



FRAUD & COMPLIANCE
Management Services GmbH

Knowledge · Experience · Flexibility · Instinct



Our journey together with you

“It is your duty
to manage problems and crises in your company!
To learn from these for the future
is your responsibility!”

“We are here to support you in both!”





White-collar crime - Everyone can be affected Compliance - with laws and regulations as a responsibility and an obligation

Recent "police crime rate statistics", the "Report on White-Collar Crime in Germany" (issued by the Federal Criminal Police Office), as well as the analyses and disclosures of leading national and international auditing companies and fidelity insurers clearly indicate:

**White-collar crime is a serious problem,
which includes also a large number of unreported cases.
Everyone may become affected!**

A single case of breach can cause substantial material and/or immaterial damage and jeopardize the existence of a company.

Spectacular corruption scandals in major German and international corporations, criminal charges filed by executive bodies for breach of trust by company management, including subsequent court sentences, steeply rising crime rate and internationally acting groups of perpetrators in the area of cybercrime. These are just some examples of existing threats to business enterprises.

White-collar criminals can be company employees, outsiders and sometimes both in a collusive partnership. The perpetrators have different motives ranging from strained financial circumstances, greed, disloyalty, lack of career development, to dissatisfaction with working conditions.

The media and the public opinion are increasingly focussed on cases of dishonesty and unethical conduct - in particular also among managers. In the meantime, Compliance and Fraud Management have ceased to be an option. They have become an irreplaceable component of effective corporate risk management. A reason for this is that one such case can have a lasting negative effect on a company's reputation.



But how do you protect yourself against white-collar crime, be it committed by your own employees or outside perpetrators? Are you sufficiently aware of the potential danger your company faces and are adequate defenses in place to protect it against potential risks? Have you taken appropriate measures to increase the awareness and sensitivity of your employees to the risks?

Should your company face a crisis after all, are you ready for the event and are you ready to handle it?

Are you prepared to meet these responsibilities and obligations (compliant behaviour) as is expected from an executive or a managing director of your company? Are your employees both sufficiently trained and sensitized?

We are at your side to answer all these and any other questions you may have. We develop optimised solutions for you and provide support in their implementation. We are at your side both before and during any possible crises.





About us

FMS Fraud & Compliance Management Services GmbH have been providing comprehensive services to enterprises affected by white-collar crime since 2004 - in a customized, efficient and discrete manner

- by professionally processing white-collar crime including its root cause analysis.
- by processing and generating risk analyses.
- by developing and implementing damage prevention measures and concepts and minimising possible risks.
- by their strategic consideration regarding operative implementation of compliance requirements.
- by structuring and configuring fraud management systems and compliance management systems.
- by implementing regulatory duties concerning the prevention of money laundering, terrorist financing and other criminal offences as well as compliance requirements in the financial services sector (establishment and implementation of a "Central Centre of Competence").

FMS Fraud & Compliance Management Services GmbH have an extensive network of German and internationally well known cooperation partners and specialists. This allows us to guarantee individual and need-oriented consultation.

In recent years we have been successfully consulting and guiding many clients in many different branches of business on how to efficiently manage incurred damage and how to effectively and, as far as possible optimally, use Fraud Management and/or Compliance Management to be prepared for the possibility of damaging conduct "before the act itself", "before the damage is incurred". In this process the identification of the perpetrator and cause analysis always stand in the centre, since it is always the person whose conduct is to be regarded as the key factor in the occurrence and combat of white-collar crime, consequently the target of (prophylactic) measures must be sharper awareness and further education.

Before he founded his company, the managing partner of **FMS Fraud & Compliance Management Services GmbH**, Peter Zawilla (born in 1969), acquired his extensive skills and experience in many years of work in a managing position in the area of audit of a major German bank. In his conscientious execution of numerous, often extremely complex special investigations and audits of criminal offences, in most varied professional areas and departments, he acquired detailed knowledge of white-collar crime, its identification and prevention. Moreover, he is the author of many publications and co-publisher of several reference books and the main author of the chapter "Handling White-Collar Crime" in the Manual for the Basic Protection of Business (www.wirtschaftsschutz.info) published by ASW Federal Association together with the Federal Offices for the Protection of the Constitution (BfV) as well as the Safety in Information Technology (BSI).



Our competence is your benefit

The services of **FMS Fraud & Compliance Management Services GmbH**, tailored to the needs of each client, offer the following benefits:

- You will receive a highly professional audit and assessment of the facts related to your assignment, based on decades of experience and knowledge.
- The existing supervisory bodies of your organisation will be usefully complemented by our profound know-how.
- Your management can focus better on the date-to-day business of your company, if we apply our expertise to finding solutions to the cases of damage and similar challenging events. This applies in particular to the banking and financial services sector where our contribution to increased efficiency in processing cases is especially high.
- Your company will benefit from our extensive experience in conducting interviews with persons involved in possibly questionable practices.
- You, the client, will be in a position to introduce suitable measures for more protection which will be based on our audit results and optionally on our risk and vulnerability analysis. As a result, damage may be prevented or even detected earlier, which consequently reduces or eliminates potential losses.
- Our main concern is the protection of your interests, which we can also achieve through our cooperation with the law enforcement authorities. Since we are perfectly familiar with the needs and methods of these authorities we can reduce to a minimum the effort and time needed when processing cases of damage and thus establish a better base for the registration of civil claims against the perpetrators and/or persons responsible for the damage.

The main objective of **FMS Fraud & Compliance Management Services GmbH** effort and results is to contribute to the prevention and/or reduction of damage caused to our clients. The focus of our activities are always the people as key factors of successful and efficient Fraud and Compliance Management and thus to provide optimal preventative assistance.

The services we offer have a modular structure. Our clients can use any of the service modules separately or in combination as a package to fit their own needs. The package or chosen modules may be modified during the period of validity of a given contract.



Vocational guidance and training at the FMS Academy

The success of prevention measures, the aversion of damage, early detection of incurred damage, and the effectiveness of the internal control system largely depend on the employees' "skills and attitudes", on their sensitive reaction to unusual occurrences.

In this respect we offer:

- Awareness raising training and employee integrity enhancement training ("Key Factor People").
- Individual training and coaching consisting of workshops, seminars and individual 1-to-1 coaching of executives and professional staff.





The rapid changes in the areas of law, education, and working conditions in general, advanced training of various professional and personal skills are gaining evermore importance.

Therefore **FMS Fraud & Compliance Management Services GmbH** focus on practical education, advanced training, and especially sensitisation in the “Key Factor People”. This applies in particular to the fields of Fraud Management and Compliance Management that spearhead the effective combat, exposure and prevention of white-collar crime.



AKADEMIE
Job-specific (further) education

We concentrate our various activities in the “**FMS Academy**”. In this way we develop, in addition to the different inhouse trainings and tutorials for the employees, management and supervisory organs, also individual (inhouse) educational programs, which we conduct and certify, if necessary, in cooperation with an institute of higher education.

We cooperate with and support trainers and presenters who are active in various prominent and also internationally active universities, educational establishments/academies and professional associations.

FMS Fraud & Compliance Management Services GmbH cooperate with many well known specialists and experts in the field which guarantees a high level of quality of the training we offer.



Foundation of FMS Fraud Management and Services GmbH in Bielefeld

2004

2005

2006

2007

2008

2009

2010

Publications concerning **“Manipulative Practices in Sales”** and other titles

Commencement of cooperation with the **Academy of German Cooperatives ADG e. V.**



Commencement of cooperation with **TPS GmbH**



Co-publisher of specialist publication **“Irregularities in Credit Business”**

Article **“The Human Being as a Risk Factor: Employee Crime - Critical Component of Company Success”**

Commencement of cooperation with **Dr. Matthias Kopetzky Expertise & Company Consultancy** in Vienna



Development of the certified practice-oriented and extra-occupational course of study **“Certified Fraud Manager”** including business-specific modules together with the **addResults Company Consultancy**



Combining Vocational guidance and training and labelled as:

FMS Akademie
Job-specific (further) education

Organised the first **“EXCLUSIVE FRAUD DAY”** for exclusively invited **company executives** together with **addResults Company Consultancy**



Co-publisher of industry-specific standard reference title **“Fraud Management in Financial Institutions - Practice, Prevention, Detection”**

(Personnel) Expansion of Consulting Competence



Main author of section **“Handling White-Collar Crime”** within **“Basic Business Protection Manual”**, published jointly by the ASW Federal Association and the Federal Organs for the Protection of the Constitution (BfV) and Security in Information Technology (BSI)

2011

2012

2013

2014

2015

2016

2017

Co-publisher of specialist publication **§25c KWG obligations - “Other Criminal Activities”**



Co-publisher of cross-sector specialist publication **“Fraud Management - The Human Being as a Key Factor in Combating White-Collar Crime”**



Author of reference book **“Strategic and Structural Form of Authorised Persons”** in cooperation with the **Academy of German Cooperatives ADG e. V.**



Forming **FMS Fraud & Compliance Management Services GmbH** from FMS Fraud Management and Services GmbH

Foundation of the specialist network **“PRECRIME NETWORK”** together with long-time cooperation partners from Germany, Austria and Switzerland





Your satisfaction is the measure of our service quality

FMS Fraud & Compliance Management Services GmbH offer top quality. We guarantee to our clients **unconditional confidentiality** and **discretion**.

We are fully aware of the fact that when using our services, our clients give us access to highly sensitive insights to their businesses. **Strict confidentiality and discrete handling** of all information we receive is key to the confidence-building process and eventually to a relationship based on mutual trust.

As regards legal requirements, we guarantee that our activities will be executed professionally, sensitively and in high-quality while remaining consistent and efficient in the approach.

The management of FMS Fraud & Compliance Management Services GmbH pledge to serve every client in a highly personal and intensive manner.





Cornerstones of our quality standard requirements

For “special cases” it is typical that no two cases are alike. Every company undergoing a special investigation is different and in every audit different aspects have to be considered. The scope and content of every audit must be individually defined for every investigation. If necessary, the audit scope and content must be modified during the course of the audit, whereby tested and sometimes new methods may have to be applied.

A successful investigation approach of a “routine audit case” requires besides experience and professional management also flexible, creative thinkers, emotional intelligence, intuition and instinct - all these characteristics are absolutely necessary. Furthermore, these properties are equally required when checking and optimising existing measures in view of Compliance and for the sake of pro-active crime avoidance.

To meet this variety of requirements to the complete satisfaction of your company, we consider your wishes, present all recommended actions promptly, and coordinate them with you so that our activities and incurred costs remain transparent.

Again, our goal is to solve the tasks and the challenges of your company together with you. Cooperation with some of your employees who have good knowledge of the company processes may represent a cost and resource saving option. There may be cases where it is necessary to consult additional specialists.



Our clients' opinions of our expertise

“Fair as in a partnership of equals.”

Reliability, determination and the required pinch of passion are just some of the attributes describing Peter Zawilla, the Managing Director of FMS Fraud & Compliance Management Services GmbH. Mr Zawilla is a partner who is loyal to his principles, doesn't avoid conflict, is always fair, acts as an equal partner.

Christian Eiff
Head of Group Audit
GAG Real Estate AG, Cologne

“Convinced from the start.”

The experience and strategic method of FMS Fraud & Compliance Management Services GmbH of the Managing Director Peter Zawilla and of the involved cooperation partners, have fundamentally affected the further development of our compliance management system. Especially convincing were both the way Fraud and Compliance Management were embedded in the company strategy/culture and the professionalism of work from the very beginning.

Michael Haase
Personnel Director
Dr. Stefan Röhrbein
Head of Internal Audit/Risk Management
Lignite Company - Middle Germany mbH, Zeitz

“Fast and professional introduction.”

Ensuring the independence of the physicians in charge and attending staff when selecting the method of treatment and medication are some of the crucial Compliance topics in a hospital. Our fast professional introduction was possible thanks to Peter Zawilla, Managing Director of FMS Fraud & Compliance Management Services GmbH.

Stefan Jungheim
Head of Personnel and the person responsible for Compliance
at the Medical Centre City-Region Aachen GmbH, Würselen



“Open to explore new approaches.”

FMS Fraud & Compliance Management Services GmbH became real partners when working on a project the objective of which was to improve Compliance Management and Company Structure. Peter Zawilla's, the Managing Director's, years of experience and his excellent network, enabled us to employ creative methods and ways of project management that greatly helped us to reach optimal results.

Günther Meggeneder

Head of Corporate Internal Audit and Compliance
ista International GmbH, Essen

“Clear procedure, consistent implementation.”

During a project, one of the tasks of which was to implement requirements regarding “other criminal activities”, we got to know FMS Fraud & Compliance Management Services GmbH and their Managing Director as competent partners. Peter Zawilla clearly formulated the tasks ensuing from the project. The consistency in the subject matter always stayed in focus also in the process of implementation.

Herbert Schillinger

Chairman
Volksbank Stuttgart eG, Stuttgart

“Competent, reliable and valuable.”

The work of FMS Fraud & Compliance Management Services GmbH and their Managing Director Peter Zawilla is marked by superior expertise, reliability, and qualitatively valuable results that fit like a custom made suit. Peter Zawilla is an expert in his field of work and a valuable sparring partner whose equal would be difficult to find.

Dr. Michael Wittenburg

Head of Financial Crime Management
Raiffeisen Bank International AG, Vienna



Reference projects: A wealth of experience stemming from a trove of real-life projects and cases

Over the past years **FMS Fraud & Compliance Management Services GmbH** have successfully advised and managed the affairs of numerous mandates, efficiently dealt with cases of incurred damage, and offered advice on how to optimally protect and prevent behaviour that would have been possibly damaging to the clients' entities. Our projects and cases include:

- Advising company boards after the discovery of prolonged periods of white-collar crime, especially when it comes to handling contacts with supervisory authorities and external auditing agencies, as well as the introduction and implementation of (emergency) measures. In parallel, managing and coaching the in-house task force dealing with the damage.
- Analysing (jointly with cooperation partners) cases of extensive embezzlement and neglect of a housing association board member during the planning and execution of a construction project, advising other board members, and goal-oriented reporting.
- Intensive cooperation with the task force of a company after the revelation of embezzlement of a large amount of money by a senior manager in order to investigate all connections between the acts of fraud and other related issues. This includes the creation of an audit concept, a procedure concept for claims management and management of its implementation, regular reporting to the company committees and - following the cause analysis, internal failures, which supported the fraudulent acts of the perpetrator - comprehensive final reporting. Ultimately, also the support and cooperation with law enforcement agencies.
- Extensive investigation into the circumstances of massive liquidity and management problems of selected projects for the launch of a mutual fund. Co-leadership in the task force for the financial restructuring of this mutual fund. In this process, providing a detailed chronology of significant events within the whole complex of events, audit of the use of the invested fund, management and controlling of production activities, as well as the role of the fund initiator and those responsible for information material.
- Participation in an internal audit of a company through special investigations of various circumstances (e. g. procurement, material management) and coaching of employees in the investigation, interviewing suspected perpetrators, as well as meeting reporting demands.



- Assisting an enterprise in the development of a fraud risk management system by conducting a workshop for the development of a Fraud Risk Management and/or a Compliance Management concept, as well as by setting up and organising packages of different measures. Participation in the development and implementation of measures (including ones based on a previously conducted vulnerability analysis). Manager awareness raising training for adequate perception of their function as role models in the observation of compliance and sustainability.
- Conducting comprehensive risk and vulnerability analysis for the identification and assessment of existing risk potentials, based on white-collar crime activities committed by employees and/or external parties, regarding all relevant entities of the company. This includes the development of practical recommendations to optimise the internal control system and the written company rules based on the results of the analysis.
- Inventory and financial review of the status quo assessment of the Fraud Management/ Compliance Management and organisation of authorised representatives in a financial institution. Subsequent development of a concept for the strategic-organisational orientation followed by the management of the entrepreneurial implementation with regard to each measure (this includes training and coaching of the responsible employees).
- Optimisation of the recruitment process for newly hired company employees (for example, development of guidelines for testing and evaluation of application documents, pre-employment-screening) and coaching of the staff responsible for hiring.
- Development and implementation of a company-wide awareness raising program for managers and regular employees, based on the "life-cycle" of an employee approach (from recruitment to retirement from the company) and which is tailored to the specific phases of the career development of the given employees.
- Planning, conducting and hosting a "Compliance Day" for all employees of a company, including various thematically related workshops as well as Compliance training for all employees in management positions.
- Conducting a one-day training for all members of the supervisory body as well as the Board of Directors of a company, with a special focus to the avoidance of conflicts of interest and liability risks.



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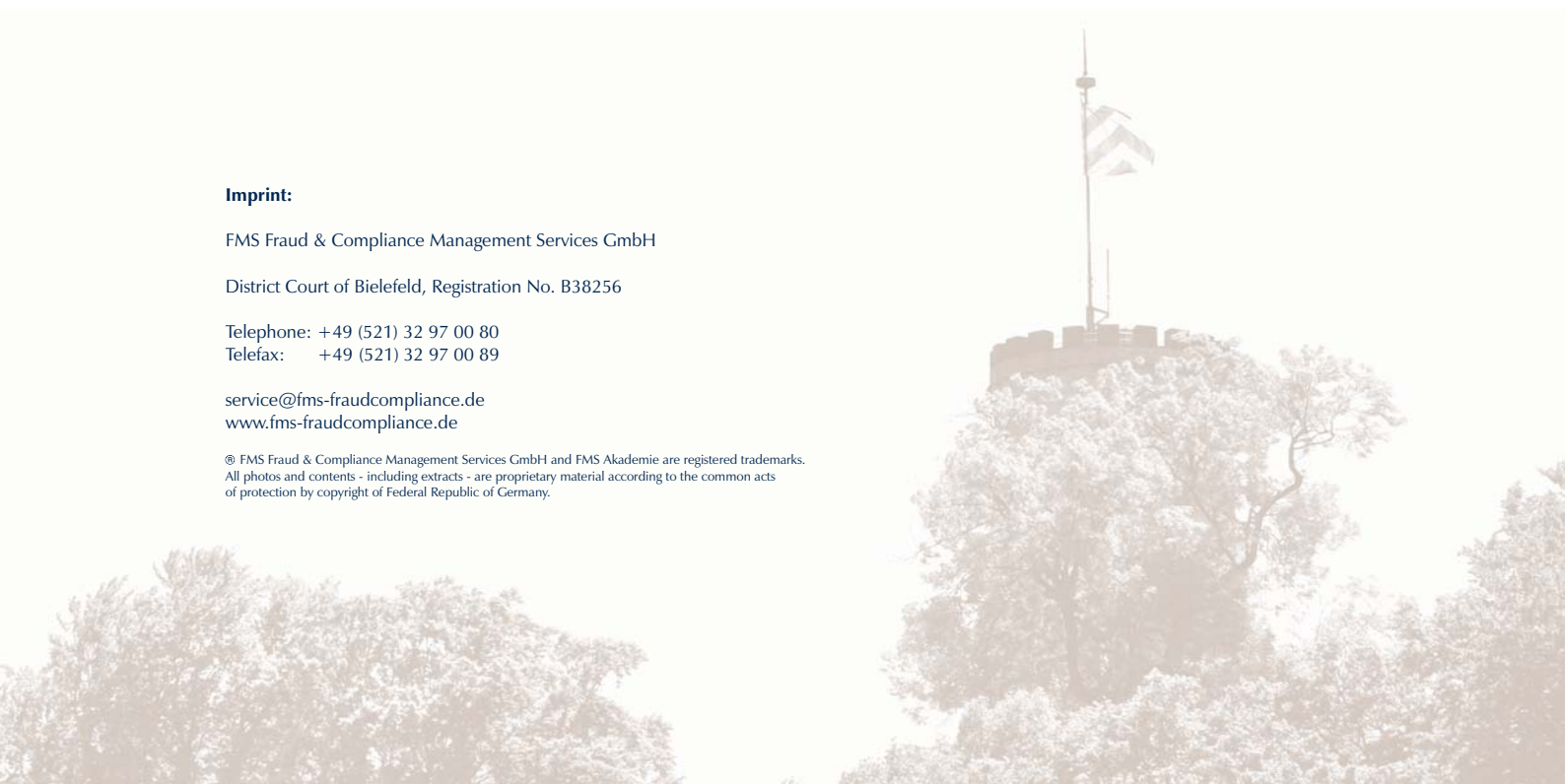
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