

## The Accredited Counter Fraud Specialist Handbook

This book shows how anyone who finds they need to investigate a fraud at work can conduct a successful investigation and maximise their chances of recovering stolen money. Drawing on the experiences of the author, including his role in a number of high profile cases at two organisations at the heart of government, the Treasury and the Metropolitan Police, the book is peppered with real life examples and case studies of the 'frauditor's' experiences, and lessons learned the hard way including the cases of: • The linguist who was lost for words • Doctoring the suits at the hospital • A magician at work • Corporate credit cards for cops Readable, and written to de-bunk the mysteries of fraud investigation, this book includes interactive case studies to develop the reader's skills in effective fraud detection and investigation.

This book discusses privatization of law enforcement in relation to suspected corporate crime and recommends guidelines for successful fraud examinations. There is a growing business for global auditing and local law firms to conduct internal investigations at client organizations when there is suspicion of white-collar misconduct and crime. This book reflects on the work by these private fraud examiners in terms of an evaluation of their investigation reports. The book brings an original theoretical and methodological approach to investigations of white-collar crime. It develops the theory of convenience as an explanation for motive, opportunity, and willingness to commit and conceal white-collar crime. This theory is then related to the case studies. Structured in such a way as to allow the reader to use the text as a nonsequential reference source or guide to a set of connected issues, the book illustrates the practice of privatization by cases and presents guidelines for successful fraud examination. As an investigation can lead to conviction and incarceration, this privatization of crime investigation feeds into the larger issue of privatization of policing. The work will be a valuable resource for students, academics, and practitioners working in the areas of Criminal Justice, Corporate Law, and Business.

Fraud, corruption and bribery in and around public services have become an increasing concern in recent years. The reported level of fraud and corruption affecting the public sector has remained unacceptably high despite numerous national and international initiatives intended to tackle these crimes and their consequences. Fraud and Corruption in Public Services is a definitive, practical guide to the diverse risks that arise in central and local government. There is guidance on civil and criminal law around fraud, bribery and corruption as well as the national and international governmental measures and initiatives for countering this form of criminality. Most importantly of all, the book offers advice, practical examples and strategies for preventing and combating fraud, bribery and corruption. The text is readable, well-informed and intensely practical; illustrated throughout with real-life examples from the author's 40 year career.

The 'convenience triangle' is the dynamic relationship between motive, opportunity, and willingness to commit a crime, which culminates in the illegal acts which constitute white-collar crime. This book aims to discuss the role of the 'convenience triangle' in white-collar crime, how it affects the perpetration of these crimes, the impact of this on detection and prevention and the effects of the punitive measures taken against white-collar criminals.

With an inclusive and broad-based understanding of corruption from the perspective of international studies as an interdisciplinary space in the social sciences, the authors of The Internationalisation of Corruption have produced a book that is accessible to anyone approaching the study of corruption from any one of the different disciplinary traditions.

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STEAL, CHEAT, AND LIE YOUR WAY TO THE TOP-a growing practice on both sides of the Atlantic that's costing consumers millions each year. Marine insurance is based on Uberrimae Fidei or utmost good faith but it hasn't worked out that way. Author Ed Geary closely examines the schemes of marine insurance fraud and conspiracy that involves not only boat owners and policy holders, but insurance brokers, and marine underwriters. During his five year USCG training mission of the Venezuelan Coastguard Geary's disclosure of the Central Intelligence Agency's clandestine Operation Deep Six to destabilize the elected government of Venezuela and install Hugo Chavez as president put him in the cross-hairs of the Agency. Silencing him became an even greater priority when Geary exposed the CIA's theft of high value yachts used in idiotic schemes to smuggle narcotics from Colombia to the United States. Gotcha delves into the flawed business practices of The London Salvage Association that ultimately destroyed an organization that's been around before the reign of Queen Victoria and exposes the fraud and "trickle-down-corruption" that has tainted the Lloyd's Agency System. After the melt-down of ENRON and WorldCom the cover-up of Arthur Andersen's fraudulent ship valuation conspiracy by the once reliable Lloyd's List in London challenges the imagination. Private internal investigations by fraud examiners is a growing business for professional services firms. This book presents evaluations of a number of investigation reports in the United States and Norway. The book discusses self-regulation and regulatory policy. Convenience theory is introduced as an integrated explanation of white-collar crime.

Aware that a single crisis event can devastate their business, managers must be prepared for the worst from an expansive array of threats. The Routledge Companion to Risk, Crisis and Security in Business comprises a professional and scholarly collection of work in this critical field. Risks come in many varieties, and there is a growing concern for organizations to respond to the challenge. Businesses can be severely impacted by natural and man-made disasters including: floods, earthquakes, tsunami, environmental threats, terrorism, supply chain risks, pandemics, and white-collar crime. An organization's resilience is dependent not only on their own system security and infrastructure, but also on the wider infrastructure providing health and safety, utilities, transportation, and communication. Developments in risk security and management knowledge offer a path towards resilience and recovery through effective leadership in crisis situations. The growing body of knowledge in research and methodologies is a basis for decisions to safeguard people and assets, and to ensure the survivability of an organization from a crisis. Not only can businesses become more secure through risk management, but an effective program can also facilitate innovation and afford new opportunities. With chapters written by an international selection of leading experts, this book fills a crucial gap in our current knowledge of risk, crisis and security in business by exploring a broad spectrum of topics in the field. Edited by a globally-

recognized expert on risk, this book is a vital reference for researchers, professionals and students with an interest in current scholarship in this expanding discipline.

This book offers a commentary on the responses to white collar crime since the financial crisis. The book brings together experts from academia and practice to analyse the legal and policy responses that have been put in place following the 2008 financial crisis. The book looks at a range of topics including: the low priority and resources allocated to fraud; EU regulatory efforts to fight financial crime; protecting whistleblowers in the financial industry; the criminality of the rogue trader; the evolution of financial crime in cryptocurrencies; and the levying of financial penalties against banks and corporations by the US Department of Justice and Securities and Exchange Commission.

The most complete, step-by-step guide to the ACFS qualification The Accredited Counter Fraud Specialist Handbook is the only guide designed to support all mandatory elements of the ACFS qualification, in-depth and step-by-step. Written by recognized industry leaders, this book focuses specifically on the practitioner's role in fraud investigation in England and Wales, providing complete information about each stage in the investigative process. Readers gain access to all of the information needed to successfully complete the ACFS qualification, and to develop an awareness of the key skills required to undertake efficient, legally compliant, professional investigations. The book includes a Directory of Useful Information, featuring legislation, codes of practice, model forms, and more. As incidence of fraud continues to rise, many organisations are recruiting more Counter Fraud Specialists, and mandating Continuous Professional Development for established CFSS. The Accredited Counter Fraud Specialist (ACFS) is a recognized qualification in the field, and is mandatory for investigators in many organisations throughout the public and private sectors. The Accredited Counter Fraud Specialist Handbook is a complete guide to the qualification, both for CPD and first-time qualifiers. Gain a deeper understanding of the legislation related to fraud and investigation Learn the surveillance and intelligence gathering techniques that build a solid case Review the rules of evidence and statement taking guidelines Follow courtroom procedures and prepare a thorough prosecution file The professional qualification of ACFS, which is endorsed by the Counter Fraud Professional Accreditation Board, requires both practical and written assessments that demonstrate successful knowledge transfer and understanding of all key concepts of the investigative process. For anyone tasked with the responsibility of countering fraud, The Accredited Counter Fraud Specialist Handbook is a comprehensive guide to the investigative process.

This report provides a comparative overview of common standards and key features of specialised anti-corruption institutions and comprehensive descriptions of 19 anti-corruption institutions operating in different parts of the world, presented in a comparable framework.

In the warped world of prescription drug pricing, generic drugs can cost more than branded ones, old drugs can be relaunched at astronomical prices, and low-cost options are shut out of the market. In *Drugs, Money and Secret Handshakes*, Robin Feldman shines a light into the dark corners of the pharmaceutical industry to expose a web of shadowy deals in which higher-priced drugs receive favorable treatment and patients are channeled toward the most expensive medicines. At the center of this web are the highly secretive middle players who establish coverage levels for patients and negotiate with drug companies. By offering lucrative payments to these middle players (as well as to doctors and hospitals), drug companies ensure that inexpensive drugs never gain traction. This system of perverse incentives has delivered the kind of exorbitant drug prices - and profits - that everyone loves except for those who pay the bills.

Public sector fraud seems on the increase in all forms and countries. Part of this may be the impact of technology and the increased sophistication of organized crime; part of it may be a reflection of the increased transparency in the media. *Fraud and Corruption in Public Services* is a definitive, practical guide to the diverse sources of risk. There is a guidance on civil and criminal law as well as the national and international governmental measures and initiatives for countering this form of criminality. Most importantly of all, the book offers advice, examples and strategy both for preventing and combating fraud and corruption. The text is readable, well-informed and intensely practical; illustrated throughout with examples from the author's thirty year career.

Modern perspectives of law enforcement are both complex and diverse. They integrate management and statistical analysis functions, public and business administration functions, and applications of psychology, natural science, physical fitness, and marksmanship. They also assimilate theories of education, organizational behavior, economics, law and public policy, and many others. Modern law enforcement is a blend of both theoretical knowledge and applied practice that continuously changes through time. With contributions by nine authors offering a diverse presentation, *Introduction to Law Enforcement* goes beyond the linear perspective found in most law enforcement texts and offers multiple perspectives and discussions regarding both private and public entities. Through this approach, readers gain an understanding of several dimensions of the subject matter. Topics discussed include: Contemporary crime trends Policing ethics Law enforcement history The functions of modern law enforcement agencies Homeland security Public service Human resources The path of a case from arrest through incarceration and post-release Local, state, regional, federal, and tribal law enforcement agencies Private enforcement organizations Adaptable across a wide range of learning environments, the book uses a convenient format organized by agency type. Pedagogical features include learning objectives, case studies, and discussion questions to facilitate reader assimilation of the material. Comprehensive in scope, the text presents a robust consideration of the law enforcement domain.

*Exposing Fraud: Skills, Process and Practicalities* is a working resource book, containing practical advice on how to conduct a fraud investigation, combined with a solid background of essential theories, the law, and related definitions. Highly-regarded anti-fraud expert and trainers Ian Ross and Jose Chacko go beyond the basic techniques of fraud investigation, and show the reader how to apply those techniques effectively in real-life situations. Fraud investigators will be given the tools to investigate criminals who may be running multiple scams at the same time; they will find out how to manage an investigation and gather evidence to achieve the best possible outcome; finally, they will be shown how to take into consideration the cultural and psychological factors which influence fraudsters, as well as those factors which may represent a stumbling block to their own effectiveness. Topics covered include: key fraud definitions key types and variants of fraud, including cyber fraud concepts of fraud behaviour: the psychology of fraud, impulsive fraud, systemic fraud, organised fraud conducting investigations: aims and objectives, essential skills, effective resourcing, ethical conduct, overcoming personal or cultural barriers, and appraising the corporate culture the importance of data analysis in fraud detection techniques in data analysis for fraud detection responses to fraud: dealing with fraud behaviour rather than type, handling intelligence and assessing evidence, dealing with different levels of fraud, from 'one-hit' cases through to complex investigations investigative interviewing: objectives, information capture, overcoming problems such as relevance filtering and confirmation bias, the PEACE model of interviewing, and avoiding false confessions prioritising and presenting the evidence: avoiding 'bad duplication', promoting data integrity, and reporting effectively case outcome and disposal; recovery of losses, civil and/or criminal proceedings managing the business risk of fraud

This edited collection brings together leading academics, researchers, and police personnel to provide a comprehensive body of literature that informs Australian police education, training, research, policy, and practice. There is a strong history and growth in police education, both

in Australia and globally. Recognising and reflecting on the Australian and New Zealand Policing Advisory Agency (ANZPAA) education and training framework, the range of chapters within the book address a range of 21st-century issues modern police forces face. This book discusses four key themes: Education, training, and professional practice: topics include police education, ethics, wellbeing, and leadership Organisational approaches and techniques: topics include police discretion, use of force, investigative interviewing, and forensic science Operational practices and procedures: topics include police and the media, emergency management, cybercrime, terrorism, and community management Working with individuals and groups: topics include mental health, Indigenous communities, young people, hate crime, domestic violence, and working with victims Australian Policing: Critical Issues in 21st Century Police Practice draws together theoretical and practice debates to ensure this book will be of interest to those who want to join the police, those who are currently training to become a police officer, and those who are currently serving. This book is essential reading for all students, scholars, and researchers engaged with policing and the criminal justice sector.

There are an estimated 40,000 international Non-Government Organisations (NGOs), working in an enormous global aid industry; official development assistance alone reached £90bn in 2014. This is supplemented by huge voluntary giving – the UK public, for example, give around £1bn a year to overseas causes. These organisations face a unique challenge from fraud and corruption. Operating in the world's most under-developed and fragile environments, with minimal infrastructure and trust-based cultures, the risk is high. And, being wholly reliant on donors and supporters for income, so are the stakes. Researchers make different estimates of the scale of the problem facing the sector. Some research implies that losses to the global aid budget caused by occupational fraud and abuse may be in the billions of pounds, while those to the British public's voluntary overseas donations could be in the tens of millions. For many sector professionals working in the developing world, these estimates are readily believable. Fighting Fraud and Corruption in the Humanitarian and Global Development Sector by Oliver May is a timely, accessible and relevant how-to guide, which explores the scale and nature of the threat, debunks pervasive myths, and shows readers how to help their NGOs to better deter, prevent, detect and respond to fraud and corruption.

This book brings together a collection of essays by leading criminologists to explore the relationship between the private sector and criminal justice. The private sector has become an increasingly important 'partner' in contemporary criminal justice with the unprecedented growth of public sector 'outsourcing' arrangements. This has resulted in an increasingly pluralised and marketised landscape of contemporary criminal justice. This edited collection examines these developments in different jurisdictions as well as in a wide range of criminal justice contexts and sectors including: the private security sector, policing, prisons, probation and community sanctions, and electronic monitoring. In so doing, it addresses fundamental normative, ideological and ethical debates about the role of the private sector within this new and evolving landscape, as well as descriptive and analytical questions about how criminal justice structures, agencies and processes function and with what effect. The Private Sector and Criminal Justice is essential reading for scholars and students of criminology, penology, policing, security, criminal justice and organisational and management studies. It is also an invaluable resource for criminal justice practitioners.

This eBook is designed to provide the reader with accurate analyses of the AML/CTF Financial and Legal Intelligence, law and practice in the nations of the world with the most current references and resources. The eBook is organized around five main themes: 1. Money Laundering Risk and Compliance; 2. The Law of Anti-Money Laundering and Compliance; 3. Criminal and Civil Forfeiture; 4. Compliance and 5. International Cooperation. Each chapter is made up of five parts. Part I, "Introduction," begins with the analysis of money laundering risks and compliance with the recommendations of the Financial Action Task Force (FATF), and then concludes with the country's rating based on the International Narcotics Control Strategy Report (INCSR) of the U.S. State Department. Part II, "Anti-Money Laundering and Combating Terrorist Financing (AML/CTF)" and Part III, "Criminal and Civil Forfeiture," evaluate the judicial and legislative structures of the country. Given the increasing global dimension of AML/CTF activities, these sections give special attention to how a country has created statutes, decisions, policies and the judicial enforcement procedures needed to combat money laundering and terrorist financing. Part IV, "Compliance," examines the most critical processes for the prevention and detection of money laundering and terrorist financing. This section reflects on the practical elements that should be in place so that financial institutions can comply with AML/CTF requirements; these are categorized into the development and implementation of internal controls, policies and procedures. Part V, "International Cooperation," reviews the compilation of international laws and treaties between countries working together to combat money laundering and terrorist financing. As these unlawful activities can occur in any given country, it is important to identify the international participants who are cooperating to develop methods to obstruct these criminal activities.

Understanding White-Collar Crime develops the concept of convenience as the main explanation for crime occurrence. Examining all three dimensions of crime—economic, organizational, and behavioral—the book argues that when white-collar crime becomes less convenient, crime rates will go down. By applying convenience theory to an empirical sample of convicted white-collar criminals, the text teaches criminal justice students and ethics and compliance practitioners to identify and understand how opportunity affects real-world criminal situations. Internal investigations of white-collar crime are discussed, and corporate social responsibility against white-collar crime is emphasized. Understanding White-Collar Crime: A Convenience Perspective examines not only the theories behind white-collar crime, but also explores methods used in criminal justice investigations into corporate fraud, and emphasizes the importance of corporate social responsibility in reducing crimes of this nature. Criminal justice students and practitioners should not miss this close look into the world of white-collar crime.

Real case studies on insurance fraud written by real fraud examiners Insurance Fraud Casebook is a one-of-a-kind collection consisting of actual cases written by fraud examiners out in the field. These cases were hand selected from hundreds of submissions and together form a comprehensive picture of the many types of insurance fraud—how they are investigated, across industries and throughout the world. Entertaining and enlightening, the cases cover every type of insurance fraud, from medical fraud to counterfeiting. Each case outlines how the fraud was engineered, how it was investigated, and how perpetrators were brought to justice Written for fraud examiners, auditors, and insurance auditors Other titles by Wells: Fraud Fighter and Corporate Fraud Handbook, Third Edition Edited by Dr. Joseph T. Wells, the founder and Chairman of the Association of Certified Fraud Examiners (ACFE), the world's leading anti-fraud organization, this book reveals the dangers of insurance fraud and the measures that can be taken to prevent it from happening in the first place.

Fraud: The Counter Fraud Practitioner's Handbook looks at fraud investigation methods and explores the practical options for preventing and remedying fraud. An effective fraud and financial crime strategy involves intelligence and prevention, criminal and civil legal procedures, and asset recovery, all of which may involve investigators, internal auditors, security managers, in-house and external legal counsel and advisors. Your strategy depends on the outcomes you are seeking, the nature of the fraud or crime committed and the countries involved. Fraud provides a clear picture of the role of compliance, civil and criminal legal process in any fraud strategy. Chapters then cover investigation strategies for each of the following types of fraud: benefit, health, procurement, employee, telecoms, fiscal, corporate, charity, legal and accounting. Part Three explores the practical options for fraud prevention and remediation, including both civil and criminal asset recovery. This is an essential reference for both public and private sector fraud and security specialists who need to understand the strengths and weaknesses of each element of their

organization's strategy against fraud and are seeking to learn from the approach of their colleagues in other industries or organizations. Written by and for practitioners, it is a handbook that deals with the knowledge, detail and the craft that underpins all effective anti-fraud work.

In countries such as the United Kingdom, the need to manage finances in a professional manner has been hampered by the severe financial constraints of the 2008 financial crisis. These pressures are likely to persist in the long term as a result of an aging population and rising public expectations of the quality of public services. Whereas much attention has been paid to technical reforms to improve budgeting, expenditure control, accounting, and auditing, less attention has been given to the process of developing skilled financial managers, whose expertise is key to sustained improvement in the management of public finances. Successive governments in the United Kingdom have recognized the need to strengthen professionalism in financial management, but the financial crisis gave an additional impetus for change. This change has been reflected in policy statements, changes in recruitment and human resource management practices, and the development of professional networks in accounting, audit, procurement, and project management. *Increasing Professionalism in Public Finance Management: A Case Study of the United Kingdom* describes the journey from a civil service where generalist skills were overwhelmingly preferred toward one where professional technical skills in finance are recognized and valued. This book represents one of a number of country case studies aimed at sharing information about alternative paths and models to help developing countries seeking to strengthen public financial management skills on a long-term sustainable basis. This book will be of importance to public policy makers and public practitioners looking for ways to improve the quality of public sector management and to a range of professional finance/management bodies looking to strengthen their relevance to the government sector.

Substantially reduce the largely hidden cost of fraud, and reap a new competitive advantage. As the title suggests, *Countering Fraud for Competitive Advantage* presents a compelling business case for investing in anti-fraud measures to counter financial crime. It looks at the ways of reaping a new competitive advantage by substantially reducing the hidden cost of fraud. Aimed at a wide business community and based on solid research, it is the only book to put forward an evidence-based model for combating corporate fraud and financial crime. Despite its increase and capture of the news headlines, corporate fraud is largely ignored by most organizations. Fraud is responsible for losses of up to nine percent of revenues—sometimes more. Yet, most organizations don't believe they have a problem and don't always measure fraud losses. This highlights an area for capturing a competitive advantage—with the right counter-fraud strategy, massive losses due to the cost of fraud can be reduced for a fraction of the return. Advocates a new model for tackling fraud and illustrates theories with best practice examples from around the world. The authors have close links with the Counter Fraud Professional Accreditation Board: Jim Gee is a world-renowned expert in the field, and has advised private companies and governments from more than 35 countries. Mark Button is Director of the leading Centre for Counter Fraud Studies, Portsmouth University, U.K. Organizations are losing millions of dollars to fraud. This book outlines a comprehensive approach to reducing financial crime and helping return some of the revenue lost to the cost of fraud.

Crime is undergoing a metamorphosis. The online technological revolution has created new opportunities for a wide variety of crimes which can be perpetrated on an industrial scale, and crimes traditionally committed in an offline environment are increasingly being transitioned to an online environment. This book takes a case study-based approach to exploring the types, perpetrators and victims of cyber frauds. Topics covered include: An in-depth breakdown of the most common types of cyber fraud and scams. The victim selection techniques and perpetration strategies of fraudsters. An exploration of the impact of fraud upon victims and best practice examples of support systems for victims. Current approaches for policing, punishing and preventing cyber frauds and scams. This book argues for a greater need to understand and respond to cyber fraud and scams in a more effective and victim-centred manner. It explores the victim-blaming discourse, before moving on to examine the structures of support in place to assist victims, noting some of the interesting initiatives from around the world and the emerging strategies to counter this problem. This book is essential reading for students and researchers engaged in cyber crime, victimology and international fraud.

Whether it takes place in the corridors of power, the business board-room or via your email inbox, fraud influences our daily lives. It costs governments worldwide billions per year and is often thought to have a far greater reach across society than any other criminal offence. This book examines and exposes fraud as one of the most devastating white collar crimes faced by society today. *Studying Fraud as White Collar Crime* is an engaging introduction to the diverse, serious and often overlooked crime of fraud. The book: • carefully introduces key terms and concepts; • examines the difficulty of defining and tackling fraud; • uses handy crime snapshots that show fraud in action; • delves into detailed analysis of real life scenarios in case study chapters; • shows how fraud works at individual, organizational and transnational levels. From fraud prevention and regulation to Ponzi schemes and insider trading, the book covers a broad range of issues and debates in a clear and accessible way. This wide ranging view of fraud is an indispensable introduction to a complex topic for all students of criminology, sociology and law.

Traders may not pay the correct amount of Value Added Tax (VAT) for a number of reasons including error, deliberately understating their VAT liabilities or through systematic attacks on the VAT system, with an estimated £11.9 billion lost in VAT in 2002-03. Following on from the NAO's report (HCP 357, session 2003-04; ISBN 0102927375), the Committee's report examines the scale of losses; ways of preventing and detecting fraud and other non-compliance; and methods of investigating and dealing with fraudsters. Findings include: there is scope for greater data sharing with the Inland Revenue to detect traders who are evading VAT by operating in the shadow economy (likely to be improved with the creation of the new revenue department); data sharing with other member states is particularly important in tackling missing trader fraud; more investigations and prosecutions for all types of VAT fraud would be cost effective; and Customs should make greater use of sanctions against under-declarations by accountants, lawyers and tax advisers, whilst working with the business community and professional bodies concerned to agree criteria for reporting and the remedial action expected.

Computer security touches every part of our daily lives from our computers and connected devices to the wireless signals around us. Breaches have real and immediate financial, privacy, and safety consequences. This handbook has compiled advice from top professionals working in the real world about how to minimize the possibility of computer security breaches in your systems. Written for professionals and college students, it provides comprehensive best guidance about how to minimize hacking, fraud, human error, the effects of natural disasters, and more. This essential and highly-regarded reference maintains timeless lessons and is fully revised and updated with current information on security issues for social networks, cloud computing, virtualization, and more.

A complete guide to Forensic Accounting and Finance, this book is ideal for advanced-level students and new or mid-level forensic accounting professionals looking to boost their specialist knowledge as part of their CPD, for accountants who wish to build more knowledge in this skills area or advanced undergraduates who feel ready to stretch themselves. Demand for expertise in this field is growing, and

Forensic Accounting and Finance offers a complete, accessible and affordable guide, combining coverage of principle theory with the real and practical needs of the professional. Written by a strong academic and practitioner author team and in association with the Network for Independent Forensic Accountants, this book covers all forensic accounting topics from forensics as an extension of auditing and the basic principles of forensic accounting, to financial analysis and modelling, financial reporting, financial crime, and IT systems. Forensic Accounting and Finance shares current examples and case studies, highlighting cultural differences for key topics with updated regional legislation information available online for those looking for a truly global approach which is always up to date.

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