

FRAUD | FORUM

AGENDA

DAY 1 — FEBRUARY 25, 2009

8:30 — 9:00 am Registration

9:00 — 9:15 am Opening Remarks: Federal Trade Commission (FTC) Chairman **William Kovacic**

9:15 — 10:45 am Panel 1: Becoming a Scam Artist, Understanding the Victim: Exploring the Psychology of Scammers and Victims

MODERATOR: Dan Salsburg, Assistant Director, Division of Marketing Practices, FTC

PANELISTS: **Jim Vitale**
Former telemarketer of fraudulent business opportunity

Doug Shadel
State Director
AARP Washington

Lynne M. Vieraitis, Ph.D.
Associate Professor
Criminology Program,
University of Texas at Dallas

Panelists will explore the motivations of scam artists, including: how they get started and learn the tools of the trade; how and why they target particular victims; and techniques they use to entice potential customers. Panelists also will discuss the psychology of consumers, including how they become victims of these fraudulent actors, ways they can protect themselves, and ways to effectively educate them about fraud.

10:45 — 11:00 am Morning Break

11:00 am — 12:30 pm Panel 2: Quantifying Fraud and Under-Reported Fraud: Identifying the Fraud that is not Reported and Exploring Ways to Reach Susceptible Consumers

MODERATOR: Tracy Thorleifson, Staff Attorney, Northwest Regional Office, FTC

PANELISTS: **Keith Anderson**
Economist
Bureau of Economics, FTC

David Szuchman
Director
Division of Consumer Affairs
New Jersey Attorney General's Office

Debra Deem
Victim Specialist
FBI, Los Angeles, CA

Linda Fisher
Professor of Law
Seton Hall Law School

Sally Greenberg
Executive Director
National Consumers League

Nora J. Carpenter
Senior Vice President
BBB Capacity for the Council of
Better Business Bureaus

DAY 1 (CONTINUED):

Panelists will provide relevant FTC fraud statistics and discuss types of fraud that consumers may be reporting at lower rates than other scams (e.g. charity fraud). Panelists also will discuss types of fraud directed at particular segments of the population, including minorities and the elderly. They will explore how these populations fall victim to particular scams and how various factors (including a lack of awareness or embarrassment that they have been scammed, or a lack of knowledge regarding where to complain) affect consumer reporting. Panelists also will discuss ways to reach targeted consumers in order to educate them about fraud prevention and reporting.

12:30 – 1:30 pm

Lunch Break

1:30 – 3:00 pm

Panel 3: From Gateway to Gatekeeper: The Role of Private Industry Players in Detecting and Preventing Fraud

MODERATOR: Tracey Thomas, Staff Attorney, Division of Marketing Practices, FTC

PANELISTS:

Jane Larimer
General Counsel
NACHA - The Electronic Payments
Association

Clifford Stanford
Assistant Vice President & Director
Retail Payments Risk Forum
Federal Reserve Bank of Atlanta

Jack Christin
Senior Regulatory Counsel
Ebay

James Paravecchio
Group Manager
Fraud Risk Management Operations
Verizon

Tim Cranton
Associate General Counsel
Microsoft Corporation

Panelists will discuss how scam artists use tools or services from various private industries to perpetrate their fraud, and will identify these industries' best practices to help in the prevention and early identification of fraud. Panelists also will discuss new initiatives and/or research they have instituted to better detect and prevent fraud.

3:00 – 3:15 pm

Afternoon Break

3:15 – 4:15 pm

Break-Out Sessions for Panels 1, 2, and 3 (all participants)

Each group will have an informal discussion led by co-facilitators relating to issues raised during Panel 1, 2, or 3.

4:30 – 5:15 pm

Break-Out Sessions report back to the full group

MODERATOR: Janis Kestenbaum, Staff Attorney, Division of Marketing Practices, FTC

Representatives selected from the breakout groups will discuss the main ideas and issues raised by their group, as well as recommendations for future action.

DAY 2 — FEBRUARY 26, 2009

Day 2 of the Fraud Forum is open to domestic and international law enforcement only.

8:30 – 9:00 am Registration

9:00 – 9:30 am Opening Remarks: **Eileen Harrington**, Acting Director, Bureau of Consumer Protection, FTC, and **Andrea Rosen**, Deputy Commissioner, Fair Business Practices, Competition Bureau Canada

9:30 – 10:45 am Panel 1: Scam Artists Concealed: Understanding How Scammers Hide

MODERATOR: **Steve Baker**, Director, Midwest Regional Office, FTC

<p>PANELISTS: Michael J. McKeown Supervisory Special Agent (SSA) Cyber Initiative and Resource Fusion Unit (CIRFU), FBI</p> <p>Joan MacPherson Senior Competition Law Officer Competition Bureau Canada</p> <p>Cory Louie Trust & Safety Manager Google</p>	<p>Jay Lerner Assistant Chief Fraud Section, Criminal Division US Department of Justice</p> <p>Paul Laudanski Senior Manager Safety Investigations Microsoft Corporation</p>
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This panel will examine the ways scam artists conceal their whereabouts, their identities, their financial resources, or even the existence of the fraud itself. Panelists will discuss the methods scam artists use to conceal their crime; how the type of fraud they perpetrate may influence these methods; how they work internationally to hide their illegal conduct; and how law enforcement can track and uncover fraudulent activity.

10:45 – 11:00 am Morning Break

11:00 am – 12:00 pm Panel 2: Stopping the Scam Artists-In-Training: Deterring Employees and Affiliates

MODERATOR: **Charles Harwood**, Director, Northwest Regional Office, FTC

<p>PANELISTS: Richard Goldberg Trial Attorney Office of Consumer Litigation US Department of Justice</p> <p>Debra Harris Assistant Inspector in Charge of the Criminal Investigations Group US Postal Inspection Service</p>	<p>Catherine Alfonsi, First Officer Financial & Property Crime Unit Europol, The Hague, Netherlands</p>
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DAY 2 (CONTINUED):

This panel will explore the challenges associated with preventing employees or affiliated third parties from restarting or continuing a fraudulent scheme that has been shut down. Panelists will explore, among other things, how better to track and deter these would-be scammers and what should be done if the fraud reappears.

12:00 — 1:00 pm	Lunch Break						
1:00 — 2:15 pm	<p>Panel 3: Working Together: Examining Ways to Improve State, Federal, International, and Civil/Criminal Cooperation</p> <p>MODERATOR: Kathleen Benway, Staff Attorney, Division of Marketing Practices, FTC</p> <p>PANELISTS:</p> <table border="0"> <tr> <td>Ellyn Lindsay Assistant US Attorney Central District of California</td> <td>Jonathan Rusch Deputy Chief for Strategy and Policy Fraud Section, Criminal Division US Department of Justice</td> </tr> <tr> <td>Frank Gorman Chief Criminal Liaison Unit, FTC</td> <td>Colin Woodcock Senior Manager Serious Organised Crime Agency (SOCA), UK</td> </tr> <tr> <td>Erin Leahy Assistant Attorney General Ohio Attorney General's Office</td> <td></td> </tr> </table> <p>This panel will highlight projects where there has been effective state, federal, international, or civil/criminal cooperation. Panelists will address recent effective models of cooperation, and will explore what various law enforcement agencies can do to help lay the groundwork for future enforcement actions by other agencies. Panelists also will provide their perspectives on leveraging international cooperation.</p>	Ellyn Lindsay Assistant US Attorney Central District of California	Jonathan Rusch Deputy Chief for Strategy and Policy Fraud Section, Criminal Division US Department of Justice	Frank Gorman Chief Criminal Liaison Unit, FTC	Colin Woodcock Senior Manager Serious Organised Crime Agency (SOCA), UK	Erin Leahy Assistant Attorney General Ohio Attorney General's Office	
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2:15 — 2:30 pm	Afternoon Break						
2:30 — 3:30 pm	<p>Break-Out Sessions for Panels 1, 2, and 3 (all participants)</p> <p>Each group will have an informal discussion led by co-facilitators relating to issues raised during Panel 1, 2, or 3.</p>						
3:45 — 4:45 pm	<p>Break-Out Sessions report back to the full group</p> <p>MODERATOR: Lois C. Greisman, Associate Director, Division of Marketing Practices, FTC</p> <p>Representatives selected from the breakout groups will discuss the main ideas and issues raised by their group, as well as recommendations for future action.</p>						
4:45 — 5:00 pm	Closing Remarks						