

EBBEN
PARTNERS



Supporting audit firms with forensic expertise

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INTRODUCTION

For several years, there has been a strong societal call for improving the quality of statutory audits. Society seeks better protection against fraud, corruption, and business failure, among other concerns. The Dutch Authority for the Financial Markets (AFM) has made these topics key priorities in its supervision of audit firms. In 2020, two independent committees issued recommendations on this matter [1]. In 2023, the appointed Initiative Lead (Kwartiermakers) [2] in the Netherlands published their recommendations [3]. They proposed mobilising independent forensic accountants to support audit firms that do not have their own forensic departments. While the larger audit firms can rely on support from in-house forensic specialists, medium-sized and smaller firms depend on external expertise. With this development, the Netherlands is taking a leading position internationally.

Expectations

In 2022, the AFM formulated the hypothesis that the assessment of fraud risks and the execution of audit procedures were insufficient. Following this hypothesis, the AFM conducted several investigations. These investigations showed that the involvement of forensic expertise makes a positive contribution to both the assessment of fraud risks and the performance of audit procedures related to fraud.

In 2025, the AFM published two reports on the topic of fraud. On 30 January 2025, it reported on its review of audit procedures relating to fraud. On 21 November 2025, it published the findings of its investigation into fraud risk assessments at audit firms holding the licence to audit Public Interest Entity (PIE). Both reports highlighted the following findings:

- The involvement of forensic accountants during the execution of audit procedures has a positive impact on the quality and depth of the audit work performed;
- Coaching during the fraud risk assessment process, including by forensic accountants, enhances the professional scepticism of audit teams.

“EBBEN HAS A TEAM OF EXPERIENCED FORENSIC ACCOUNTANTS WITH BACKGROUNDS IN BOTH AUDIT AND ACCOUNTING ADVISORY PRACTICES. THEY UNDERSTAND THE AUDIT PROFESSION AND SPEAK THE LANGUAGE OF AUDITORS. FOR SEVERAL YEARS, THEY HAVE SUCCESSFULLY SUPPORTED AUDIT FIRMS BY PROVIDING SPECIALISED FRAUD EXPERTISE.”

The AFM also raises several critical observations in its reports. It calls for improvements in the gathering of information relating to fraud. In addition, discussions on fraud during team meetings should be conducted in greater depth. Finally, audit firms could do more to monitor the effectiveness of the various quality measures they have implemented.

These findings are consistent with the conclusions drawn by the AFM following its review of the approach to going-concern risks in statutory audits [6]. This review found that auditors need to develop a deeper understanding of the audit client and its operating environment.

This whitepaper focuses on the challenge facing statutory auditors in fulfilling their role as gatekeepers against fraud and corruption, and on how forensic accountants can support them in this responsibility.

Law and regulations

In line with the developments outlined above, the regulatory framework is also being amended. The first significant change was the introduction, as of 2023, of a requirement for auditors to report on fraud and going concern in the auditor's report. The IAASB has incorporated this reporting obligation, in part, into the revised International Standards on Auditing (ISA) 240 and ISA 570 [7]. This increasingly requires auditors to consider the users of the financial statements when performing the fraud risk assessment and when planning and executing audit procedures relating to fraud.

In addition, the Implementation Act for the Prevention of Money Laundering and Terrorist Financing, replacing the Dutch Money Laundering and Terrorist Financing Prevention Act (Wwft), has been submitted for consultation. This legislation will affect the auditor's reporting obligation. Auditors will be required to report suspicious transactions rather than unusual transactions. This requires auditors to have in-depth knowledge of their audit clients and to perform more extensive procedures before submitting a report.

Response

Audit firms have responded in different ways to the increasing societal pressure regarding fraud and corruption. The large audit firms have, for several years, been deploying forensic accountants from their dedicated forensic departments to support their audit practices. In recent years, medium-sized and smaller audit firms have also taken steps to incorporate forensic expertise into audit engagements. A limited number of these firms have already recruited their own forensic accountants to support the audit practice.

We observe a development in the use of forensic expertise. Audit firms are increasingly conducting fraud challenges to identify opportunities for improvement in both policies

and audit execution. Based on the insights gained, fraud specialists are trained and tools are developed. As a final step, efforts are directed towards strengthening professional scepticism and fostering the appropriate behaviours within audit teams. We observe that accounting and compilation practices are following a similar path.

Fraud risk management

While auditors were under increasing scrutiny, their clients-organisations in both the public and private sectors-initially remained notably passive. This is despite the fact that the primary responsibility for preventing and detecting fraud rests with the organisations themselves. At the end of 2022, the Royal Netherlands Institute of Chartered Accountants (NBA) issued a public management letter on fraud risk management. Auditors can refer to this publication in the annual management letters they provide to their clients' boards and management. Encouragingly, we now observe that organisations are increasingly engaging with their auditors to discuss their anti-fraud policies and fraud risk management frameworks.

Various stakeholders, including the Dutch Association of Securities Holders (VEB) [8], have also become actively involved in the discussion.

Whistleblower reports remain by far the most important source for detecting fraud. In 2023, the Dutch Whistleblower Protection Act (Wbk) was revised. Organisations with 50 or more employees (and municipalities with more than 10,000 inhabitants) are required to provide a professional reporting channel and ensure the protection of whistleblowers. Most other fraud risk management measures are not mandated by law. Forensic accountants can support audit teams in formulating recommendations on fraud risk management and in preparing for, or participating in, discussions with the management and those charged with governance of the audited entity.

Sanctions

Over the past decades, there has been a noticeable increase in the number of investigations conducted by regulators and judicial authorities into companies and their statutory auditors. These investigations primarily concern aggressive tax schemes, money laundering, and corruption. The range of potential sanctions is broad and includes financial penalties, the withdrawal of an audit firm's licence, the prosecution of directors and officers, and exclusion from participation in public procurement procedures. Corporate image and reputation are often at stake.

Companies may be able to avoid prosecution or obtain a reduction in penalties by voluntarily disclosing misconduct and subsequently cooperating with the investigation. A key condition is that the organisation had an effective fraud risk management framework in place at the time the misconduct occurred.

Forensic support

Fraud

Fraud has a broad definition that encompasses many different forms, including financial statement fraud, asset misappropriation, corruption, money laundering, terrorist financing, cybercrime, social security fraud, tax fraud (including money laundering), espionage, healthcare fraud, organised criminal infiltration, bluewashing, orangewashing, and greenwashing.

The Royal Netherlands Institute of Chartered Accountants (NBA) [9] applies the following definition of fraud:

1. an intentional act committed by one or more members of management, those charged with governance, employees, or third parties;
2. involving the use of deception;
3. to obtain an unjust or unlawful advantage.

There is broad support for audit firms to deploy forensic accountants (including forensic technology specialists) in support of the audit process. In the use of forensic expertise to support audit engagements, we distinguish three pillars:

1. Building forensic accounting knowledge;
2. Deploying forensic accounting expertise throughout the audit process;
3. Conducting forensic investigations at the audited entity.

Pillar 1: Building forensic accounting knowledge

It is highly beneficial for audit firms to have Fraud Champions within their organisation. These professionals specialise in fraud risk factors, fraud risk management, and fraud indicators. They are trained by forensic accountants and receive periodic continuing education. Fraud Champions serve as the first and easily accessible point of contact for colleagues within the audit practice. In addition, they perform fraud challenges on audit engagements to identify opportunities for improvement. They maintain close working relationships with the firm's Compliance and Professional Practice departments, as well as with forensic accountants.

Pillar 2: Deploying forensic accounting expertise throughout the audit process

A Fraud Champion can be involved during the various stages of an audit engagement, including client acceptance or continuance procedures, the initial pre-audit meeting, the interim and year-end audit phases, and the completion of the auditor's report and management communications.

During the pre-audit meeting, the Fraud Champion contributes to the identification of fraud risk factors and the translation of those factors into specific fraud risks. Fraud

risk factors may arise from, among other things, the nature of the entity's activities, the geographical spread of its operations, or its corporate culture. The analysis of fraud risk factors forms the basis for assessing fraud risks relevant to the financial statement audit.

A Fraud Champion can support the audit team in evaluating fraud risk factors, identifying fraud risks, and designing an appropriate audit strategy and related procedures. Throughout the audit, the Fraud Champion may participate in discussions concerning fraud risks with management, supervisory board members, compliance officers, and internal auditors. The Fraud Champion may also be involved in the analysis of specific transactions and in substantive audit procedures, including data analytics and the use of Artificial Intelligence (AI). In addition, the Fraud Champion can provide valuable input to both the management letter and the auditor's report.

Pillar 3: Conducting forensic investigations at the audited entity

If, during the course of the financial statement audit or as a result of a whistleblower report or other allegation, an indication or suspicion of fraud arises, the statutory auditor must obtain an understanding of the nature and extent of the actual or suspected fraud. Management of the audited entity should be informed accordingly. The statutory auditor must then determine whether the suspected fraud can be investigated within the scope of the audit engagement or whether the client should be requested to initiate an independent forensic investigation. In such situations, consultation with a Fraud Champion, forensic accountant, Compliance, and the Professional Practice Department is essential.

It is important that a forensic accountant contributes to the formulation of the investigation scope, the investigative approach, remediation measures, and any reporting or disclosure obligations. This enables the statutory auditor, in principle, to continue the audit engagement once the necessary facts have been established. Forensic accountants deal with fraud matters on a daily basis. They are familiar with situations in which an auditor withdraws from an engagement, interactions with clients facing complex fraud allegations, discussions with regulators such as the AFM, and coordination with legal counsel and, where relevant, law enforcement and other competent authorities. As such, the forensic accountant serves as an invaluable sounding board for the statutory auditor when addressing fraud-related matters.

Make or buy

The largest audit firms have established in-house forensic departments that provide forensic accounting services to the market. For many years, these firms have leveraged the expertise of their forensic professionals including forensic accountants, technology specialists, lawyers, criminologists, psychologists, and other experts to support both financial statement audits and client advisory services relating to fraud risk management. These forensic departments provide not only specialist expertise but also the scale required to support the audit practice on a sustainable basis in addressing fraud-related matters.

Medium-sized and smaller audit firms face a strategic “make or buy” decision. To make an informed choice, they must first determine the level of quality and expertise required for forensic support. In doing so, they should not focus solely on supporting their own professionals, but also consider the needs of their clients. Similar to many audit firms, most audit clients are still at an early stage of maturity in the area of fraud risk management. For medium-sized and smaller audit firms, establishing an in-house forensic department is often not the obvious choice. Such departments are unlikely to achieve the scale necessary to provide sustainable support to both auditors and clients. As a result, the “make or buy” decision will often lead to an insourcing or co-sourcing model, whereby forensic accounting services are provided by an independent specialist firm with sufficient capacity and experienced forensic professionals.

Benefits of collaboration

For many years, EBBEN has supported audit firms through its team of forensic accountants. By engaging EBBEN’s forensic specialists, audit firms can strengthen their compliance with professional standards and meet the expectations of key stakeholders, including the Dutch Authority for the Financial Markets (AFM). Our forensic accountants have extensive experience in audit practice and therefore understand the challenges, terminology, and working methods of statutory auditors. Moreover, our team provides the continuity that is essential in fraud-related matters, where issues often arise unexpectedly and require an immediate response.






Audit firms experience the following benefits from working with forensic accountants such as those at EBBEN:

- We have a broad team of forensic accountants who are also experienced trainers for audit firms.
- Our forensic specialists work daily on matters involving anti-money laundering legislation, fraud, corruption, and other integrity-related violations. They understand which measures are most effective in mitigating the associated risks.
- In addition, these forensic accountants have extensive experience in audit and accounting advisory practices. Auditors regard them as knowledgeable peers and value the opportunity to learn from their expertise.
- We support the leadership of audit firms in developing a vision, governance structure, and multi-year strategy for strengthening fraud prevention and detection capabilities.
- Our forensic accountants also support key staff functions, including Compliance, Professional Practice, Risk Management, and Fraud Panels within the organisations with which we work.
- Furthermore, we provide a broad range of forensic support services to audit firms, which are discussed in more detail below.
- Our fraud training programmes are based on real-life cases. Where relevant, our trainers draw on their own professional experience to provide additional examples and context.

Finally, our forensic accountants regularly conduct independent investigations at organisations where the external auditor has paused its activities, or even withdrawn from the engagement due to integrity or fraud concerns. Drawing on this experience, we help auditors navigate complex fraud situations and make informed decisions when such circumstances arise.

Solutions

EBBEN offers the following solutions to support audit firms and their professionals:

	Audit firm	Audit professional	Tools
 <p>Deployment of forensic expertise</p>	<p>Advising management, compliance, and professional practice on audit quality improvement initiatives</p>	<p>Fraud challenges</p> <p>Contributions to management letters and reports to those charged with governance</p> <p>Employee training</p>	<p>Forensic tools and AI</p>
 <p>Fraud awareness</p>	<p>Developing fraud-related policies and frameworks</p> <p>Training Fraud Champions</p>	<p>Maintaining and strengthening knowledge and skills</p>	<p>Red Flag platform</p>
 <p>Responding to fraud indicators</p>	<p>Establishing and participating in Fraud panels</p>	<p>Fraud helpdesk</p> <p>Forensic investigations</p>	<p>Forensic tools and AI</p>
 <p>Professional scepticism</p>	<p>Advising management, compliance, and professional practice on culture and behaviour</p>	<p>Behavioural and professional scepticism training for employees</p>	<p>Case studies and interactive learning formats</p>
 <p>Community</p>	<p>We bring together auditors with a specialisation in fraud to share knowledge, learn from one another, and further develop their expertise. Tools and resources are provided through EBBEN Academy and Red Flag. A professional sounding board is available through our Fraud Helpdesk.</p>		

In addition to these services, EBBEN conducts independent forensic investigations. In such engagements, the assignment is typically commissioned not by the audit firm, but by the highest governing body of the organisation concerned. Nevertheless, throughout the investigation we maintain close contact with the external auditor. Conducting forensic investigations is part of our daily practice. Drawing on this experience, we help external auditors particularly those who have withdrawn from an engagement due to fraud or integrity concerns-navigate interactions with clients, legal counsel, and independent investigation firms. Where relevant, we also assist them in dealing with regulators, supervisory authorities, financial intelligence unit, law enforcement agencies, and public prosecutors. This experience enables us to guide auditors through complex fraud-related situations and helps them make well-informed decisions under challenging circumstances.



DESCRIPTION

1. Deployment of forensic expertise

1.1 Quality improvement

We support audit firms in defining appropriate quality measures and monitoring their effectiveness. We advise audit firms on the design of quality measures that are tailored to their specific circumstances. We also assist audit firms in translating findings from Engagement Quality Reviews (EQRs) and other quality instruments into firm-wide policies or practical guidance for audit teams.

1.2 Fraud challenges

The assessment of fraud risks begins with an evaluation of both the client's fraud risk factors and its fraud risk management framework. To identify and assess fraud risk factors, audit teams can make use of specialised tools, such as industry-specific fraud risk profiles. In addition, we support auditors by identifying relevant external sources and other valuable resources that can enhance the assessment of fraud risks. We also provide guidance on alternative approaches for identifying fraud risks and translating those risks into appropriate audit responses and procedures. Furthermore, we train audit professionals in the effective application of these methodologies and tools, enabling them to perform more robust fraud risk assessments and design more targeted audit procedures.

1.3 Communications to those charged with governance

Organisations generally have considerable discretion in designing and implementing their fraud risk management frameworks. Only a limited number of elements such as whistleblowing channels and confidential advisers are

prescribed by law. EBBEN provides guidance on leading practices, methodologies, and techniques in fraud risk management to support auditors in formulating recommendations for their clients. These insights can be incorporated into communications with those charged with governance. In addition, EBBEN can support the preparation of these communications and participate in discussions with clients regarding the enhancement of fraud risk management frameworks and related governance measures.

1.4 Fraud training

Through EBBEN Academy, we support audit firms with training programmes focused on financial and economic crime. Our training courses are aligned with both national and international standards and frameworks. The training programmes focus on topics such as anti-money laundering, corruption, and emerging fraud risks, including organised criminal infiltration and fraud in specific sectors such as healthcare and the public sector. All EBBEN training programmes are tailored to the specific learning needs and objectives of the audit firm.

In addition, EBBEN develops and delivers training programmes for clients of audit firms. These programmes can be commissioned directly by the clients themselves. The primary objective is knowledge transfer, enabling both audit firms and their clients to become more self-sufficient and less dependent on external support in the field of fraud risk management and financial crime prevention.

1.5 Forensic tools and AI

Within the field of fraud risk management, dozens of methodologies, techniques, and supporting tools are available that can significantly reduce the impact and likelihood of fraud. The effective application of these solutions enhances the overall risk profile of an audit firm's client portfolio. EBBEN advises audit firms on the selection and implementation of appropriate fraud risk management tools and can provide, customise, or develop solutions for both audit firms and their clients. Examples include:

- Client due diligence and ongoing monitoring
- Data analytics
- Transaction monitoring
- Whistleblowing channels and whistleblower programmes
- Formalised anti-fraud policies
- AI-tooling
- Surprise audits
- Codes of conduct
- Internal audit functions
- Audits of soft controls
- Independent audit committees
- Formalised fraud risk assessments

2. Fraud awareness

2.1 Policy and governance

EBBEN supports the leadership of audit firms in developing or enhancing their fraud capability enhancement programmes. The role of the forensic function is clearly defined and embedded within the organisation. In addition, appropriate governance structures, policies, and control measures are designed and implemented to support the enhanced approach. EBBEN maintains close relationships with key stakeholders and guides audit firms through the implementation process. This typically involves a three- to five-year roadmap focused on awareness, behaviour, training, and knowledge sharing, enabling organisations to build a sustainable and effective fraud risk management culture.

2.2. Fraud Champions

The Foundation Programme "Fraud Champions in Audit Firms" consists of eight workshops delivered over four days (afternoon and evening sessions) and is completed within a period of one month. The workshops are case-based and are delivered by experienced forensic accountants from EBBEN who have extensive backgrounds in audit and/or accounting advisory practices.

Using real-life cases, participants develop the knowledge and skills required to identify, assess, and respond to fraud risks throughout all phases of an audit engagement. The programme covers a broad range of topics, including different types of fraud, the legal and regulatory framework, professional standards, and the practical skills required to address fraud-related matters effectively. Upon completion of the Foundation Programme, participants become members of the Fraud Champions Community.

The Fraud Champions trained through EBBEN Academy represent a new specialist profile within the profession, bridging the gap between the statutory auditor and the forensic accountant. EBBEN supports this rapidly growing Fraud Champions Community through the "Red Flag" Knowledge Platform and the Fraud Champions Newsfeed. In addition to the Foundation Programme and the Red Flag Knowledge Platform, EBBEN organises advanced training sessions for Fraud Champions and offers a specialist programme leading to qualification as a Forensic Accountant.

2.2.1 Advanced Sessions for Fraud Champions

Members of the Fraud Champions Community are offered advanced sessions covering current developments and emerging trends in the field of fraud. Topics include organised criminal infiltration, healthcare fraud, sanctions and export-controlled goods, professional scepticism, behavioural aspects of fraud, and the use of technology and data-driven tools. These sessions are delivered through a variety of learning formats, including roundtable discussions, expert-led workshops, fraudstorytelling.com sessions, and webinars. All Foundation Programme and Advanced Sessions are based on real-life case studies and peer-to-peer learning, enabling participants to share experiences, challenge perspectives, and strengthen their professional judgement.

2.2.2 Specialist Programme "Forensic Accountant"

For external auditors who wish to further specialise, we offer the Specialist Programme Forensic Accountant. In this programme, we go beyond the investigation of fraud indicators, which forms part of the Foundation Programme Fraud Champion. In the Specialist Programme Forensic Accountant, we teach auditors how to conduct investigations in accordance with the professional standards of the Royal Netherlands Institute of Chartered Accountants (NBA) and the Dutch Private Security Organisations and Investigation Agencies Act (Wpbr).

2.3 Embedding knowledge and skills

Our services are focused on the transfer of knowledge and skills. In doing so, we enable audit firms to independently develop a cycle of fraud challenges and to learn from these exercises, both individually and collectively.

2.4 Red Flag

EBBEN offers the online knowledge platform "Red Flag" (<https://rodevlag.thehuddle.nl/>) specifically designed for the Fraud Champions Community. The platform includes:

- Newsfeed
- Regulatory and professional standards framework
- Events
- Digital learning platform
- Chat functionality

We warmly invite you to register and start using the platform. Access is provided upon approval, after which use of the platform is free of charge. An appendix to this whitepaper provides an overview of how various audit firms have developed and implemented the changes described above over a period of several years.

3. Responding to fraud indicators

3.1 Fraud Panel and Fraud Helpdesk

In the event of uncertainty or questions from audit teams or the Professional Practice and Compliance functions, a Fraud Panel can be consulted. An experienced forensic accountant from EBBEN serves on the Fraud Panel and is called upon when a consultation is required. The Fraud Panel can convene quickly to discuss, advise on, and decide upon the matter at hand. Our team of experienced forensic accountants provides the continuity required in these situations. Drawing on the forensic expertise available within the panel, issues can be addressed proactively and in a manner that is professionally and technically sound from an audit perspective. The Fraud Panel supports the audit team in dealing with urgent situations, helping to ensure that issues are handled appropriately and effectively. In addition, we assist with enhanced client due diligence where required.

3.2 Investigations

Despite all preventive measures, incidents may still occur. The forensic accountant can support the statutory auditor in investigating and assessing indicators of fraud. If the fraud indicators cannot be investigated by the statutory auditor, the forensic accountant can conduct an independent investigation on behalf of the audited entity. The scope of the investigation and the investigative approach are determined in consultation with the client, the statutory auditor, and the forensic accountant.

4. Professional scepticism

4.1 Audit firm

The professional scepticism of auditors is inextricably linked to behaviour within audit teams. For this reason, our fraud challenges focus not only on the substantive quality of fraud risk assessments, but also explicitly on the underlying team dynamics. How do team members collaborate? Which behaviours encourage open dialogue, and which behaviours create barriers? Based on our observations and experience, we provide targeted advice to management, Compliance, and Professional Practice on behaviour and culture within the organisation. We identify patterns that influence the quality of audit execution and provide practical recommendations to strengthen professional scepticism.

We also support audit firms in assessing behaviour and culture within audit teams through soft control audits.

4.2 Audit teams

In addition, we support audit teams through training programmes that provide insight into behaviour and its impact on both team performance and the quality of audit work. By raising awareness of behavioural patterns and team dynamics, we help create a culture in which critical questioning is encouraged, dilemmas can be openly discussed, and integrity remains a central value. This approach contributes to the sustainable strengthening of professional scepticism, enabling audit firms to fulfil their gatekeeper role more effectively in the fight against fraud and corruption.

5. Community

In many audit firms, Fraud Champions find it difficult to further develop their fraud-related knowledge. At the same time, there is a strong need to exchange ideas with forensic accountants and to share experiences with peers. For this reason, participants become members of the Fraud Champions Community after completing the Foundation Programme. EBBEN organises periodic Advanced Sessions for this community. Each session is led by an experienced forensic accountant from our faculty team. Sessions consist of a case study or a presentation by an external speaker, followed by peer consultation moderated by an experienced forensic accountant from EBBEN.

The sessions also cover recent developments, new tools and technologies, disciplinary case law, and topics proposed by participants themselves.



Deployment and timing: a tailored growth path

The path towards sustainable quality improvement in the area of fraud within audit firms is not a sprint but a multi-year journey. Every organisation has its own dynamics, priorities, and starting position. As a result, the solutions deployed and the pace at which they are implemented will vary from one audit firm to another.

We see that many organisations start with conducting fraud challenges. These challenges provide valuable insights into the quality and depth of existing fraud risk assessments and highlight opportunities for improvement in both policy and execution. They represent an accessible first step in raising awareness and initiating discussions about fraud within the organisation. The insights gained also help identify where fraud awareness can be further enhanced through training.

As awareness grows, organisations create opportunities to invest further in knowledge and skills. In the years that follow, Fraud Champions are trained: specialists who support colleagues in identifying and analysing fraud risks and who serve as a source of expertise within the organisation. These champions form an important link between day-to-day audit practice and the deployment of forensic expertise.

Once awareness has increased and knowledge has been strengthened, the focus shifts towards developing professional scepticism. This requires a culture in which critical questioning is encouraged, dilemmas can be openly discussed, and integrity remains a core value. Developing this mindset is an ongoing process in which training, peer consultation, and the sharing of practical experience play an essential role.

Each audit firm follows this growth path at its own pace and implements solutions that fit its specific context and ambitions. What remains constant is that sustainable improvement requires a long-term commitment, engagement at all levels of the organisation, and a clear vision of the auditor’s role as a gatekeeper against fraud, corruption, and money laundering.



ABOUT EBBEN

EBBEN Partners is an independent integrity consultancy specialising in:

- **Investigations:**

When your organisation is confronted with indications of irregularities, it is essential that these are investigated thoroughly and in a legally sound manner. EBBEN Partners deploys its experience and expertise to support clients in matters involving irregularities or unethical conduct, including conflicts of interest, fraud, corruption, and money laundering.

- **Advisory:**

EBBEN Partners conducts audits of processes and provides support in the areas of risk management and compliance management. Our services are aimed at strengthening organisations by increasing the effectiveness and efficiency of business processes, improving the quality of financial and management information, ensuring compliance with laws and regulations, and supporting the achievement of organisational objectives. Where opportunities for improvement are identified, we provide practical recommendations. Together, we help ensure that your organisation remains in control.

- **Dispute Resolution:**

We provide solutions for valuation matters and business disputes. Our work is characterised by an independent, phased, and multidisciplinary approach. Clients engage us to help transform complex situations into a positive path forward.

EBBEN Partners is ready to assist when an organisation is confronted with a matter that may have an immediate impact on its continuity or reputation. As a director, executive, or supervisory board member, you want to understand what is happening beneath the surface. Where do the risks lie? How should a complex situation be assessed? Who can help resolve a dispute? We provide solutions that enable leadership to remain in control and stay in control. In doing so, we contribute to an ethical and just society.

FOOTNOTES

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GLOSSARY

ACFE	Association of Certified Fraud Examiners
AFM	Netherlands Authority for the Financial Markets
COSO	Committee of Sponsoring Organizations of the Treadway Commission
CTA	Future of the Accountancy Sector Committee
EBBEN	EBBEN Partners B.V. and EBBEN Academy B.V.
FIU	Financial Intelligence Unit Netherlands, based in Zoetermeer
Forac	Acronym for Forensic Accounting
Fraud challenge	Challenge of an audit team by a forensic accountant
Fraud panel	Team consisting of Professional Practice, Compliance, and a forensic accountant
ISA	International Standard on Auditing
Whistleblower	Person reporting irregularities; see the Dutch Whistleblower Protection Act (2023)
Initiative Lead	Future of the Accountancy Sector Initiative Leads
MCA	Accountancy Monitoring Committee
NBA	Royal Netherlands Institute of Chartered Accountants
NOCLAR	Non-Compliance with Laws And Regulations
OECD	Organisation for Economic Co-operation and Development
PIE	Public Interest Entity
RA	Registered Accountant
RV	Registered Valuator
VEB	Dutch Association of Securities Holders
UN	United Nations
WbK	Dutch Whistleblower Protection Act (revised 2023)
Wta	Dutch Audit Firms Supervision Act (2006)
Wwft	Dutch Anti-Money Laundering and Anti-Terrorist Financing Act

COLOPHON

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