

JOIN THE  
ACFE MELBOURNE CHAPTER  
FOR A WEBINAR ON  
THE PSYCHOLOGY OF EMBEZZLEMENT  
PRESENTED BY DAVID CURNOW

COST: \$10 FOR MEMBERS & AFFILIATED MEMBERS \$15 ALL OTHER ATTENDEES

WEDNESDAY  
APRIL

28

12:00-1:00PM  
VIA ZOOM

Dr. David Curnow has been a forensic psychologist for over 20 years. The topic of the session will be based on his book which is due for release later this year titled: The Psychology of Embezzlement. The art of intervention and control. He was appointed as a fulltime member of the Adult Parole Board of Victoria in 2014, re-appointed in 2019 and late in 2020 he was appointed to the Post Sentence Authority. In private practice Dr Curnow has provided psychological treatment to a broad range of clients and groups, in addition to providing reports to courts on criminal, civil, and family law matters.

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## WEBINAR TOPIC

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The models currently used to explain internal fraud are still based on the theft as an individual event that repeats itself when we know from convictions data that there is virtually never one big fraud but rather smaller frauds over a lengthy period.

From Dr Curnow's PhD research, recent offender focused research and discussion with forensic accountants, he deemed that it was clear that a model which accounted for the dynamic nature of the decision making in insider theft was required. An offender over time must be constantly evaluating their personal and organisational environment, adjusting their motivations, assessing the risk versus reward of opportunity and considering if their offending is detected, how they will explain it.

Recent developments in behavioural economics, cognitive biases and neuropsychology have also aided in understanding how an offender's decisions may change over time. Dr Curnow will elaborate further on the above and will discuss the four phases which define the theft from the organisation's perspective: recruitment, from induction to the first theft, ongoing theft to detection and resolution. Each phase requires the offender and the organisation to make certain decisions as the theft evolves.

The session will conclude with a brief example of how this model could be applied.

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