed and that due payment of 200.000 Euros should be done in no more than 48 hours. FBA confirmed that they will make the transfer as soon as possible but not longer than deadline.

Within same working day FBA financial department prepared necessary arrangements for transferring the money, including changes of the banking account information’s requested by the UBP financial department by e-mail before closing of business hours, due to the national holiday in Norland and closing of all offices and branches of Docklands Securities Bank of Norland in that country for next 3 working days. Instead of Norland, bank account details of UBP account in Docklands Securities Bank of Norland in Ostland were given. Having on mind urgent need of FBA for the material and request from UBP, chief financial officer issued approval for the transfer and remaining 200.000 EUR were transferred to the banking account of UBP in Ostland next day first thing in the morning.

In the morning of the day when 48 hours expired, UBP financial department urgently contacted FBA counterparts with request for immediate reaction for payment of remaining contracted amount of money. FBA responded happily that they have already made transfer well before deadline passed and that they are expecting announcement of the delivery day for the printing material, congratulating UBP on the National Holiday.

UBP financial department quickly checked their account statements and responded back to FBA that there are no payments in their behalf by FBA and asked what National Holiday is FBA congratulating when next one is due in two months’ time.