
TABLE OF CONTENTS

Chapter 1: Complex Frauds and Financial Crimes	1
Module 1: The Predator versus the Situational Fraudster	3
Module 2: Collusion among Multiple Individuals, Organizations, or Jurisdictions	5
Module 3: Dismantling Organizations using Asset Forfeiture and Seizure	7
Module 4: Schemes and Illegal Acts Associated with Complex Frauds and Financial Crimes	8
Module 5: The U.S. Banking System	26
Module 6: Tools and Techniques for Moving Money	29
Module 7: Other Complex Frauds and Financial Crimes	43
Chapter 1: Test Your Knowledge	57
Chapter 1: Solutions and Suggested Responses	61
Chapter 2: Cybercrime: Fraud in a Digital World	65
Module 1: The Digital Environment	67
Module 2: Frauds and Other Threats in the Digital World	78
Module 3: Cyber Fraud	93
Module 4: Complex Frauds and Financial Crimes in Cyberspace	99
Module 5: Reporting Cybercrime	105
Chapter 2: Test Your Knowledge	107
Chapter 2: Solutions and Suggested Responses	111
Chapter 3: Antifraud and Compliance Efforts: Ethics, Prevention, and Deterrence	115
Module 1: Ethics	118
Module 2: Compliance	128
Module 3: Fraud Deterrence	132
Module 4: Fraud Prevention	148
Chapter 3: Test Your Knowledge	155
Chapter 3: Solutions and Suggested Responses	159
Glossary	163
Index	173
Final Exam Copy	176

SPECIAL NOTE

The ACFE Report to The Nations on Occupational Fraud and Abuse referenced throughout this material is the 2022 version and can be reviewed in its entirety through the following link: <https://www.acfe.com/-/media/files/acfe/pdfs/rtn/2022/2022-report-to-the-nations.pdf>. You may visit <https://www.acfe.com/> to view additional and updated reports.