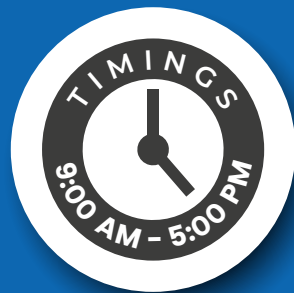


FRAUD & FORGERY IN BANKS

INTERNAL CONTROL AWARENESS & BEST PRACTICES



This comprehensive one-day training program is designed to equip branch banking staff, Branch Managers, Manager Operations and back-office teams with the critical skills needed to detect, deter, and report fraudulent activities before they result in financial losses. Participants will explore the root causes of fraud from process gaps and control failures to execution errors and learn how to build a robust fraud risk management framework aligned with State Bank of Pakistan (SBP) regulatory requirements. The program emphasizes the critical role of every employee in creating a vigilant, fraud-aware culture, equipping them with the tools to detect early warning signs, prevent fraudulent activities, and ensure the integrity of banking operations.



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FRAUD & FORGERY IN BANKS

INTERNAL CONTROL AWARENESS & BEST PRACTICES

KEY LEARNING OBJECTIVES

- Differentiate between internal fraud, external fraud, and collusion.
- Identify weak or missing internal controls that create fraud opportunities.
- Understand common forgery techniques.
- Understand common fraud schemes in credit and loan operations.
- Understand the landscape of digital banking frauds.
- Identify common digital fraud techniques.
- Learn prevention and detection strategies for digital channels.
- SBP reporting requirements and timelines.
- Learn about preventive, detective, and corrective controls.
- Develop strategies for strengthening internal controls.

COURSE OUTLINES

Introduction to Fraud & Forgery in Banking:

- Definition and Scope
- Categories of Fraud
- General Types of Frauds in Banking
- The Mind of a Fraudster
- The Fraud Triangle

Categories of Frauds:

- Internal Frauds.
- External Frauds.
- Mind of Fraudster.

How Fraud Occurs – A Deep Dive:

- Control Failures
- Execution Failures
- Forgery Techniques

Credit, Loans & Documentation Frauds:

- Types of Credit and Loan Frauds
- Loan Application Fraud
- Agriculture Loan Frauds in Pakistan
- Preventive Measures

Digital Banking Frauds:

- Types of Digital Banking Frauds
 - Phishing
 - Smishing (SMS Phishing)
 - Vishing (Voice Phishing)
 - Mail/Web Spoofing
 - Skimming/Counterfeiting
 - Shoulder Surfing
 - SIM Swapping
- SBP's expansion of digital fraud data collection requirements
- Monthly reporting of digital frauds and scams to SBP
- SBP guidelines on digital banking security (BPRD Circular No. 04 of 2023)
- SBP Regulatory Requirements for Digital Fraud Prevention

Fraud Key Risk Indicators (KRIs) & Red Flags:

- Fraud Key Risk Indicators
- Fraud Red Flags Indicators
- Building a Fraud-Aware Culture

Fraud & Forgery Reporting Mechanisms and Requirements:

- Fraud Reporting Sources
- SBP Fraud Reporting Requirements
- Fraud Reporting General Mechanism

Data Analytics for Fraud Detection & Preventive Controls:

- Data Analytics for Fraud Detection.
- Types of Internal Controls.
- Preventive Measures and Internal Controls.
- Enhancing Internal Controls & Compliance.
- Incident Response and Investigation Techniques.

Case Studies & Group discussion:

WHO SHOULD ATTEND?

- Branch Managers.
- Operation Managers.
- Branch Compliance Officers.
- Investigation Officers.
- Branch Auditors.
- Front Desk Staff.
- Credit Officers.
- Call Center Managers.
- Fraud Analysts.
- IT Security Teams.
- Internal Control and Compliance Officers.

FACILITATOR

Muhammad Abdul Rafey Khan

Senior Banker & Professional Trainer:

Mr. Muhammad Abdul Rafey Khan is a senior banking executive and Master Trainer with over 32 years of experience across premier financial institutions, including Standard Chartered, UBL, MCB, Askari Bank, and The Bank of Punjab. As a former Regional Operations Head, he has directly governed operational risk management, regulatory compliance, and internal controls for large networks of conventional and Islamic branches. His expertise is deeply rooted in central bank guidelines, making him a trusted subject matter expert and a technical resource person for the State Bank of Pakistan in areas such as Currency Management Strategy, trade processing, and RAAST.

As a corporate educator, Mr. Rafey specializes in curriculum design, assessment frameworks, and high-impact training delivery. He is a certified Master Trainer in KYC/AML & CFT and regularly facilitates specialized modules on regulatory compliance, technical branch operations, and workplace emotional intelligence. Holding an MS in Management from UET Lahore and an Executive MBA in Marketing, he combines deep academic knowledge with practical banking leadership to develop competent, compliant, and emotionally intelligent banking professionals across all cadres.

TRAINING MANAGER Imran Hameed Qureshi, NIBAF PK, Lahore

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