

The Institute
of Bankers
Pakistan



SIGNATURE VERIFICATION, FRAUD & FORGERY DETECTION

DATE: Wednesday, April 25, 2018
FEE: PKR 10,500/- per participant
VENUE: Mirpur
TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION
April 23, 2018

COURSE FACILITATOR
Mr. M.A. Hijazi

COURSE OVERVIEW

The frauds associated with account holders' identity subversion is a problem for banks regardless of their size or location. Massive increase in the daily volume of cheques has enhanced probability of frauds warranting due diligence, mental alertness and skillfulness on the part of the officers responsible to handle such transactions. Most of the banks have either refined their back office signature verification process including computer-based application software that provides the ability to safeguard customers through signature verification practices and reasonable standards or they are cognizant of the need to upgrade their systems. The handwritten signature verification practices to establish whether a signature is a forgery or not, are being increasingly supplanted by automatic identification and verification systems. However, till such time the banks' systems become fully electrified and operative, (including online dynamic signature verification or any other advanced electronic systems) the banks' managers shall have to continue to rely on the manual systems with intense vigilance and professional diligence.

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COURSE CONTENTS

- Importance of human Signature and Handwriting
- Phases of Analysis of Handwriting
- Characteristics of Handwriting:
 - > Individual Characteristics
 - > Class Characteristics
 - > Overall Form
 - > Line Features
 - > Contents
- Identification of Handwriting
- Samples of Handwriting

Handwriting Sampling Exercise-A

- Forgery & Document Analysis
- Types of Forgery
 - > Random Forgery and Blind Forgery
 - > Skilled Forgery and Simulated Forgery
 - > Traced Forgery
 - > Cheque Fraud and Credit Cards
 - > Paper Money
 - > Art
 - > Contracts
 - > Identity

Visual Differentiation Exercises-2&3

- Signature Analysis Flow Process:
 - > Image Processing
 - > Feature Extraction
 - > Recognition & Verification Process
 - > Parameter Extraction
- Horizontal Projection
- Vertical Projection
- Global Extraction
- Local Extraction

Vision Sharpening Skills Exercises-5&6

- Forensic Document Examination
- Usefulness of Comparative Analysis
- Handwriting & Document Analysts
 - > Forgery specialists
 - > Typewriting analysts
 - > Computer crime investigators
- Technology-based Document Analysis
 - > Electro Static Detection Apparatus
 - > Video Spectral Comparator
 - > Thin Layer Chromatography
 - > Infrared Reflectance

Inter-group Simulation: Signatures Authentication

WHO SHOULD ATTEND?

- Universal Tellers
- Cash Operations Officers
- Manager Operations
- Retail Banking Officers and Internal Audit/ Internal Control Staff

FACILITATOR

Mr. M.A. Hijazi

Mr. M.A. Hijazi holds Master's Degree in Economics and is professionally qualified in the fields of Banking and Marketing Management. He is an Associate Member of Institute of Bankers Pakistan and Institute of Marketing Management. He has attended a number of national and international training courses on banking. While in the banking service as Senior Vice President, he held important positions besides being a Director on the Board of Directors of many companies. He has an extensive experience in banking, credit, economics & market research, marketing and training. He has also written various articles on important national issues which were published in the national English newspapers.

Mr. Hijazi is a Certified Financial Advisor & Private Banker, Securities & Investments Institute, Asia-Pacific, Australia and Certified Trainer, Franklin Covey, USA.

Mr. Hijazi also worked as consultant to the Government of South Korea where he studied feasibility of infrastructure projects for financing by the World Bank. His career extends to the training of national and international professionals at the prestigious platforms like National School of Public Policy (previously Pakistan Administrative Staff College), Pakistan Navy War College, Command & Staff College, Institute of Bankers Pakistan, Bankers Development Institute, Staff Training Colleges of various commercial banks of Pakistan and Afghanistan, etc.

As a seasoned banker, he also served Hailey College of Banking & Finance, University of the Punjab, Lahore as Senior Faculty Member & In-charge, Office Establishment/Staff Development (Grade-20 position). He worked with Bank Alfalah Ltd. as Senior Faculty Member, Learning Group, Lahore. He is currently CE/Corporate Trainer (Banking & Marketing Management), MarketEye International, Lahore a firm engaged in the business of corporate training, (banking & marketing management), market research, customer/consumer surveys, etc.

CONTACT DETAILS:

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NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN". Please send nominations/requests for participation at least two days before the training date.