

ETHICS, FRAUD PREVENTION, BANKING LAW, AND INCOME REFUND PREVENTION



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TRAINING CENTER



Introduction

The Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention Training Course equips banking and financial professionals to protect their institutions from misconduct and financial crime. Fraud rarely announces itself. It hides inside routine transactions, weak authorisations, and informal arrangements that bypass proper process. This course links ethical conduct with the legal framework and the practical controls that stop fraud before it happens. It covers banking law fundamentals, fraud typologies, and refund prevention techniques. Furthermore, it applies investigation methods, evidence standards, and control testing. As a result, participants gain the judgement to detect, refuse, and report wrongdoing correctly.

Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention Course Objectives

- Explain the ethical foundations of banking and financial practice.
- Apply codes of conduct, conflicts of interest rules, and disclosure duties.
- Interpret core banking law obligations, contracts, and fiduciary duties.
- Identify fraud typologies across accounts, lending, cards, and payments.
- Recognise internal fraud, collusion, and segregation of duties failures.
- Assess income refund, chargeback, and reversal fraud mechanisms.
- Apply prevention controls including verification, authorisation, and limits.
- Conduct fraud investigations and gather admissible evidence.
- Apply whistleblowing, reporting, and escalation protocols.
- Design anti-fraud controls, monitoring rules, and awareness programmes.

Course Methodology

- Interactive lectures with real fraud and misconduct case studies.

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- Workshops on control gap analysis and fraud scenario mapping.
- Investigation simulation covering interviews and evidence handling.
- Ethics dilemma exercises and conduct decision-making practice.
- Structured peer discussion with facilitator feedback on fraud cases.

Who Should Take This Course

- Bank branch, operations, and compliance officers.
- Fraud prevention and investigation teams.
- Internal auditors and control assurance staff.
- Risk managers covering fraud and conduct risk.
- Legal and regulatory affairs professionals in banking.
- Customer service and dispute resolution officers.

Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention Course Outlines

Day 1: Ethics and Conduct in Banking

- Ethical foundations of banking and fiduciary responsibility.
- Codes of conduct and professional standards.
- Conflicts of interest: disclosure, registers, and recusal.
- Gifts, hospitality, and bribery risk.
- Confidentiality, data ethics, and customer trust.
- Conduct risk, culture, and behavioural expectations.
- Case study: an ethics failure and its institutional consequences.





Day 2: Banking Law and Regulatory Obligations

- Legal foundations: contracts, agency, and fiduciary duties.
- Banker-customer relationship and duty of care.
- Negotiable instruments, cheques, and payment obligations.
- Consumer protection, disclosure, and complaint duties, covering security and confidentiality requirements.
- Anti-money laundering, sanctions, and reporting obligations.
- Liability, negligence, and dispute resolution basics.
- Workshop: applying legal principles to a banking dispute.

Day 3: Fraud Typologies and Detection

- Internal fraud: embezzlement, collusion, and false entries.
- External fraud: identity theft, forgery, and account takeover.
- Lending fraud: false documents, inflated valuations, and straw borrowers.
- Card and payment fraud: skimming, phishing, and authorised push payment scams.
- Cyber-enabled fraud and social engineering.
- Red flags, behavioural indicators, and detection analytics.
- Workshop: mapping fraud scenarios and detection controls.

Day 4: Income Refund and Reversal Fraud Prevention

- Refund and chargeback fraud mechanisms and patterns.
- Return, reversal, and adjustment manipulation techniques.
- Duplicate refund and double-credit schemes.
- Deposit and cheque return fraud.

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- Verification controls, transaction limits, and dual authorisation.
- Monitoring rules, exception reports, and velocity checks.
- Workshop: designing refund fraud prevention controls.

Day 5: Investigation, Reporting, and Control Improvement

- Planning a fraud investigation and preserving evidence.
- Interviewing techniques and documentation standards.
- Whistleblowing channels and protection of reporters.
- Reporting to management, audit committees, and regulators.
- Disciplinary, civil, and criminal referral processes.
- Root cause analysis and control remediation.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention, participants will gain a thorough understanding of ethical conduct, banking law obligations, fraud typologies, refund fraud mechanisms, and investigation practice. They will also acquire practical skills in control design, fraud detection, evidence handling, and investigation reporting. In addition, the course prepares them to protect institutional integrity with confidence. Gentex Training Center delivers this programme with a strong focus on applied banking practice and measurable fraud reduction.





FAQs for Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention course

Q1 What is the "Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention" course about?

It is a five-day programme on protecting banks from misconduct and fraud. It covers ethical conduct, conflicts of interest, banking law obligations, fraud typologies, income refund and chargeback fraud, prevention controls, investigation methods, and reporting duties.

Q2 What are the key benefits of the "Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention" course?

Participants learn to spot fraud early and refuse it correctly, which prevents losses and reputational damage. The course reduces refund and chargeback leakage, improves control quality, raises the standard of investigations and evidence, strengthens regulatory compliance, and builds a stronger ethical and conduct culture in the institution.

Q3 What skills will I gain from the "Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention" course?

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Participants gain ethical conduct and conflict-of-interest management, banking law and regulatory obligation interpretation, fraud typology detection and refund fraud prevention control design, and fraud investigation, evidence handling and reporting. These four skills cover prevention, detection, and response.

Q4 What tools, methods, or standards are covered in the "Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention" course?

The course covers codes of conduct and conflict-of-interest registers, banker-customer duty of care principles, negotiable instrument and cheque rules, consumer protection and disclosure duties, AML and sanctions reporting obligations, fraud red flag indicators, detection analytics and velocity checks, refund and chargeback fraud patterns, transaction limits and dual authorisation controls, exception reporting, evidence preservation and documentation standards, whistleblowing protocols, disciplinary and criminal referral processes, and the 5 Whys root cause method.

Q5 How is the "Ethics, Fraud Prevention, Banking Law, and Income Refund Prevention" course applied in real-world practice?

Participants apply the methods on the job. They review transactions and refunds against control checklists, investigate suspected fraud, document evidence properly, prepare reports for committees and regulators, and redesign weak controls. Many leave with fraud scenario maps and prevention checklists ready for immediate use.

