



DEALING WITH WHITE COLLAR CRIME SUCSESSES & CHALLENGES

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**Commissioner of Police (Ag)
Trinidad and Tobago Police Service**

VISION STATEMENT

- ❑ To make every place in Trinidad and Tobago safe



MISSION STATEMENT

- In partnership with the citizens of Trinidad and Tobago we provide for safe and secure communities and other places through professional policing, focused leadership and consistent, high quality service.



OUTLINE

- Definition of White Collar Crime (WCC)
- Components
- Investigative Units
- Types of WCC
- Legislation
- WCC Data
- Challenges
- Successes
- Prevention
- Conclusion

WHITE COLLAR CRIME

A full range of frauds committed by business and government professionals. These crimes are characterized by:

- Deceit Concealment Violation of Trust

These offences are not dependent on the application or threat of physical force or violence.

Greed Opportunity Money Trust Technology

INVESTIGATIVE UNITS

Within the TTPS White Collar is investigated by:

- The Fraud Squad**
- The Anti Corruption Investigations Bureau**
- The Financial Investigations Branch**

Types of WCC in T&T

- Card Fraud
- Corruption
- Fraudulent Cheques
- Falsification of Accounts
- Forgery – Deeds, Wills, Identity Documents and Counterfeit Currency
- Fraudulent Wire Transfers
- Larceny Servant & Embezzlement
- Larceny (Trick)
- Money Laundering
- Obtaining by False Pretences (Property, Services)
- Dishonoured Cheques

LEGISLATION

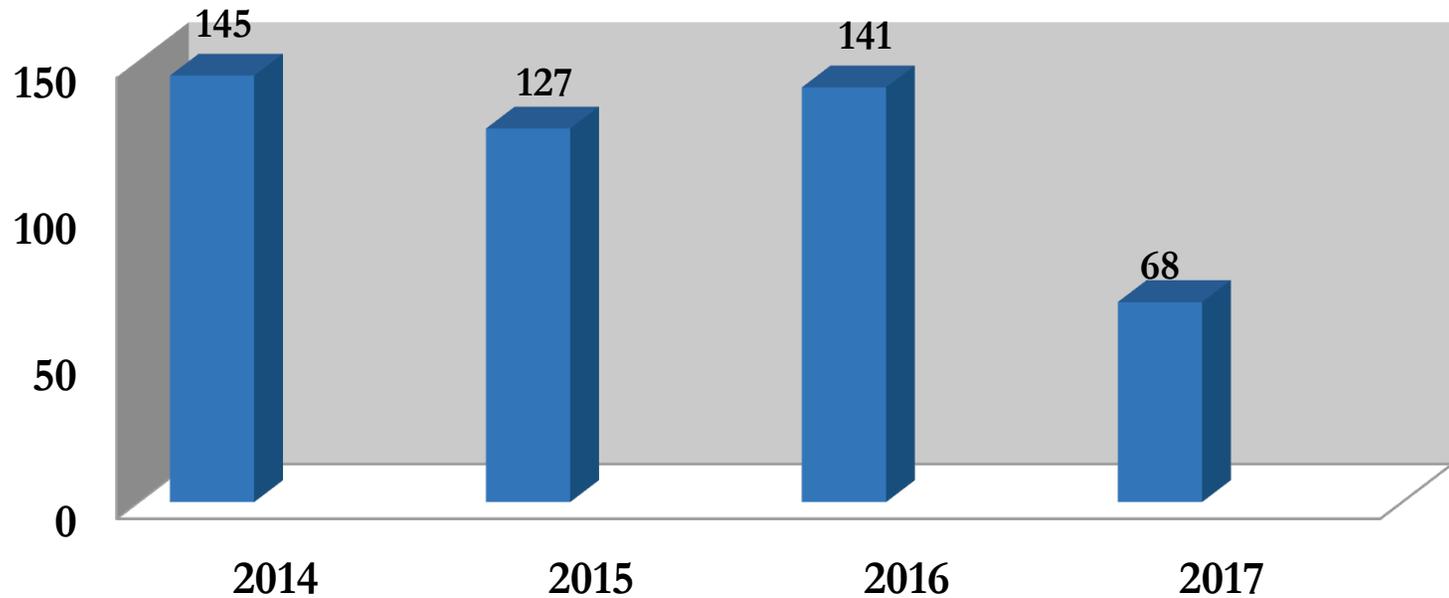
The Main legislation pertaining to WCC include

- The Prevention of Corruption Act chapter 11:11
- The Proceeds of Crime Act chapter 11:27
- The Computer Misuse Act chapter 11:17
- The Larceny Act chapter 11:12
- The Forgery Act chapter 11:13
- The Electronic Transfer of Funds (Crime) Act chapter 79:51
- The Mutual Assistance in Criminal Matters Act chapter 11:24
- Criminal Offences Act chapter 11:01

REPORTS OF GOVERNMENT FRAUD

Government Fraud 2014-2016 & 01st JAN – 31st AUG 2017

Number
of
Reports



Government Fraud – Fraud Reported by or Involving Government Agencies- Fraud Fraud Squad

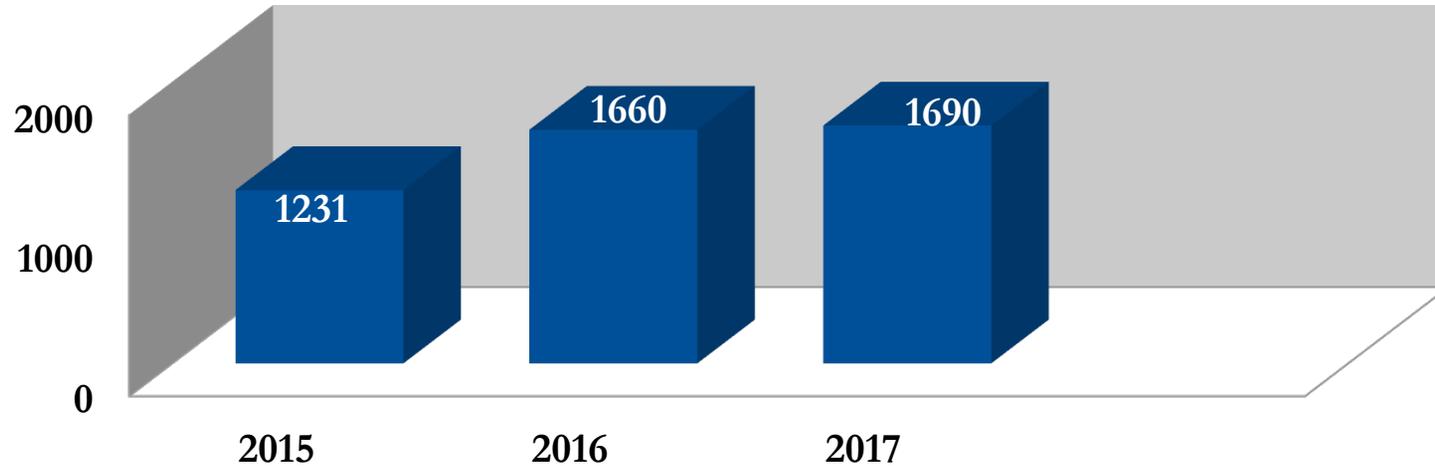
VALUE OF GOVERNMENT FRAUD

YEAR	VALUE (\$TT)
2015	\$200,300,00.00
2016	\$402,600,000.00

Anti Corruption Investigation Bureau data

REPORTS OF GENERAL FRAUD

Fraud Squad -General Fraud 2015-2016 & 01st JAN – 31st AUG 2017

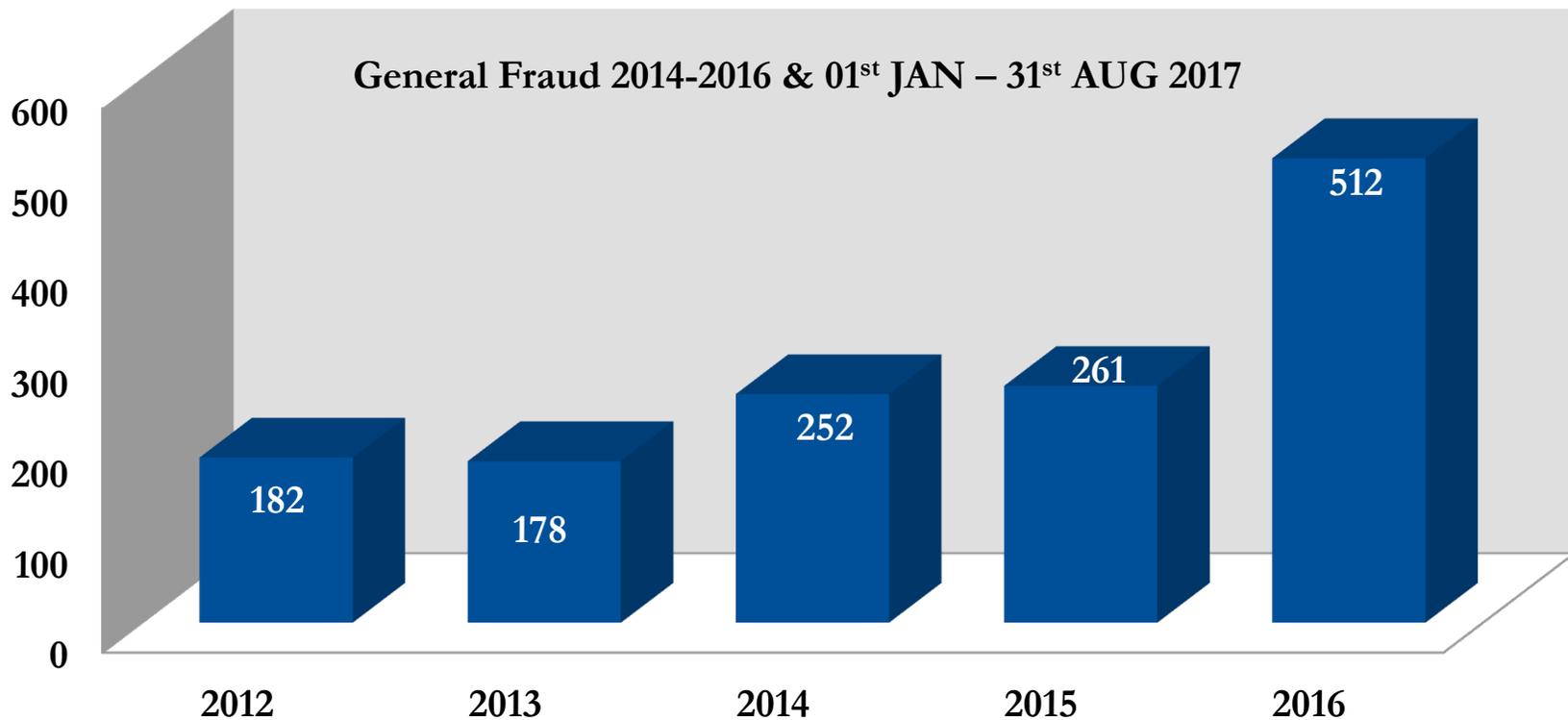


- Although the 2017 Figure represents January – August, a 37% increase in General Fraud Reports was observed in 2017 compared with the January – December figure in 2015
- General Fraud – Fraud Reported by Non-Government Agencies & Individuals

General Fraud Figures

YEAR	VALUE (\$TT)
2015	\$303,595,735.00
2016	\$89,558,003.60
01 st Jan – 31 st Aug 2017	\$ 75,662,703.18

REPORTS OF CARD FRAUD



- 2016 observed a 181% increase in Card Fraud Reports compared with 2012

Card Fraud Figures

YEAR	VALUE (\$TT)
2012	\$ 2,389,668.35
2013	\$ 2,117,874.48
2014	\$3,088,567.99
2015	\$3,692,550.05
2016	\$5,402,765.18

In 2016 there was a 126% monetary increase concerning reports of Card Fraud, compared with 2012.

MONEY LAUNDERING FIGURES

YEAR	VALUE
01st Jan 2015 – 27th Sept 2017	TT \$1,398,192.00
	USD \$1,250.00
	EC \$2,625.00
	BOB \$160.00
	PYG \$100,000.00

BOB – Bolivian Boliviano
PYG – Paraguayan Guarani

Fraud Squad data

MONEY LAUNDERING

□ FIB - for the period August 2012 to August 2017

Number of persons charged	Number of Charges	Value
16	89	TTD \$14,277,643.93
		USD \$40,606.00
		CAD \$1,070.00
		BOB \$44,172.00

CASH FORFEITED BY THE STATE

Date	Number of Persons	Value
During the period	9	TTD \$338,338.40
2011 - 2016		USD \$2, 354,620.00
		EC \$28,000.00

Additionally, 16 forfeiture matters are before the courts amounting to TTD \$920,918.00 and USD \$192,538.00

ONGOING CASH FORFEITURE INVESTIGATIONS

Date of seizure	Number of Seizures	Value
During the period	39	TTD \$2,764,148.00
Nov 2015 - Aug 2017		USD \$72,571.00

CHALLENGES

- **Timeliness in making reports**
- **Solvability factors – Identification of Suspects**
- **Cooperation from witnesses**
- **Preference of victims to settle matters out of Court**
- **Length of Judicial Process**
- **Legislation**
- **Shortage of trained Police Officers to investigate this type of crime**
- **No legislative provision for whistle blowers**
- **Lack of written Policies And Procedures/Internal Controls**
- **Lack of Documentation**
- **Availability of Interpreters**

SUCSESSES

- **Increased Networking and Cooperation (Governmental and Non Governmental Agencies both Locally and Internationally)**
- **Specialised Training for Police Officers e.g. Advanced Fraudulent Document Examination**
- **Attendance at Regional Workshops & International Conferences (Money Laundering Investigation, Terrorist Financing, Public Corruption and Ethics)**
- **Fraud Awareness Seminars and Public Outreach programs with stakeholders**
- **Public Cooperation**
- **Enhanced Forensic and Cyber Crime capabilities**
- **Legislation (POCA)**
- **Mutual Legal Assistance**
- **Employment of Analyst**

PREVENTING WHITE COLLAR CRIME

- **Creating a Culture of Honesty, Openness, and Assistance.**
- **Hiring Honest People and Providing Fraud Awareness Training**
- **Creating a Positive Work Environment**
- **Implementing Employee Assistance Programs**
- **Eliminating Opportunities for Fraud**
- **Having a Good System of Internal controls**

Ct'd PREVENTING WHITE COLLAR CRIMES

- **Discouraging Collusion between Employees and Others**
- **Monitoring Employees**
- **Providing Whistle-Blowing Mechanisms**
- **Creating an Expectation of Punishment**
- **Conducting Proactive Fraud Auditing**

QUESTIONS

