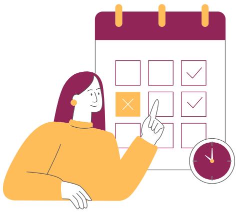


VARDAR ŞANLI FRAUD TEST: WHAT WOULD YOU DO?

Scenario 1:

You are a compliance officer at a company. You discover that assets from the "Sustainability Fund" are being diverted into offshore accounts and split into transfers of TRY 20,000 to crypto wallets. While the management insists these transactions remain confidential, an official notice from the U.S. requests that the funds be frozen within 48 hours. What would you do in this situation?

a) I would follow directve of senior management.

b) I would report it only to internal audit.

c) I would immediately contact the AML team and regulators, and freeze the funds.

d) I would put the transaction on hold and wait for written confirmation from my supervisor.

Scenario 2:

You identify that a total of USD 50,000 has been transferred from a client account, structured as 25 individual transfers of USD 2,000 each and directed to multiple cryptoc wallets. How would you respond to this situation?

a) Since the transaction was split into smaller amounts, I would not question it and would take no action.

b) I would consider this a potentially suspicious transaction that should be reported to Financial Crimes Investigation Board.

c) I would immediately contact the AML team.

d) I would temporarily suspend the transaction and wait for senior management's approval.

Scenario 3:

During the examination of an investment fund promoted as an eco-friendly and sustainability-driven portfolio under the title "Green Energy Fund", you identify that the fund's assets are being diverted to cryptocurrency exchanges via transactions not disclosed in the official reports. What action would you take?

a) Since it is the fund manager's strategic decision, I would not intervene.

b) I would report the situation only to the audit department and take no further action.

c) I would request that investors be provided with regular and transparent information.

d) I would first inform management and act according to their instructions.

Scenario 4:

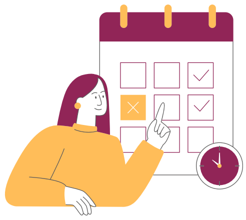
You are working as a CFO at a company. Suddenly, you receive a Zoom call appearing to be from your CEO. The CEO says: "We urgently need to transfer USD 1 million today for a confidential business deal. You must approve it immediately." What would be your first reaction?

a) I would approve the transfer since the CEO gave a direct instruction.

b) I would become suspicious due to the mismatch in voice and image but wait until I am certain.

c) I would check the company's internal procedures first and act accordingly.

d) I would directly contact the CEO through the company's official communication channels to verify the instruction.



VARDAR ŞANLI FRAUD TEST: WHAT WOULD YOU DO?

Scenario 5: **Your company conducts business with the United States. Meanwhile, a transfer of 200,000 USDT from a U.S. partner is flagged as a suspicious transaction. Under the newly enacted GENIUS Act in the U.S., the funds must be frozen within 48 hours. How would you proceed under these circumstances?**

a) I would take no action since there is no such regulation in Turkey.

b) I would consult the compliance team and act in line with U.S. regulations.

c) I would promptly contact the relevant stablecoin issuer and request the freezing of the funds.

d) I would put the transaction on hold and make no notification.

Scenario 6: **Your accounting department receives an email that appears to be from a supplier, stating: “Our bank account details have been updated. Please make the payment to this new account.”. The email chain and signature appear authentic and convincing. What would you do in this situation?**

a) Since we have ongoing business relationship with the supplier, I would immediately make the payment to the new account.

b) I would check the domain and email details and if consistent, proceed with the payment.

c) I would make the payment only after dual control, meaning both system approval and phone confirmation from the supplier.

d) I would suspend the transaction and report it to the AML team, but would not initiate an additional verification process.

EVALUATION CRITERIA:

- "**A**" responses carry **0 points**
- "**B**" and "**D**" responses carry **1 point**
- "**C**" responses carry **2 points**

Calculate your total score!

RESULTS:

0–2 Points: You are at High Risk.
Your reflexes are not strong enough when facing a convincing fraudulent message. You need to build greater awareness against fraud schemes and financial crimes.

3–4 Points: Cautious but Still Exposed.
Some of your steps are correct, but your reflexes in digital environments need sharpening.

5–6 Points: Strong Fraud Awareness!
You have built clear defenses against classic fraud tactics such as impersonation, fake redirections and time pressure. Congratulations!