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Thema:

Umfrageergebnisse 2012 zum Thema Mitarbeiterbetrug

Quelle:

Association of Certified Fraud Examiners (ACFE)

Datum:

Juni 2012

Titel:

2012 ACFE Global Fraud Study

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2012 Global Fraud Study

REPORT TO THE NATIONS

on occupational Fraud and Abuse

The ACFE's 2012 Report to the Nations on Occupational Fraud and Abuse *is based on data compiled from a study of 1,388 cases of occupational fraud that occurred worldwide between January 2010 and December 2011. All information was provided by the Certified Fraud Examiners (CFEs) who investigated those cases. The fraud cases in our study came from 94 nations — providing a truly global view into the plague of occupational fraud.*

Summary of Findings

The Impact of Occupational Fraud

- Survey participants estimated that the typical organization **loses 5% of its revenues to fraud** each year. Applied to the estimated 2011 Gross World Product, this figure translates to a potential projected global fraud loss of more than $3.5 trillion.
- The **median loss** caused by the occupational fraud cases in our study was $140,000. More than one-fifth of these cases caused losses of at least $1 million.

Victims of Fraud

- Occupational fraud is a significant threat to small businesses. The smallest organizations in our study suffered the **largest median losses**. These organizations typically **employ fewer anti-fraud controls** than their larger counterparts, which **increases their vulnerability** to fraud.
- As in our prior research, the industries most commonly victimized in our current study were the **banking and financial** services, government and public administration, and **manufacturing** sectors.
- The presence of anti-fraud controls is **notably correlated with significant decreases** in the cost and duration of occupational fraud schemes. Victim organizations that had implemented any of 16 common anti-fraud controls experienced **considerably lower losses** and time-to-detection than organizations lacking these controls.
- Nearly half of victim organizations **do not recover any losses that they suffer due to fraud**. As of the time of our survey, 49% of victims had not recovered any of the perpetrator's takings; this finding is consistent with our previous research, which indicates that 40–50% of victim organizations do not recover any of their fraud-related losses.

Fraud Detection

- The frauds reported to us lasted **a median of 18 months** before being detected.
- Occupational fraud is more likely **to be detected by a tip** than by any other method. The majority of tips reporting fraud come from employees of the victim organization.

Perpetrators of Fraud

- Perpetrators with **higher levels of authority** tend to cause much larger losses. The median loss among frauds committed by owner/executives was $573,000, the median loss caused by managers was $180,000 and the median loss caused by employees was $60,000.
- The vast majority (77%) of all frauds in our study were committed by individuals working in one of six departments: **accounting, operations, sales, executive/ upper management, customer service and purchasing.** This distribution was very similar to what we found in our 2010 study.
- Most occupational fraudsters **are first-time offenders with clean employment histories**. Approximately 87% of occupational fraudsters had never been charged or convicted of a fraud-related offense, and 84% had never been punished or terminated by an employer for fraud-related conduct.
- In 81% of cases, the fraudster displayed one or more **behavioral red flags** that are often associated with fraudulent conduct. **Living beyond means** (36% of cases), **financial difficulties** (27%), unusually **close association with vendors or customers** (19%) and excessive control issues (18%) were the most commonly observed behavioral warning signs.

Conclusions and Recommendations

- The nature and threat of occupational fraud is **truly universal**. Though our research noted some regional differences in the methods used to commit fraud — as well as organizational approaches to preventing and detecting it — many trends and characteristics are similar regardless of where the fraud occurred.

- Providing individuals a **means to report suspicious activity** is a critical part of an anti-fraud program. Fraud reporting mechanisms, such as **hotlines**, should be set up to receive tips from both internal and external sources and **should allow anonymity and confidentiality.** Management should actively encourage employees to report suspicious activity, as well as enact and emphasize an anti-retaliation policy.

- **External audits should not be relied upon as an organization's primary fraud detection method**. Such audits were the most commonly implemented control in our study; however, they **detected only 3% of the frauds** reported to us, and they ranked poorly in limiting fraud losses. While external audits serve an important purpose and can have a strong preventive effect on potential fraud, their usefulness as a means of uncovering fraud is limited.

- Targeted **fraud awareness training** for employees and managers is a critical component of a well-rounded program for preventing and detecting fraud. Not only are employee tips the most common way occupational fraud is detected, but our research shows organizations that have anti-fraud training programs for employees, managers and executives experience lower losses and shorter frauds than organizations without such programs in place. At a minimum, staff members should be educated regarding what actions constitute fraud, how fraud harms everyone in the organization and how to report questionable activity.

- Our research continues to show that **small businesses are particularly vulnerable to fraud**. These organizations typically have fewer resources than their larger counterparts, which often translates to **fewer and less-effective anti-fraud controls.** In addition, because they have fewer resources, the losses experienced by small businesses tend to have a **greater impact** than they would in larger organizations. Managers and owners of small businesses should focus their anti-fraud efforts on the most cost-effective control mechanisms, such as **hotlines, employee education and setting a proper ethical tone** within the organization. Additionally, **assessing the specific fraud schemes** that pose the greatest threat to the business can help identify those areas that merit additional investment in targeted anti-fraud controls.

- Most fraudsters exhibit **behavioral traits that can serve as warning signs** of their actions. These **red flags** — such as living beyond one's means or exhibiting excessive control issues — generally will not be identified by tradetional internal controls. Managers, employees and auditors **should be educated on these common behavioral patterns** and encouraged to consider them — particularly when noted in tandem with other anomalies — to help identify patterns that might indicate fraudulent activity.

- The cost of occupational fraud — both **financially and to an organization's reputation** — can be acutely damaging. With nearly half of victim organizations **unable to recover their losses**, proactive measures to prevent fraud are critical. Management should continually assess the organization's specific fraud risks and evaluate its fraud prevention programs in light of those risks. A c**heck-list** can help organizations effectively prevent fraud before it occurs.