



Mortgage
Risk Solutions for a Complex World
Integrity | Commitment | Experience



Fraud Investigations

The Corporate and Financial Investigative Group of SVA has deep experience in conducting corporate and financial investigations on behalf of corporations, financial institutions, law firms and governments.

Internal control measures are the first line of defence in a corporation's protection against fraud. However, realistically, fraud is most often disclosed by accident, anonymous notification or sudden business crises. SVA supports its clients to manage and mitigate the impact of fraud through the efficient application of our technical and regional experience.

SVA's team of seasoned investigators have a comprehensive record of successful fraud investigations across industry segments and across the Asia Pacific region. This depth of knowledge is applied to identify those responsible for the fraud, confine or recover losses, providing our clients with a clear understanding of the facts to support operational and strategic decision making.

The investigation of fraud can, on occasion, be clear cut, but typically the trail of evidence has been deliberately concealed or obscured. Fraud can be perpetrated from inside the company or out, by customers, vendors, suppliers, distributors, employees and even management or business partners. Often the fraud involves collusion between parties, such as between employees or between employees and a third party outside of the company. Frauds can be complicated to unravel and time consuming to investigate and understand. This complexity is multiplied when international transactions are involved, raising issues such as multiple legal jurisdictions, differing accounting methods and business practices, different languages and cultures. Few companies are prepared or equipped to investigate and manage incidents of fraud.

OUR APPROACH

Our response to fraud goes beyond just our technical expertise. Critical issues include the speed of response, sensitivity

to issues surrounding the incident and discretion. SVA understands the need for a swift response and a sense of urgency to prevent further illegal actions, protect the company's tangible and reputational assets and to arrive at a conclusion that minimises the impact to the continuing business and prevents a reoccurrence.

Incidents of serious fraud can go beyond simply the financial impact. They can, in essence, threaten the existence of a company. In many instances the recovery of misappropriated assets becomes critical and SVA asset searching expertise is called upon.

SVA applies a multi-disciplinary approach to fraud investigations drawing on our investigative expertise and utilising computer and data forensics specialists, forensic accountants, industry and subject matter experts to help our clients through the response to an incidence of fraud. Sadly, a common occurrence is that fraud rarely happens in isolation and often involves systemic

weaknesses in internal controls, oversight/management, approval processes etc.

SVA professionals have extensive experience in analysing the often complicated breakdown of corporate governance frameworks, both at entity level and at transactional levels. We thoroughly review and assess problems in light of existing standards, international best practices and regulatory requirements. With our team of investigators, forensic accountants and data forensic specialists, we can offer impartial assessments of a situation and can design an appropriately scaled investigation, followed by recommending effective solutions and improvement to corporate governance and internal controls.

OUR FRAUD INVESTIGATION ADDRESSES YOUR CONCERNS:

- What happened?
- What went wrong?
- What have we lost?
- Where is it; can we get it back?
- Who is responsible?
- What do we do now?
- Which controls failed?
- How do we stop it from happening again?

THIS IS HOW OUR INVESTIGATION WILL ASSIST YOU:

- We quickly establish what went wrong and design an appropriately scaled and cost effective plan of action
- We identify, collect, secure and collate vital evidence

- We identify and obtain information and evidence that the fraudster tried to hide or obscure
- We conduct interviews with witnesses and suspects
- We identify control or process weaknesses
- We quantify the loss
- We identify potential recovery options from those directly or indirectly involved in the fraud, such as from accomplices to the fraud
- We provide reports to support client insurance claims, civil proceedings or criminal complaints to law enforcement, as appropriate
- We prepare reports for regulators, as the client requires

Why Us?

Hands-on experience and a proven track record:

Our professionals have many years' experience in dealing with the most sensitive and crucial issues affecting corporate clients, institutions and high net-worth individuals.

Our depth of know-how, experience and local knowledge in our field is unrivalled in Asia.

We are Asia based. Our key personnel reside in the region, making it easier to deploy rapidly and efficiently and to mobilise supporting networks.

We are trusted by banks, insurance companies, funds and high net-worth individuals throughout the world.

High reputation and trust of governments throughout the Asia Pacific region.

Independence. We provide truly independent advice.

We respond on a 24-hour basis to emergency situations.

Related Services

- Corporate Investigations
- Financial Investigations
- Asset Searching Services
- Litigation Support Services
- Anti-Corruption, Compliance and Related Investigations

RESOURCES WORLDWIDE

ABOUT SVA

Steve Vickers & Associates ("SVA") is a specialist risk consulting company. The company serves corporations, banks, private equity, high net-worth individuals and insurance companies around the world.

The company is led by Stephen G. (Steve) Vickers who has 36 years hands-on experience in the business intelligence and special risk business.

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