



# iPROCEEDS

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

## Regional Forum on Online Fraud

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**Zagreb, Croatia | 4-5 October 2018**

**organised under the  
Croatian Chairmanship of the Council of Europe  
Committee of Ministers**

**by the**

**Cybercrime Programme Office of the Council of Europe and  
Regional Centre for judicial training on Cybercrime,  
Judicial Academy of Croatia**

### OUTLINE

#### Background and justification

Worldwide, most cybercrime reported and investigated by criminal justice authorities is related to different types of frauds aimed at obtaining illegal economic benefits. Vast amounts of crime proceeds are thus generated –and often laundered – on the Internet and through the use of information and communication technologies.

Online financial fraud and credit card fraud are highly profitable criminal activities and generating proceeds often being their primary purpose. BEC/CEO fraud 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. 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.

Cybercrime is a lucrative business and one of its key driving forces and motivations is generation of profits. Targeting cybercrime proceeds through conducting financial and money laundering investigations will increase efficiency and success of criminal investigations and criminal proceedings from the perspective of both prosecuting a criminal and seizing proceeds generated by such criminal activities.

More efficient investigations and prosecutions of cybercrime and online crime proceeds depend on a range of factors including, availability of an effective legal framework criminalising conduct and putting in place necessary investigative tools, inter-agency cooperation and dialogue between various agencies, exchange of information between different professional communities, international cooperation, as well as public-private partnerships in cybercrime and financial investigations, and when following the money flows of the cybercriminals.

The prevention, investigation and prosecution of online frauds call for a comprehensive response and close cooperation between partners from various sectors.



**CHAIRMANSHIP OF CROATIA**  
Council of Europe  
May - November 2018  
**PRÉSIDENCE DE LA CROATIE**  
Conseil de l'Europe  
Mai - Novembre 2018



## Expected outcome

Criminal justice authorities will improve their capacity in the investigation, prosecution and adjudication of online frauds and search, seizure and confiscation of online crime proceeds through:

- increased awareness on current threats, trends, countermeasures and various initiatives in the field of investigation and prosecution of online fraud;
- a better understanding of relevant international standards and frameworks and their effective application in fighting online fraud and online crime proceeds;
- exchange of experience, case-law and case studies;
- enhanced public-private cooperation and information sharing between cybercrime related governmental agencies and private sector entities at national and international levels.

## Participants

Participants include judges, prosecutors, cybercrime investigation units, financial investigation units, Financial Intelligence Units as well as any other officials considered relevant to the scope of the activity and representatives of the private sector from Albania, Bosnia and Herzegovina, Montenegro, Serbia, "the former Yugoslav Republic of Macedonia", Turkey, Kosovo\*<sup>1</sup> and Croatia.

## Location

Sheraton Zagreb Hotel, Ul. kneza Borne 2, 10000, Zagreb, Croatia.

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<sup>1</sup> \*This designation is without prejudice to positions on status, and is in line with UNSC 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.

# Programme

Thursday, 4 October 2018

09h00	<p>Opening</p> <ul style="list-style-type: none"> <li>- Ivan Glavić, County State Attorney's Office in Zagreb, Croatia</li> <li>- Andrea Posavec Franić, Director of Judicial Academy, Croatia</li> <li>- Alexander Seger, Head of the Cybercrime Division, Council of Europe</li> </ul>
<h2>The latest trends and threats</h2>	
09h30	<p>Cybercrime economy and emerging challenges related to online crime proceeds:</p> <ul style="list-style-type: none"> <li>▶ the cost of cybercrime;</li> <li>▶ cryptocurrencies;</li> <li>▶ Darkmarkets and underground economy.</li> </ul> <p>Presentation by Tero Toivonen, Seconded National Expert against CNP Fraud Europol FP Terminal</p> <p>Discussion</p>
10h15	<p>Payment card fraud:</p> <ul style="list-style-type: none"> <li>▶ latest trends;</li> <li>▶ examples of supported operations and avenues for possible cooperation.</li> </ul> <p>Presentation by Piet Lakeman, Senior Policy Lead, Ecosystem Risk , VISA</p> <p>Discussion</p>
11h30	<p><b>Coffee break</b></p>
<h2>European standards</h2>	
12h00	<p>EU Directive on combating fraud and counterfeiting of non-cash means of payment:</p> <ul style="list-style-type: none"> <li>▶ expanding the scope of the offences to include, for example, transactions through virtual currencies;</li> <li>▶ harmonising the definitions of some online crime offences, such as hacking a victim's computer or phishing;</li> <li>▶ introducing minimum level for the highest penalties for natural persons;</li> <li>▶ clarifying the scope of jurisdiction to ensure cross border frauds are better dealt with;</li> <li>▶ improving EU-wide criminal justice cooperation;</li> <li>▶ improving prevention and awareness-raising to reduce the risk of becoming a victim of fraud.</li> </ul> <p>Presentation by Markko Künnapu, Adviser, Criminal Policy Department, Ministry of Justice, Estonia</p> <p>Discussion</p>
12h45	<p>Budapest Convention on Cybercrime:</p> <ul style="list-style-type: none"> <li>▶ substantive/ procedural norms;</li> <li>▶ avenues for international cooperation for investigating online fraud.</li> </ul> <p>Presentation by Mariana Chicu, Project Manager, Cybercrime Programme Office of the Council of Europe</p> <p>Discussion</p>
13h15	<p><b>Lunch</b></p>

## Who did it? – Catching criminals in cyberspace

14h30	<p>2<sup>nd</sup> Additional Protocol to the Budapest Convention on Cybercrime:</p> <ul style="list-style-type: none"> <li>▶ rationale;</li> <li>▶ provisions for more efficient mutual legal assistance;</li> <li>▶ direct cooperation with providers across jurisdictions;</li> <li>▶ lawful access to data in the cloud.</li> </ul> <p>Presentation by Alexander Seger, Head of the Cybercrime Division, Council of Europe</p> <p>Discussion</p>
15h30	<p>Improving cross-border access to electronic evidence in the EU: towards new rules for police and judicial authorities to access the electronic evidence in investigations.</p> <p>Presentation by Markko Künnapu, Adviser, Criminal Policy Department, Ministry of Justice, Estonia</p> <p>Discussion</p>
<b>16h15</b>	<b>Coffee break</b>
16h30	<p>Experience on successful investigation of online financial fraud and crime proceeds in the region</p> <p>Panel: Judges, Prosecutors, Cybercrime Units, Financial Investigative Units</p> <p><i>Moderated by Kornelija Ivanušić, Judge, Municipal Court Velika Gorica, Croatia</i></p> <p>Discussion</p>
<b>17h30</b>	<b>End of day 1</b>
<b>19h00</b>	<i>Social dinner for all participants</i>
Friday, 5 October 2018	
<b>Public-private cooperation against cybercrime</b>	
09h00	<p>Solutions: collective fight against online fraud and effective reporting of fraud.</p> <p>Presentation by Pauline Smith, Director of Action Fraud and Evlambois Christophi, Senior Digital Manager, the National Fraud and Cyber Reporting Centre UK</p> <p>Discussion</p>
10h00	<p>Countering money laundering in the online environment:</p> <ul style="list-style-type: none"> <li>▶ online money laundering typologies;</li> <li>▶ guidelines and indicators to prevent and detect online fraud for the financial sector.</li> </ul> <p>Presentation by Anna Zolotareva, Financial Analyst, Financial Intelligence Unit Luxembourg (FIU-LUX)</p> <p>Discussion</p>
<b>11h15</b>	<b>Coffee break</b>
11h45	<p>Solutions: public-private cooperation for prevention, detection, investigation and prosecution of online financial fraud.</p> <p>Presentation by Brad Carpenter, Supervisory Special Agent, FBI Cyber Division, NCFTA, USA</p> <p>Discussion</p>

<b>The way forward</b>	
12h45	Closing session
<b>13h00</b>	<b>Lunch and end of the Conference</b>

## **Contacts**

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