



# iPROCEEDS

Project on targeting crime proceeds on the Internet  
in South-eastern Europe and Turkey

[www.coe.int/cybercrime](http://www.coe.int/cybercrime)

## 3.4.5 and 3.4.9 Activity outline

### Workshop on online financial fraud and credit card fraud

18-19 September 2017

**Ramada hotel  
Podgorica, Montenegro**

#### Background

Worldwide, most cybercrime reported and investigated by criminal justice authorities is related to different types of fraud and other offences aimed at obtaining illegal economic benefits. Online financial fraud and credit card fraud are highly profitable criminal activities and generating proceeds often being their primary purpose.

In the past years the world saw an increase in CEO fraud, a crime which affects businesses of all sizes in both the private and public sector with tens of thousands of victims worldwide resulting in the loss of billions.<sup>1</sup>

At the same time payment cards still remain a very popular payment method and therefore a target for criminals. Debit and credit cards skimming still represents a major threat. Card-present and card-not-present fraud is widely spread with forged cards and compromised credit card details being used to commit high volume crime, with tens of thousands of victims.

To respond effectively to these threats, co-operation is crucial between the law enforcement agencies and the industry through enhanced information sharing and public/private partnerships.

#### Expected outcome

The workshop aims through an increased knowledge of different trends and typologies of online financial fraud and credit card fraud to contribute to strengthening the capacity of the criminal justice authorities to search, seize and confiscate online crime proceeds generated by such criminal activities.

<sup>1</sup> FBI, Public Service Announcement, Business E-mail Compromise: The 3.1 Billion Dollar Scam, <https://www.ic3.gov/media/2016/160614.aspx>, 2016

## Participants

Representatives of the Cybercrime Units, Financial Investigation Units, Financial Intelligence Units (FIUs), Prosecutor's Office, judiciary, as well as the private sector from Montenegro and Kosovo\*<sup>2</sup> will take part in the workshop.

The working language of the event will be English. Interpretation into Montenegrin and Albanian will be ensured.

## Location

Ramada Podgorica hotel, Blv Save Kovacevica 74, Podgorica.

## Programme

18 September 2017	
07h30	<b>Registration</b>
08h00	<b>Opening</b>  Matteo LUCCHETTI, Project Manager Cybercrime Programme Office of the Council of Europe
08h20	<b>Session 1: General overview of financial fraud and credit card fraud online in Montenegro and Kosovo*. Trends, statistics and case studies</b>  Presentations by Cybercrime Units and/or prosecutors from Montenegro and Kosovo*
09h20	<b>Session 2: Social engineering, BEC/CEO fraud - a challenge for investigators and prosecutors</b>  Speaker: Hein DRIES, Council of Europe expert
10h10	Coffee break
10h30	<b>Session 3: Analytical Project Apaté: Europol's initiative against CEO fraud based on social engineering techniques</b>  Speaker: Peter DEPUYDT, Project Manager AP Apaté, Operational Directorate O2 European Serious Organised Crime Centre (ESOCC), Europol
11h30	<b>Session 4: Online financial crimes and fraud - e-commerce fraud and online extortion.</b>  Speaker : Michael JAMEISON, Council of Europe expert
12h20	Lunch break
13h20	<b>Session 5: Trading secretly on the 'darkmarkets' - encryption, virtual currencies and the Darknet</b>  Speakers: Michael JAMEISON, Council of Europe expert
14h10	<b>Session 6: Online money laundering typologies</b>  Speaker: Klaudio STROLIGO, Council of Europe expert

<sup>2</sup> \*The designation is without prejudice to positions on status, and is in line with the ICJ Opinion on the Kosovo Declaration of Independence.

15h10	Coffee break
15h30	<b>Session 7: Latest trends in credit card fraud - banking malware and skimming</b>  Speaker: Ionut STOICA, Acting Head of the Bureau for Combating Online Frauds and Electronic Payment Frauds, Central Service for Countering Cybercrime, General Inspectorate of the Romanian Police, Romania
16h30	End of day 1
19h00	Social dinner
<b>19 September 2017</b>	
08h30	<b>Session 8: National legal framework for financial investigations of online crime proceeds</b>  Speakers: Financial investigations Units of Montenegro and Kosovo*
09h30	<b>Session 9: General overview of financial investigations of online crime proceeds: international standards</b>  Speaker: : Klaudijo STROLIGO, Council of Europe expert
10h20	<b>Session 10: International cooperation for financial investigations of online crime proceeds. Tools, methods, challenges for law enforcement cooperation</b>  Speaker: Roland Baier, State Criminal Police Office Baden-Württemberg Inspection 740, Asset Forfeiture, Germany
11h00	Coffee break
11h30	<b>Session 11: Bitcoin-related financial investigations: tracing methods to identify the suspect, storage and seizure of Bitcoins</b>  Speaker: Roland Baier, State Criminal Police Office Baden-Württemberg Inspection 740, Asset Forfeiture, Germany
12h30	<b>Closing</b>
13h00	Lunch break and end of Day 2

## Contact

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