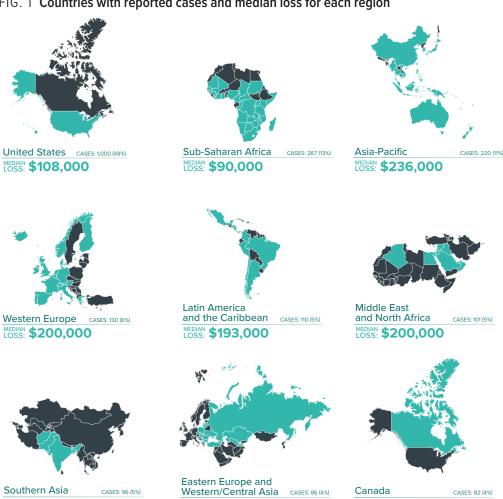
FIG. 1 Countries with reported cases and median loss for each region

Southern Asia

MEDIAN \$100,000

CASES: 96 (5%)



MEDIAN **\$150,000**

Canada

MEDIAN **\$200,000**

CASES: 82 (4%)

FIG. 2 How much does an occupational fraud cost the victim organization?



FIG. 3 How is occupational fraud committed?

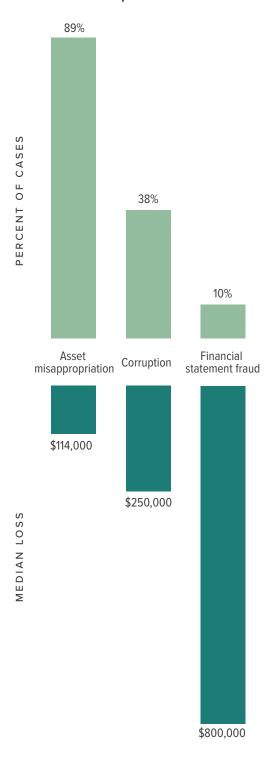


FIG. 4 Occupational Fraud and Abuse Classification System (the Fraud Tree)

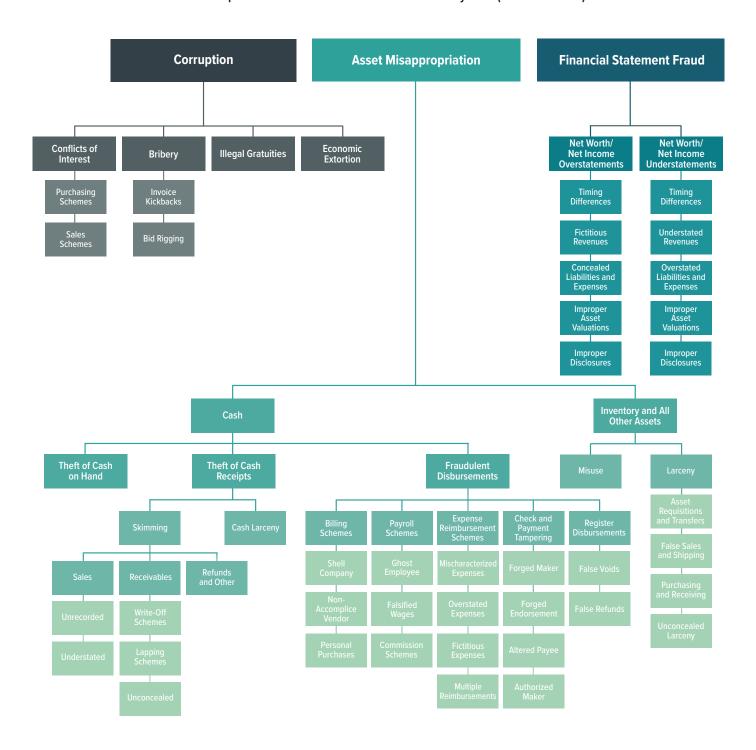


FIG. 5 How often do fraudsters commit more than one type of occupational fraud?

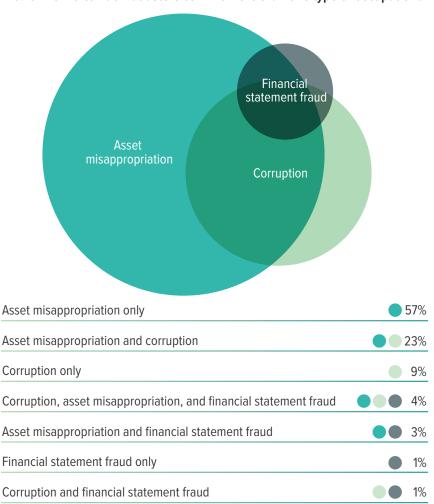


FIG. 6 What asset misappropriation schemes present the greatest risk?



LESS RISK MORE RISK

FIG. 7 How does the duration of a fraud relate to median loss?



FIG. 8 How long do different occupational fraud schemes last?

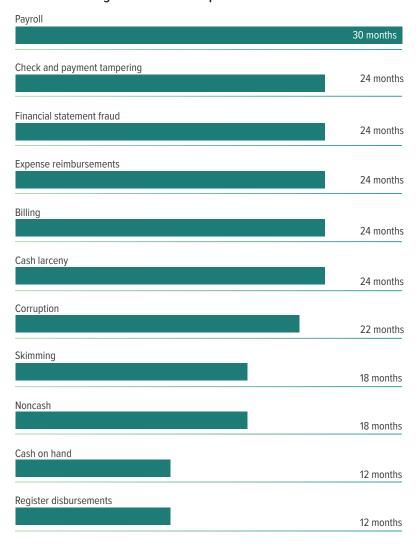


FIG. 9 How is occupational fraud initially detected?

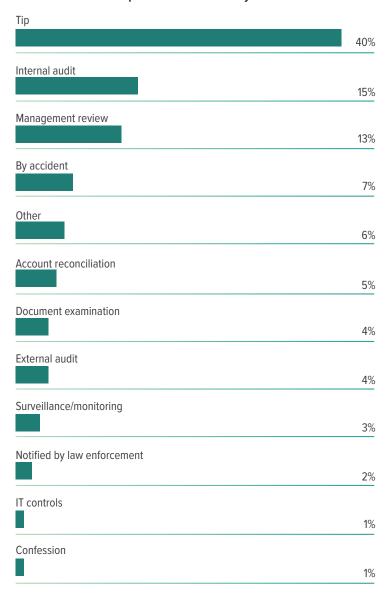


FIG. 10 Who reports occupational fraud?

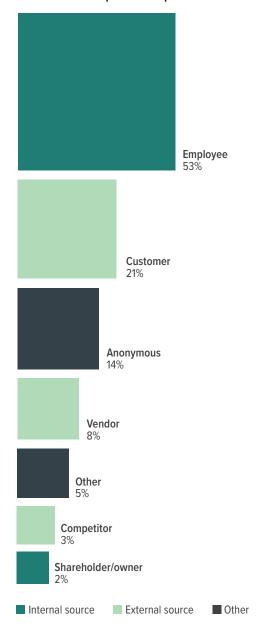


FIG. 11 How does detection method relate to fraud duration and loss?

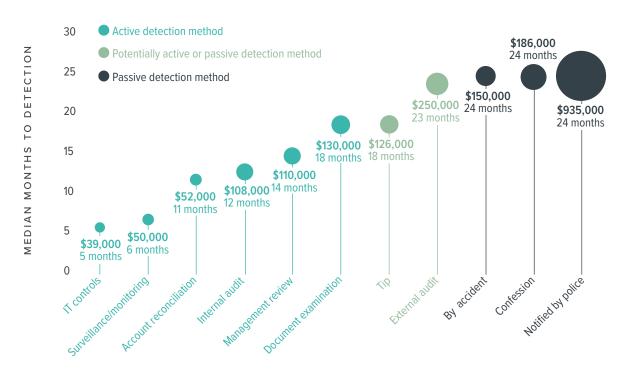


FIG. 12 What types of organizations are victimized by occupational fraud?



FIG. 13 What levels of government are victimized by occupational fraud?

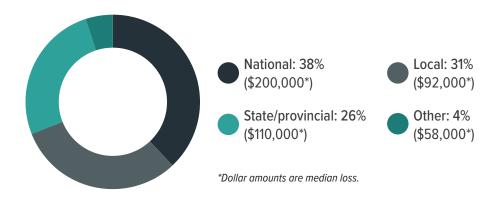


FIG. 14 How does an organization's size relate to its occupational fraud risk?

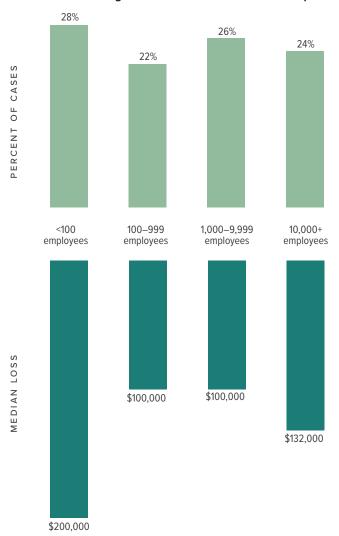


FIG. 15 How does occupational fraud affect organizations in different industries?





Manufacturing MEDIAN LOSS: \$240,000



Government and public administration MEDIAN LOSS: \$125,000



Health care MEDIAN LOSS: \$100,000



MEDIAN LOSS: \$50,000



Insurance MEDIAN LOSS: \$153,000



Education MEDIAN LOSS: \$68,000



Energy MEDIAN LOSS: \$300,000



Construction MEDIAN LOSS: \$227,000



Other MEDIAN LOSS: \$70,000



Transportation and warehousing MEDIAN LOSS: \$140,000



Food service and hospitality MEDIAN LOSS \$90,000



Technology MEDIAN LOSS: \$150,000



Religious, charitable, or social services MEDIAN LOSS: \$90,000



Services (professional) MEDIAN LOSS: \$258,000



Arts, entertainment, and recreation MEDIAN LOSS: \$88,000



Telecommunications MEDIAN LOSS: \$100,000



Real estate MEDIAN LOSS: \$180,000



Agriculture, forestry, fishing, and hunting MEDIAN LOSS: \$136,000



Utilities MEDIAN LOSS: \$150,000



Services (Other) MEDIAN LOSS: \$82,000



MEDIAN LOSS: \$208,000



Communications and publishing MEDIAN LOSS: \$525,000



Wholesale trade MEDIAN LOSS: \$110,000

FIG. 16 What are the most common occupational fraud schemes in various industries?

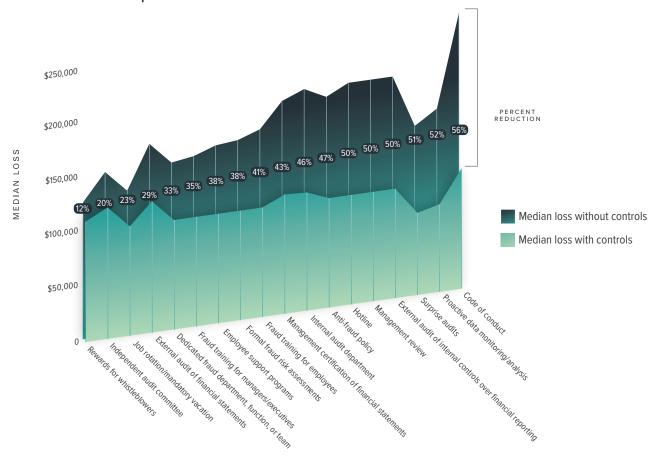
INDUSTRY	Cases	Billing	Cash larceny	Cash on hand	Check and payment tampering	Corruption	Expense reimbursements	Financial statement fraud	Noncash	Payroll	Register disbursements	Skimming
Banking and financial services	338	11%	14%	23%	12%	36%	7%	8%	11%	2%	3%	9%
Manufacturing	201	27%	8%	15%	12%	51%	18%	10%	28%	5%	3%	7%
Government and public administration	184	15%	11%	11%	9%	50%	11%	5%	22%	7%	2%	11%
Health care	149	26%	7%	13%	13%	36%	16%	11%	19%	17%	1%	12%
Retail	104	20%	10%	19%	9%	28%	8%	12%	34%	5%	13%	13%
Education	96	23%	19%	19%	6%	38%	18%	6%	19%	6%	0%	14%
Insurance	87	20%	9%	3%	18%	45%	8%	7%	11%	3%	1%	11%
Energy	86	20%	2%	10%	12%	53%	10%	3%	27%	7%	2%	10%
Construction	83	37%	12%	8%	19%	42%	23%	16%	23%	14%	1%	13%
Transportation and warehousing	79	25%	8%	8%	9%	46%	15%	8%	28%	3%	3%	13%
Food service and hospitality	75	17%	16%	20%	11%	29%	12%	12%	24%	7%	0%	23%
Technology	62	26%	5%	10%	8%	42%	21%	16%	32%	8%	0%	6%
Religious, charitable, or social services	58	40%	9%	22%	19%	34%	29%	10%	19%	22%	3%	17%
Services (professional)	54	26%	17%	15%	26%	17%	30%	13%	13%	15%	0%	15%
Arts, entertainment, and recreation	50	14%	20%	36%	6%	32%	12%	8%	18%	4%	8%	28%

LESS RISK MORE RISK

FIG. 17 What anti-fraud controls are most common?

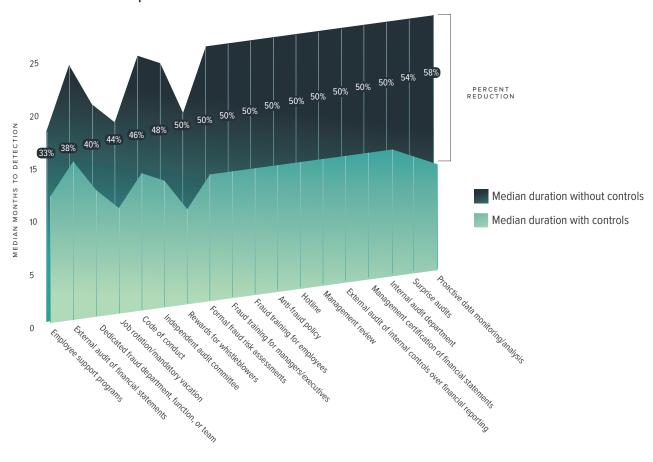
Code of conduct	_
	80%
External audit of financial statements	
	80%
Internal audit department	720/
Management certification of financial statements	73%
	72%
External audit of internal controls over financial reporting	
	67%
Management review	
Hotline	66%
noune	63%
Independent audit committee	0370
	61%
Employee support programs	
Asti fraud selieu	54%
Anti-fraud policy	54%
Fraud training for employees	3-170
	53%
Fraud training for managers/executives	
	52%
Dedicated fraud department, function, or team	440/
Formal fraud risk assessments	41%
	41%
Surprise audits	
	37%
Proactive data monitoring/analysis	070/
Job rotation/mandatory vacation	37%
555 Fotodon minimutory recently	19%
Rewards for whistleblowers	
	12%

FIG. 18 How does the presence of anti-fraud controls relate to median loss?



Control	Percent of cases	Control in place	Control not in place	Percent reduction
Code of conduct	80%	\$110,000	\$250,000	56%
Proactive data monitoring/analysis	37%	\$ 80,000	\$165,000	52%
Surprise audits	37%	\$ 75,000	\$152,000	51%
External audit of internal controls over financial reporting	67%	\$100,000	\$200,000	50%
Management review	66%	\$100,000	\$200,000	50%
Hotline	63%	\$100,000	\$200,000	50%
Anti-fraud policy	54%	\$100,000	\$190,000	47%
Internal audit department	73%	\$108,000	\$200,000	46%
Management certification of financial statements	72%	\$109,000	\$192,000	43%
Fraud training for employees	53%	\$100,000	\$ 169,000	41%
Formal fraud risk assessments	41%	\$100,000	\$162,000	38%
Employee support programs	54%	\$100,000	\$160,000	38%
Fraud training for managers/executives	52%	\$100,000	\$ 153,000	35%
Dedicated fraud department, function, or team	41%	\$100,000	\$150,000	33%
External audit of financial statements	80%	\$120,000	\$ 170,000	29%
Job rotation/mandatory vacation	19%	\$100,000	\$130,000	23%
Independent audit committee	61%	\$120,000	\$150,000	20%
Rewards for whistleblowers	12%	\$ 110,000	\$125.000	12%

FIG. 19 How does the presence of anti-fraud controls relate to the duration of fraud?



Control	Percent of cases	Control in place	Control not in place	Percent reduction
Proactive data monitoring/analysis	37%	10 months	24 months	58%
Surprise audits	37%	11 months	24 months	54%
Internal audit department	73%	12 months	24 months	50%
Management certification of financial statements	72%	12 months	24 months	50%
External audit of internal controls over financial reporting	67%	12 months	24 months	50%
Management review	66%	12 months	24 months	50%
Hotline	63%	12 months	24 months	50%
Anti-fraud policy	54%	12 months	24 months	50%
Fraud training for employees	53%	12 months	24 months	50%
Fraud training for managers/executives	52%	12 months	24 months	50%
Formal fraud risk assessments	41%	12 months	24 months	50%
Rewards for whistleblowers	12%	9 months	18 months	50%
Independent audit committee	61%	12 months	23 months	48%
Code of conduct	80%	13 months	24 months	46%
Job rotation/mandatory vacation	19%	10 months	18 months	44%
Dedicated fraud department, function, or team	41%	12 months	20 months	40%
External audit of financial statements	80%	15 months	24 months	38%
Employee support programs	54%	12 months	18 months	33%

FIG. 20 Was a background check run on the perpetrator prior to hiring?

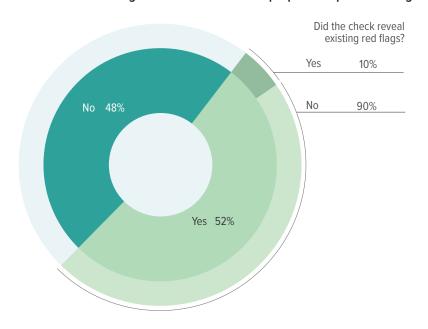


FIG. 21 What types of background checks were run on the perpetrator prior to hiring?

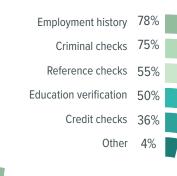


FIG. 22 What are the primary internal control weaknesses that contribute to occupational fraud?

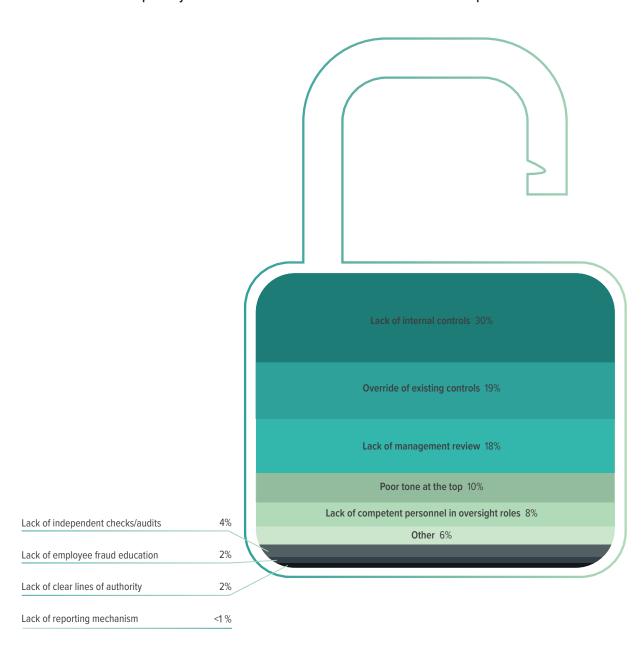


FIG. 23 How do internal control weaknesses vary by scheme type?

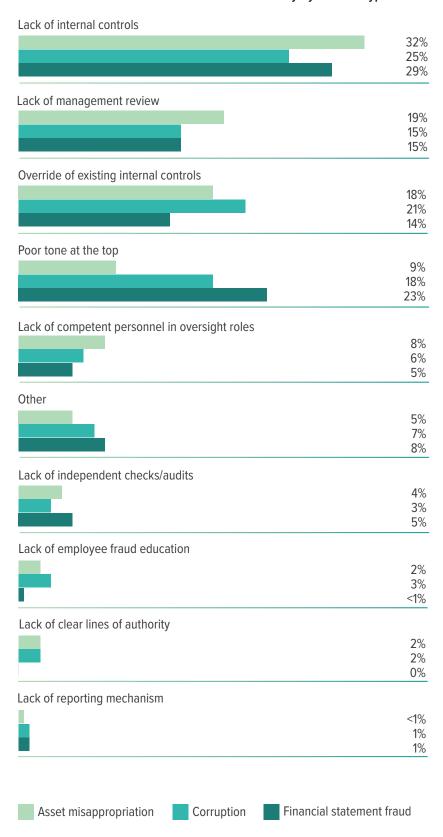


FIG. 24 How does the perpetrator's level of authority relate to occupational fraud?

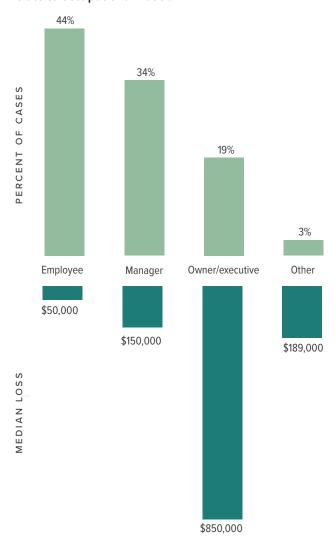


FIG. 25 How does the perpetrator's level of authority relate to scheme duration?

Position	Median months to detection
Employee	12 months
Manager	18 months
Owner/executive	24 months

FIG. 26 How does the perpetrator's tenure relate to occupational fraud?

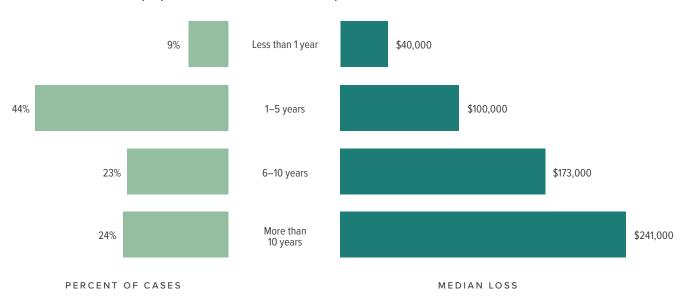
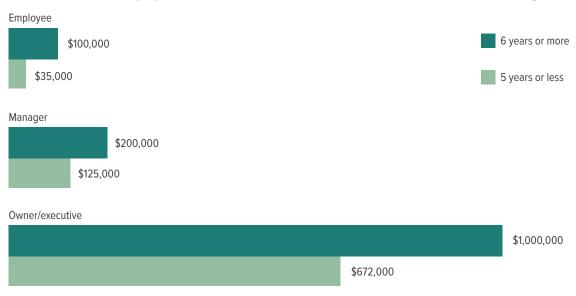


FIG. 27 How does the perpetrator's tenure relate to median loss at different levels of authority?

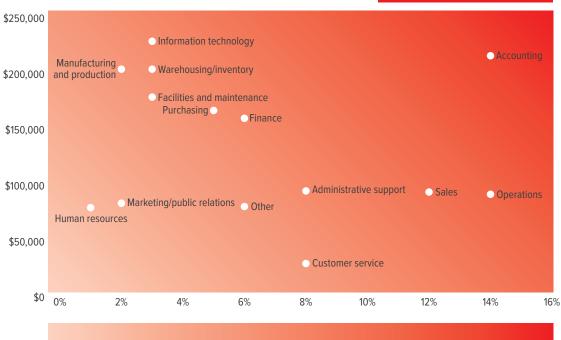


MEDIAN LOSS

FIG. 28 What departments pose the greatest risk for occupational fraud?



MORE RISK



Department*	Percent of cases	Median loss		
Accounting	14%	\$ 212,000		
Operations	14%	\$ 88,000		
Sales	12%	\$ 90,000		
Executive/upper management	11%	\$729,000		
Customer service	8%	\$ 26,000		
Administrative support	8%	\$ 91,000		
Other	6%	\$ 77,000		
Finance	6%	\$ 156,000		
Purchasing	5%	\$ 163,000		
Facilities and maintenance	3%	\$ 175,000		
Warehousing/inventory	3%	\$200,000		
Information technology	3%	\$225,000		
Marketing/public relations	2%	\$ 80,000		
Manufacturing and production	2%	\$200,000		
Human resources	1%	\$ 76,000		

LESS RISK

FIG. 29 What are the most common occupational fraud schemes in high-risk departments?

INDUSTRY	Cases	Billing	Cash larceny	Cash on hand	Check and payment tampering	Corruption	Expense reimbursements	Financial statement fraud	Noncash	Payroll	Register disbursements	Skimming
Accounting	290	29%	14%	17%	30%	23%	12%	13%	7%	14%	2%	19%
Operations	266	15%	8%	15%	8%	36%	11%	4%	20%	5%	2%	11%
Executive/upper management	223	35%	14%	16%	15%	62%	29%	30%	20%	12%	3%	9%
Sales	216	10%	12%	12%	6%	34%	13%	6%	25%	2%	5%	14%
Customer service	155	5%	16%	31%	8%	19%	4%	1%	15%	3%	5%	14%
Administrative support	147	33%	7%	21%	14%	26%	22%	8%	19%	13%	3%	14%
Finance	110	17%	15%	21%	16%	37%	13%	16%	15%	6%	2%	10%
Purchasing	94	18%	5%	6%	5%	77%	10%	3%	31%	3%	2%	4%

LESS RISK MORE RISK

FIG. 30 How does the perpetrator's gender relate to occupational fraud?

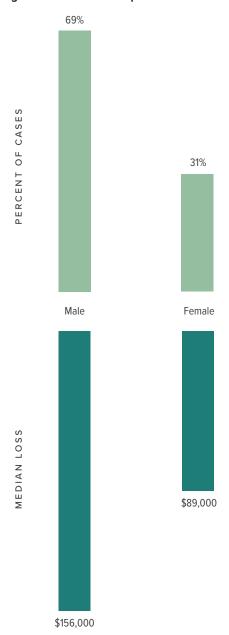


FIG. 31 How does the gender distribution of perpetrators vary by region?



 ${\sf FIG.~32~How~does~gender~distribution~and~median~loss~vary~based~on~the~perpetrator's~level~of~authority?}$

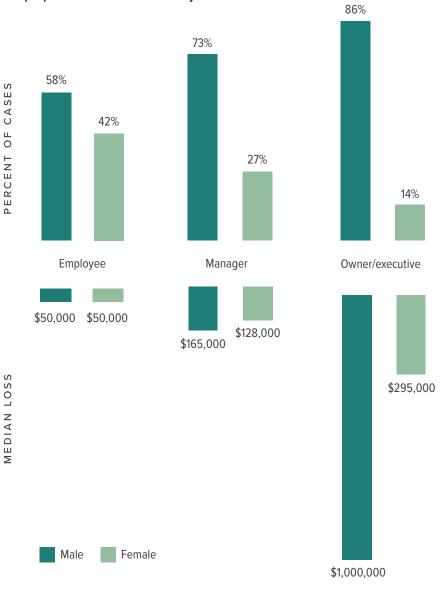


FIG. 33 How does the perpetrator's age relate to occupational fraud?

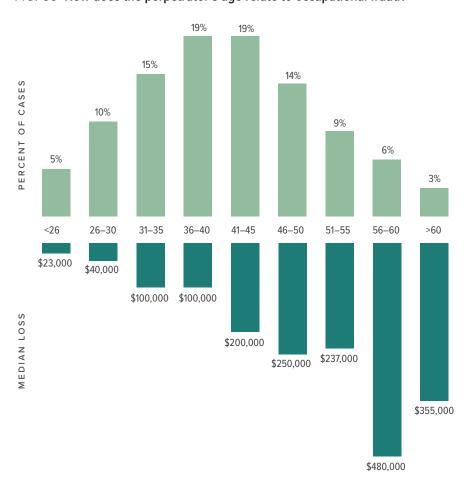


FIG. 34 How does the perpetrator's education level relate to occupational fraud?

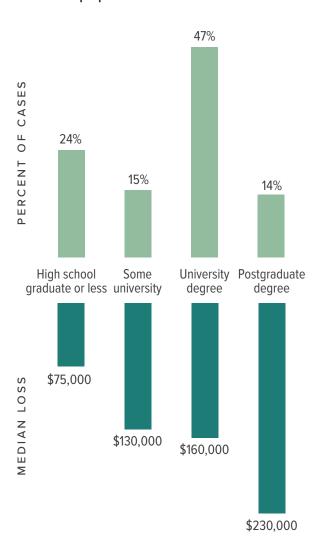


FIG. 35 How does the number of perpetrators in a scheme relate to occupational fraud?







\$339,000 Median loss

FIG. 36 Do perpetrators tend to have prior fraud convictions?



FIG. 37 Do perpetrators tend to have prior employment-related disciplinary actions for fraud?

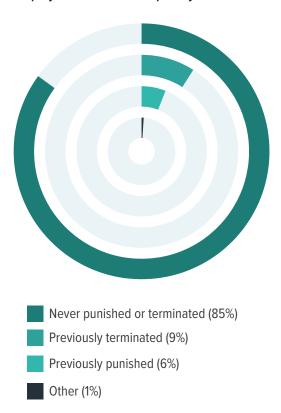


FIG. 38 How often do perpetrators exhibit behavioral red flags?

Living beyond means	
	41%
Financial difficulties	
	29%
Unusually close association with vendor/customer	2224
	20%
No behavioral red flags	15%
Control issues unwillingness to show duties	1370
Control issues, unwillingness to share duties	15%
Divorce/family problems	
Brodelining problems	14%
"Wheeler-dealer" attitude	
	13%
Irritability, suspiciousness, or defensiveness	
	12%
Addiction problems	400/
	10%
Complained about inadequate pay	9%
	3 /0
Excessive pressure from within organization	7%
Social isolation	7 70
Social isolation	7%
Past legal problems	
	6%
Refusal to take vacations	
	6%
Past employment-related problems	
	6%
Complained about lack of authority	F0/
	5%
Excessive family/peer pressure for success	4%
Othor	175
Other	4%
Instability in life circumstances	
	3%

FIG. 39 Do fraud perpetrators also engage in non-fraud-related misconduct?

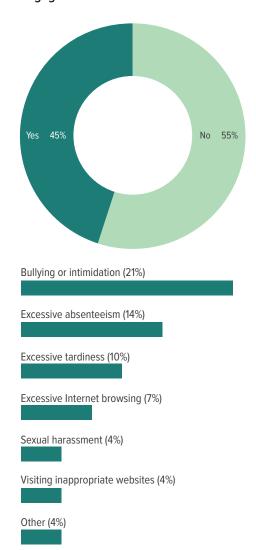


FIG. 40 Do fraud perpetrators experience negative HR-related issues prior to or during their frauds?

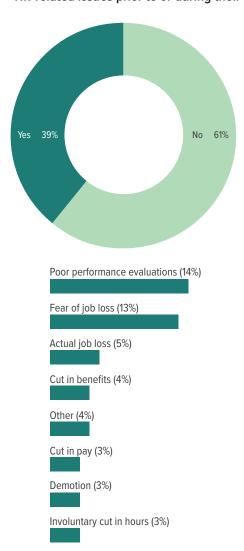


FIG. 41 How do victim organizations punish fraud perpetrators?

Termination	
	65%
Settlement agreement	
	12%
Perpetrator was no longer with organization	
	11%
Permitted or required resignation	
	10%
Probation or suspension	
	8%
No punishment	
	6%
Other	
	4%

FIG. 42 Does the perpetrator's position affect the punishment for fraud?

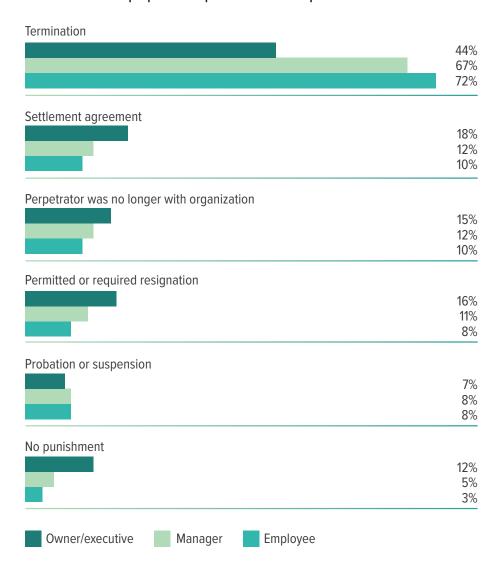


FIG. 43 How often is litigation pursued against occupational fraud perpetrators?

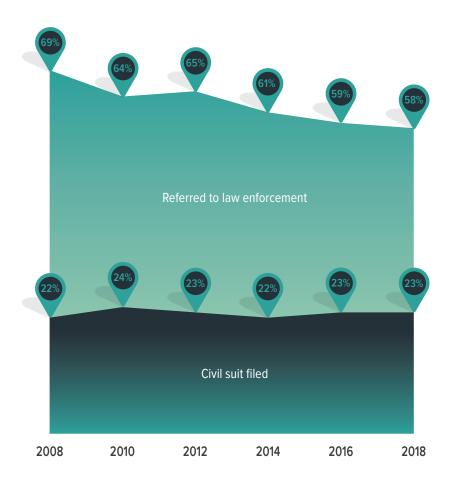


FIG. 44 What were the results of criminal referrals?

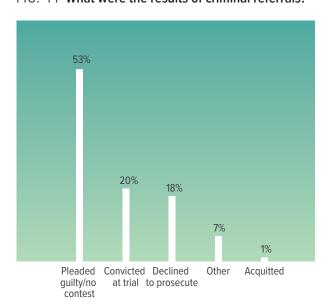


FIG. 45 What were the results of civil suits?

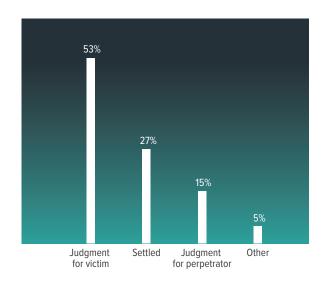


FIG. 46 Why do organizations decide not to refer cases to law enforcement?

Fear of bad publicity 38% Internal discipline sufficient 33% Too costly 24% Private settlement 21% Lack of evidence 12% Other 12% Civil suit 4% Perpetrator disappeared 2%

FIG. 47 What was the primary occupation of survey participants?

Fraud examiner/investigator

	37%
Internal auditor	22%
Accounting/finance professional	00/
Law enforcement	9%
	7%
Compliance and ethics professional	5%
Risk and controls professional	4%
External/independent auditor	4%
Consultant	4%
Other	3%
Corporate security and loss prevention	
Corporate security and loss prevention	3%
Attorney	1%
Private investigator	
	1%
Bank examiner	1%
IT/computer forensics specialist	1%
Educator	<1%

FIG. 48 What was the professional role of the survey participants?

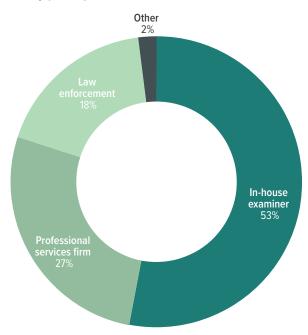


FIG. 49 How much fraud examination experience did survey participants have?

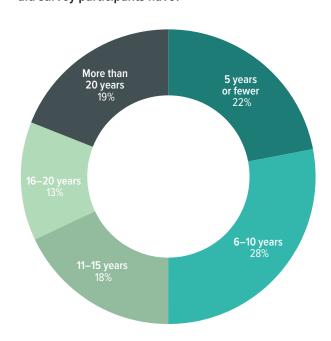


FIG. 50 How many fraud cases have survey participants investigated in the past two years?



FIG. 51 What are the most common occupational fraud schemes in the Asia-Pacific region?

Corruption	
	51%
Noncash	25%
Expense reimbursements	17%
Billing	14%
Financial statement fraud	13%
Cash on hand	13%
Check and payment tampering	8%
Cash larceny	8%
Skimming	7%
Payroll	4%
Register disbursements	3%

FIG. 52 How is occupational fraud initially detected in the Asia-Pacific region?

Tip	
	47%
Internal audit	16%
Management review	10%
External audit	8%
Other	4%
By accident	4%
Document examination	3%
Account reconciliation	3%
Surveillance/monitoring	2%
Notification by law enforcement	1%
IT controls	1%
Confession	<1%

 ${\sf FIG.~53~What}$ anti-fraud controls are the most common in the Asia-Pacific region?

Control	Percent of cases
External audit of financial statements	93%
Code of conduct	87%
Internal audit department	80%
Management certification of financial statements	79%
Hotline	74%
External audit of internal controls over financial reporting	73%
Management review	71%
Independent audit committee	69%
Anti-fraud policy	60%
Fraud training for employees	59%
Fraud training for managers/executives	57%
Employee support programs	49%
Dedicated fraud department, function, or team	42%
Formal fraud risk assessments	37%
Surprise audits	34%
Proactive data monitoring/analysis	32%
Job rotation/mandatory vacation	16%
Rewards for whistleblowers	11%

FIG. 54 How does the perpetrator's level of authority relate to occupational fraud in the Asia-Pacific region?



FIG. 55 Cases by country in the Asia-Pacific region

Country	Number of cases
Australia	38
Cambodia	2
China	49
East Timor	1
Hong Kong	10
Indonesia	29
Japan	4
Macau	1
Malaysia	14
Myanmar (Burma)	1
New Zealand	8
Papua New Guinea	1
Philippines	25
Singapore	17
South Korea	6
Taiwan	6
Thailand	3
Vietnam	5
Total cases:	220

FIG. 56 What are the most common occupational fraud schemes in Canada?

Corruption	40%
Billing	20%
Noncash	18%
Financial statement fraud	14%
Skimming	13%
Cash on hand	13%
Expense reimbursements	11%
Check and payment tampering	10%
Payroll	6%
Register disbursements	3%
Cash larceny	3%

FIG. 57 How is occupational fraud initially detected in Canada?



FIG. 58 What anti-fraud controls are the most common in Canada?

Control	Percent of cases
Code of conduct	80%
External audit of financial statements	72%
Internal audit department	71%
Employee support programs	71%
Management review	68%
Management certification of financial statements	67%
Independent audit committee	61%
Hotline	57%
External audit of internal controls over financial reporting	54%
Fraud training for managers/executives	51%
Fraud training for employees	51%
Anti-fraud policy	44%
Proactive data monitoring/analysis	38%
Formal fraud risk assessments	35%
Dedicated fraud department, function, or team	33%
Surprise audits	28%
Job rotation/mandatory vacation	15%
Rewards for whistleblowers	10%

FIG. 59 How does the perpetrator's level of authority relate to occupational fraud in Canada?

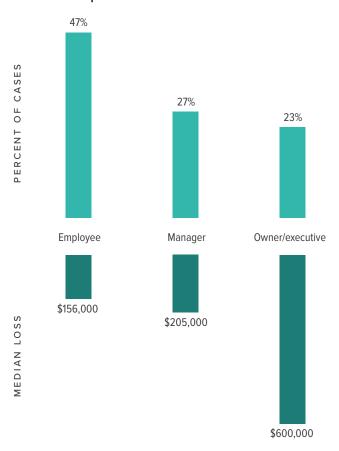


FIG. 60 What are the most common occupational fraud schemes in Eastern Europe and Western/Central Asia?

Corruption	
	60%
Noncash	30%
Billing	15%
Expense reimbursements	11%
Cash larceny	10%
Financial statement fraud	10%
Cash on hand	9%
Check and payment tampering	5%
Skimming	4%
Register disbursements	4%
Payroll	2%

FIG. 61 How is occupational fraud initially detected in Eastern Europe and Western/Central Asia?

Internal audit 20% Management review 16% By accident 7% Other 6% Account reconciliation 3% Surveillance/monitoring 2% IT controls 1% External audit 1% Document examination 1%	Tip	
Management review 16% By accident 7% Other 6% Account reconciliation 3% Surveillance/monitoring 2% IT controls 1% External audit Document examination		40%
By accident Other 6% Account reconciliation Surveillance/monitoring 1% Notification by law enforcement External audit Document examination	Internal audit	20%
Other 6% Account reconciliation 3% Surveillance/monitoring 2% IT controls 2% Notification by law enforcement 1% External audit Document examination	Management review	16%
Account reconciliation 3% Surveillance/monitoring 2% IT controls 2% Notification by law enforcement 1% External audit 1% Document examination	By accident	7%
Surveillance/monitoring 2% IT controls Notification by law enforcement 1% External audit Document examination	Other	6%
IT controls Notification by law enforcement External audit Document examination	Account reconciliation	3%
Notification by law enforcement External audit Document examination	Surveillance/monitoring	2%
External audit Document examination	IT controls	2%
Document examination	Notification by law enforcement	1%
	External audit	1%
	Document examination	1%

FIG. 62 What anti-fraud controls are the most common in Eastern Europe and Western/Central Asia?

Control	Percent of cases
External audit of financial statements	95%
Internal audit department	91%
Code of conduct	83%
Management certification of financial statements	79%
Management review	76%
Hotline	75%
External audit of internal controls over financial reporting	75%
Independent audit committee	73%
Anti-fraud policy	66%
Fraud training for employees	58%
Dedicated fraud department, function, or team	57%
Fraud training for managers/executives	56%
Formal fraud risk assessments	46%
Surprise audits	40%
Proactive data monitoring/analysis	36%
Employee support programs	27%
Job rotation/mandatory vacation	17%
Rewards for whistleblowers	5%

FIG. 63 How does the perpetrator's level of authority relate to occupational fraud in Eastern Europe and Western/Central Asia?

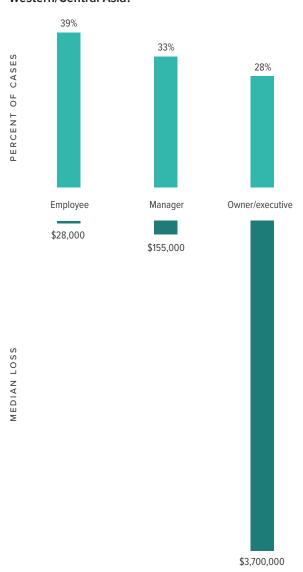


FIG. 64 Cases by country in Eastern Europe and Western/Central Asia

Country	Number of cases
Bulgaria	3
Czech Republic	3
Georgia	1
Hungary	1
Kazakhstan	4
Kosovo	2
Latvia	2
Lithuania	1
Macedonia	2
Montenegro	1
Poland	5
Romania	11
Russia	15
Serbia	9
Slovakia	4
Slovenia	4
Tajikistan	1
Turkey	13
Ukraine	3
Uzbekistan	1
Total cases:	86

FIG. 65 What are the most common occupational fraud schemes in Latin America and the Caribbean?

Corruption	
	51%
Noncash	22%
Cash on hand	17%
Financial statement fraud	14%
Skimming	12%
Cash larceny	11%
Billing	11%
Payroll	9%
Check and payment tampering	8%
Register disbursements	3%
Expense reimbursements	1%

FIG. 66 How is occupational fraud initially detected in Latin America and the Caribbean?

Tip	400/
	49%
Internal audit	14%
Management review	10%
Surveillance/monitoring	5%
Other	5%
External audit	5%
Account reconciliation	5%
By accident	4%
Document examination	3%
Confession	2%
IT controls	1%

FIG. 67 What anti-fraud controls are the most common in Latin America and the Caribbean?

Control	Percent of cases
Internal audit department	89%
External audit of financial statements	86%
Code of conduct	81%
Management certification of financial statements	73%
Management review	71%
External audit of internal controls over financial reporting	70%
Hotline	68%
Independent audit committee	61%
Employee support programs	51%
Anti-fraud policy	50%
Fraud training for employees	50%
Fraud training for managers/executives	48%
Dedicated fraud department, function, or team	44%
Formal fraud risk assessments	40%
Surprise audits	35%
Proactive data monitoring/analysis	32%
Job rotation/mandatory vacation	26%
Rewards for whistleblowers	6%

FIG. 68 How does the perpetrator's level of authority relate to occupational fraud in Latin America and the Caribbean?



FIG. 69 Cases by country in Latin America and the Caribbean

Country	Number of cases
Antigua and Barbuda	1
Argentina	8
Bahamas	3
Belize	1
Brazil	22
Chile	8
Colombia	10
Costa Rica	1
Curaçao	2
Grenada	1
Haiti	1
Honduras	1
Jamaica	6
Mexico	29
Nicaragua	3
Peru	5
Saint Kitts and Nevis	1
Trinidad and Tobago	7
Total cases:	110

FIG. 70 What are the most common occupational fraud schemes in the Middle East and North Africa?

Corruption	49%
Cash on hand	23%
Noncash	19%
Cash larceny	15%
Billing	15%
Skimming	13%
Expense reimbursements	9%
Check and payment tampering	8%
Payroll	4%
Financial statement fraud	4%
Register disbursements	2%

FIG. 71 How is occupational fraud initially detected in the Middle East and North Africa?

Tip	
	38%
Internal audit	20%
Management review	16%
Other	9%
Account reconciliation	5%
Surveillance/monitoring	4%
By accident	2%
Document examination	2%
Notification by law enforcement	2%
External audit	2%

FIG. 72 What anti-fraud controls are the most common in the Middle East and North Africa?

Control	Percent of cases
External audit of financial statements	93%
Internal audit department	85%
Management certification of financial statements	81%
Code of conduct	78%
External audit of internal controls over financial reporting	69%
Management review	68%
Independent audit committee	67%
Hotline	59%
Surprise audits	59%
Anti-fraud policy	54%
Fraud training for managers/executives	47%
Fraud training for employees	47%
Dedicated fraud department, function, or team	44%
Formal fraud risk assessments	40%
Proactive data monitoring/analysis	40%
Employee support programs	33%
Job rotation/mandatory vacation	23%
Rewards for whistleblowers	9%

FIG. 73 How does the perpetrator's level of authority relate to occupational fraud in the Middle East and North Africa?



FIG. 74 Cases by country in the Middle East and North Africa

Country	Number of cases
Algeria	1
Bahrain	2
Cyprus	5
Egypt	8
Iraq	1
Israel	4
Jordan	10
Kuwait	5
Lebanon	2
Oman	4
Qatar	8
Saudi Arabia	16
Syria	1
United Arab Emirates	34
Total cases:	101

FIG. 75 What are the most common occupational fraud schemes in Southern Asia?

Corruption	62%
Noncash	20%
Billing	13%
Expense reimbursements	13%
Skimming	12%
Financial statement fraud	10%
Cash on hand	9%
Cash larceny	8%
Check and payment tampering	7%
Payroll	3%
Register disbursements	1%

FIG. 76 How is occupational fraud initially detected in Southern Asia?

Tip	
	53%
Internal audit	13%
Management review	10%
Surveillance/monitoring	4%
Other	3%
External audit	3%
By accident	3%
Account reconciliation	3%
Notification by law enforcement	2%
Document examination	2%
Confession	2%
IT controls	1%

FIG. 77 What anti-fraud controls are the most common in Southern Asia?

Control	Percent of cases
External audit of financial statements	90%
Internal audit department	88%
Code of conduct	88%
Management certification of financial statements	85%
External audit of internal controls over financial reporting	77%
Independent audit committee	76%
Management review	76%
Hotline	63%
Anti-fraud policy	58%
Fraud training for employees	56%
Surprise audits	53%
Fraud training for managers/executives	53%
Dedicated fraud department, function, or team	49%
Employee support programs	43%
Formal fraud risk assessments	42%
Proactive data monitoring/analysis	35%
Job rotation/mandatory vacation	25%
Rewards for whistleblowers	9%

FIG. 78 How does the perpetrator's level of authority relate to occupational fraud in Southern Asia?



FIG. 79 Cases by country in Southern Asia

Country	ountry Number of cases	
Afghanistan	6	
Bangladesh	3	
India	72	
Maldives	2	
Pakistan	13	
Total cases:	96	

FIG. 80 What are the most common occupational fraud schemes in Sub-Saharan Africa?

Corruption	49%
Cash on hand	21%
Noncash	18%
Billing	17%
Check and payment tampering	15%
Cash larceny	14%
Expense reimbursements	12%
Skimming	10%
Financial statement fraud	9%
Payroll	6%
Register disbursements	2%

FIG. 81 How is occupational fraud initially detected in Sub-Saharan Africa?

Tip	40%
Internal audit	19%
Management review	12%
Account reconciliation	7%
By accident	6%
Other	4%
Document examination	4%
External audit	2%
Surveillance/monitoring	2%
Notification by law enforcement	1%
IT controls	1%
Confession	1%

FIG. 82 What anti-fraud controls are the most common in Sub-Saharan Africa?

Control	Percent of cases
External audit of financial statements	90%
Code of conduct	89%
Internal audit department	87%
Management certification of financial statements	81%
Independent audit committee	73%
External audit of internal controls over financial reporting	72%
Hotline	70%
Management review	69%
Anti-fraud policy	60%
Fraud training for employees	55%
Fraud training for managers/executives	52%
Employee support programs	50%
Formal fraud risk assessments	46%
Surprise audits	46%
Dedicated fraud department, function, or team	43%
Proactive data monitoring/analysis	40%
Job rotation/mandatory vacation	25%
Rewards for whistleblowers	20%

FIG. 83 How does the perpetrator's level of authority relate to occupational fraud in Sub-Saharan Africa?



FIG. 84 Cases by country in Sub-Saharan Africa

Country	Number of cases	
Angola	3	
Botswana	1	
Cameroon	1	
Central African Republic	1	
Chad	3	
Congo, Democratic Republic of the	3	
Congo, Republic of the	1	
Cote d'Ivoire	5	
Equatorial Guinea	1	
Gambia	1	
Ghana	8	
Guinea	1	
Kenya	34	
Liberia	8	
Madagascar	2	
Malawi	3	
Mali	4	
Mauritania	1	
Mauritius	2	
Mozambique	1	
Namibia	4	
Nigeria	55	
Rwanda	1	
Senegal	1	
Somalia	2	
South Africa	87	
Sudan	1	
Swaziland	1	
Tanzania	5	
Uganda	11	
Zambia	5	
Zimbabwe	10	
Total cases:	267	

FIG. 85 What are the most common occupational fraud schemes in the United States?

Corruption	30%
Billing	26%
Noncash	21%
Expense reimbursements	17%
Cash on hand	15%
Check and payment tampering	15%
Skimming	14%
Cash larceny	11%
Payroll	10%
Financial statement fraud	9%
Register disbursements	3%

FIG. 86 How is occupational fraud initially detected in the United States?

Tip	
	37%
Management review	14%
Internal audit	13%
By accident	9%
Other	7%
Account reconciliation	5%
Document examination	5%
External audit	3%
Notification by law enforcement	3%
Surveillance/monitoring	3%
Confession	1%
IT controls	1%

FIG. 87 What anti-fraud controls are the most common in the United States?

Control	Percent of cases
Code of conduct	73%
External audit of financial statements	69%
Employee support programs	62%
Management certification of financial statements	61%
Internal audit department	60%
External audit of internal controls over financial reporting	60%
Management review	59%
Hotline	56%
Fraud training for employees	50%
Fraud training for managers/executives	49%
Independent audit committee	49%
Anti-fraud policy	47%
Formal fraud risk assessments	37%
Proactive data monitoring/analysis	36%
Dedicated fraud department, function, or team	35%
Surprise audits	31%
Job rotation/mandatory vacation	15%
Rewards for whistleblowers	12%

FIG. 88 How does the perpetrator's level of authority relate to occupational fraud in the United States?



FIG. 89 What are the most common occupational fraud schemes in Western Europe?

Corruption	36%
	30%
Billing	28%
Noncash	17%
Cash on hand	15%
Expense reimbursements	
Expense remisuration in the second se	13%
Cash larceny	
	8%
Check and payment tampering	
	8%
Financial statement fraud	
Thursday Statement Trada	8%
Skimming	
	5%
Payroll	
	4%
Register disbursements	
	1%

FIG. 90 How is occupational fraud initially detected in Western Europe?

Tip	
	46%
Management review	11%
Internal audit	9%
Other	6%
Account reconciliation	5%
By accident	5%
Document examination	4%
External audit	4%
Surveillance/monitoring	4%
Notification by law enforcement	2%
IT controls	2%
Confession	1%

 $\label{eq:Fig. 91} \textbf{What anti-fraud controls are the most common in Western Europe?}$

Control	Percent of cases
Code of conduct	93%
Management certification of financial statements	88%
External audit of financial statements	88%
External audit of internal controls over financial reporting	85%
Management review	83%
Internal audit department	80%
Independent audit committee	78%
Hotline	76%
Anti-fraud policy	65%
Fraud training for managers/executives	63%
Fraud training for employees	59%
Formal fraud risk assessments	53%
Dedicated fraud department, function, or team	49%
Employee support programs	48%
Surprise audits	41%
Proactive data monitoring/analysis	38%
Job rotation/mandatory vacation	22%
Rewards for whistleblowers	10%

FIG. 92 How does the perpetrator's level of authority relate to occupational fraud in Western Europe?



FIG. 93 Cases by country in Western Europe

Country	Number of cases
Austria	4
Belgium	7
Denmark	2
Finland	2
France	4
Germany	16
Greece	22
Iceland	1
Ireland	2
Italy	8
Netherlands	10
Norway	2
Portugal	1
Spain	4
Switzerland	11
United Kingdom	34
Total cases:	130