BREACHING A FRAUDSTER’S DEFENSES

PSYCHOLOGY in INTERVIEWS

In his new autobiography, ACFE President James D. Ratley, CFE, describes how he adapted and improved his interviewing skills through a deeper understanding of the psychology of a fraudster when his work became focused on fighting white-collar crime.
About the ACFE

The ACFE is the world's largest anti-fraud organization and premier provider of anti-fraud training and education. Together with more than 80,000 members, the ACFE is reducing business fraud worldwide and inspiring public confidence in the integrity and objectivity within the profession.

According to the 2017/2018 Compensation Guide for Anti-Fraud Professionals, Certified Fraud Examiners earn 31% more than their non-certified colleagues. Get started today with training from the leader in anti-fraud education.

Visit ACFE.com for more information.
NEW! Alternative Currencies and Fraud

CPE Credit: 2
Explore the rapidly expanding world of alternative currencies and their associated fraud schemes. Topics include cryptocurrencies, blockchain, ransomware and many others.

See pg. 19 for details.

NEW! 2017 CFE Exam Prep Course®

Are you ready to earn your CFE credential? Prepare to pass the CFE Exam with the CFE Exam Prep Course.

See pg. 6 for details.

NEW! Consumer Fraud

CPE Credit: 10
As an anti-fraud expert, your community looks to you for guidance related to fraud. This course provides you with resources and remedies to detect, deter, report and prevent consumer fraud schemes — enabling you to better protect yourself and your community from becoming victims.

See pg. 16 for details.
Before becoming president of the ACFE, James D. Ratley, CFE, worked with the Dallas, Texas Police Department, developing many important interviewing skills along the way. While working in internal affairs, he joined a joint task force assembled to investigate possible widespread fraud at the Dallas/Fort Worth Airport (DFW). Looking back at that time he stated, “I didn’t know anything about white-collar crime, but I had to interview people suspected of committing it.”

On occasion, I read articles on why crooks committed a variety of crimes, and now my interest was surging. So I called the University of Texas in Dallas and asked for an appointment with Dr. Larry Redlinger, a highly regarded criminologist. When we met, he explained that although he didn’t specialize in white-collar crime, he knew of two books that might help me.

“Bring this over to the UT library,” he said while scribbling the titles and his signature. “Tell them I’d appreciate it if they let you borrow them. The more important one is Dr. Donald R. Cressey’s Other People’s Money. It explains who embezzles and why.” He added that Cressey had co-authored the second book — Principles of Criminology — with Edwin H. Sutherland. “It’s the standard text. Sutherland coined the term white-collar crime to describe this particular type of offense.” I thanked him and hurried to get those books before someone else did. That evening I began devouring both. They would eventually change my professional life.

… Over the next several nights, I immersed myself in Dr. Cressey’s discussions of why and how people steal from their employers and others who trust them. The key factors that he said cause and permit fraud — need, opportunity, and rationalization … Together these three elements formed what Cressey called the Fraud Triangle.

The key factors that he said cause and permit fraud — need, opportunity, and rationalization … Together these three elements formed what Cressey called the Fraud Triangle.
… Reading Cressey revealed to me how rationalization stimulates and perpetuates fraud. I remember thinking to myself, “You can’t judge these people by your standards. They don’t have your standards.” And that’s how it is. White-collar criminals often don’t feel like they’ve done anything wrong. Once I understood that, I changed my entire approach, tailoring my interviews to their rationalizations.

My new method was to ask the suspect how he felt about his job and the company. If he expressed resentment, I’d probe for specifics.

Before reading Cressey, I would have said to a suspect I had strong evidence against, “I know you took that money, so just tell me how you did it.” But it’s hard getting someone to admit he committed a crime; sometimes I’d be at it all day and wind up with nothing to show for my efforts. My new method was to ask the suspect how he felt about his job and the company. If he expressed resentment, I’d probe for specifics. That tended to induce the suspect to vent, for example, about working long hours and not getting a raise. Then I’d shift gears, no longer trying to get him to admit doing something wrong. “All that extra work, and they didn’t give you anything for it?” I’d say. “How did you manage to get the money they owed you?”

When I got a suspect to answer that question honestly, I knew I’d made real progress, far more than by being confrontational or accusatory. The next step was to get a written, signed statement from the suspect, as I’d done many times for nonfinancial crimes. In fraud cases, though, there’s no point in charging someone unless you can prove intent.

Some suspects admitted committing a fraudulent act, but said it was the result of an honest error or ignorance. To counter that, I’d appeal to the suspect’s vanity, encouraging him to explain how he’d cleverly managed to conceal his fraud. I’d also ask nonconsecutive questions about the specifics of the fraud, seeking contradictions in the suspect’s account that might lead him to tell lies I could disprove by comparing them to known facts or witness testimony. In this way, even when the suspect didn’t realize it, I’d obtain ample proof of his intent to commit fraud. And that gave me a solid case for the Dallas County D.A.”
Efficient Use of Your Study Time

The CFE Exam Prep Course streamlines CFE Exam preparation. Use your time more efficiently by focusing on the areas you need to study the most.

- Create a personalized study plan tailored to your individual strengths and weaknesses with an optional 100-question Pre-Assessment.
- Pick the sections and topics most relevant to your exam preparation by creating custom review sessions.
- Learn more from your practice exam sessions by reviewing the questions you missed, analyzing your results by subsection and tracking your progress over time.
- Focus on the areas where you need the most work with enhanced review of results and progress by exam section, subsection and topic.

User-Friendly Exam Prep

This easy-to-use course puts the most relevant information at your fingertips. Quickly review your Prep Course progress by subsection and topic, access on-screen help menus and study tips, and stay on track to meet your target certification date.

- Review your progress with a streamlined design.
- Get immediate answers to your questions with Guides to Success, on-screen FAQs and an improved help section.
- Stay on track to earn your CFE credential by measuring your progress towards your target dates for certification and using helpful checklists within the Prep Course.

CFE Exam Prep Course

Designed with the busy anti-fraud professional in mind, the CFE Exam Prep Course gives you the flexibility you need to prepare for the CFE Exam on your schedule. Including study questions and practice exams, the CFE Exam Prep Course will help you prepare to pass the rigorous CFE Exam.

Highlights of the Prep Course:

- Review important concepts of the CFE Exam with 1,500 study questions
- Simulate the CFE Exam environment with timed practice exams
- Read more about topics on which you need additional review with the included PDF edition of the Fraud Examiners Manual
- Money-Back Pass Guarantee — Prepare for the CFE Exam with confidence knowing that the CFE Exam Prep Course is backed by our Money-Back Pass Guarantee

Establish yourself as an anti-fraud expert and advance your career by obtaining the CFE credential. The CFE Exam Prep Course is the most effective tool available to prepare you to pass the CFE Exam.

Which format should I choose?

Online, Download or CD-ROM: $795 Members / $995 Non-Members
Available in U.S. and International Editions.
CFE Exam Prep Toolkit

Acquire the tools you need to prepare for the rigorous CFE Exam with the CFE Exam Prep Toolkit. This toolkit consists of four valuable study tools, including:

- **CFE Exam Prep Course** — This comprehensive tool will help you pass the CFE Exam. The CFE Exam Prep Course is a computer self-study course that prepares you for the exam while letting you study at your own pace.

- **Fraud Examiners Manual (printed)** — The anti-fraud profession’s body of knowledge is captured in the Fraud Examiners Manual, from which the CFE Exam is derived. Use this for more in-depth study of challenging topics.

- **CFE Exam Prep Flashcards App** — Familiarize yourself with the terminology and concepts covered on the exam with an app consisting of 900 flashcards that complement the CFE Exam Prep Course. Android™ and iOS® versions available.

- **CFE Exam Study Guide** — This study guide offers a breakdown of the key points and foundational concepts found in the four main sections of the exam.

**Toolkit:**

- **$945 Members / $1395 Non-Members**
- Available in U.S. and International Editions.

*“The CFE Exam Prep Course is worth every penny. It efficiently and effectively prepares you for the exam.”*

Nick Potocska, CFE, CPA

*“Just finished the Prep Course and CFE Exam online via my iPad; it worked flawlessly… great job ACFE!”*

Jeffrey Kraft, CFE

*“The Prep Course is well worth the investment. It crystallizes the major concepts of the immense amount of data that candidates need to absorb, and helps the material become second nature.”*

Andrew Levine, CFE
Fighting Fraud in the Government

Government entities fall victim to every conceivable kind of scheme, and everyone pays, directly or indirectly. This course focuses on strategies to prevent, detect and investigate government fraud schemes.

You Will Learn How To:

- Recognize the different ways government employees steal or misuse their employer’s cash and non-cash assets
- Devise measures to prevent and detect the different types of government fraud schemes
- Evaluate the stages of a government fraud examination, from planning to conclusion
- Identify the elements of conspiracy schemes designed to defraud the government
- Assess why sensitive information maintained by government entities must be protected, how it can be compromised and the appropriate controls needed to protect such information
- Recognize the various types of frauds that target and challenge the integrity of government programs including social, subsidy, grant and student financial aid programs
- Differentiate the benefits and barriers to using data analytics to prevent and detect government fraud
- Identify the appropriate data analysis tools and techniques to use when targeting specific types of government fraud

Learn to combat government fraud with this 20-CPE course that fulfills your annual ethics requirement.

This course fulfills the annual ethics CPE requirement for CFEs.
Identity Theft

Course Level: Overview | Prerequisite: None

Identity theft is a common type of fraud that does not discriminate. Anyone can be targeted; the victim might be a college student, a retiree, a schoolteacher or a successful attorney. Even businesses can be victims of identity theft.

This course discusses the types of identity fraud and provides guidance to prevent you and your business from becoming victims of identity theft.

You Will Learn How To:

- Identify the groups most likely to be perpetrators of identity theft, as well as the groups most likely to be targeted
- Compare common types of identity theft schemes
- Recognize the methods identity thieves use to steal information from individuals and businesses
- Determine the most effective methods of preventing identity theft for individuals
- Ascertain the most effective methods of preventing identity theft for businesses

$69 Members / $89 Non-Members

Managing the Client Relationship

Course Level: Basic | Prerequisite: None

The success of your fraud examinations greatly depends on the relationship between you and your client. This course is designed to educate you about client relationship management in the context of fraud examinations, from your first contact with a potential client to the conclusion of the engagement.

You Will Learn How To:

- Determine the key factors to consider before accepting a client
- Recognize the most effective ways to manage client relationships
- Identify common techniques for interviewing clients
- Determine the best methods for managing client expectations
- Recognize the essential elements of a client engagement letter
- Identify and manage difficult clients
- Recall the steps necessary to conclude a client relationship

$69 Members / $89 Non-Members

Corporate Governance for Fraud Prevention

Course Level: Intermediate
Prerequisite: Knowledge of basic internal controls and risk assessment

Corporate Governance for Fraud Prevention describes the principles, functions and essential components of a corporate governance system. It addresses the controversy of CEO duality, the recommended committees any organization should have on its board of directors and how to set the appropriate tone at the top. The course also discusses corporate governance best practices that you can tailor to your organization's structure and needs since there is no one-size-fits-all approach.

$129 Members / $169 Non-Members

10 Infamous Fraud Cases of the 21st Century

Course Level: Basic | Prerequisite: None

In this self-study course, learn from 10 infamous fraud cases to better protect your clients, employers and the general public from similar schemes. Fraud cases include the WorldCom scandal, Madoff's Ponzi scheme and the Fédération Internationale de Football Association (FIFA) scandal.

$129 Members / $169 Non-Members

NEW! CPE Credit: 2

NEW! CPE Credit: 4

BEST SELLER! CPE Credit: 4

This course fulfills the annual ethics CPE requirement for CFEs.
Criminology and the Psychology of Fraud

**Course Level:** Overview  
**Prerequisite:** None

This course will introduce you to the basics of criminology theories and examine how they relate to white-collar crime. Additionally, this course discusses many of the psychological and environmental factors that can lead to fraud. A foundational knowledge of why and how fraud might occur is critical to both the detection and prevention of white-collar crime.

$129 Members / $169 Non-Members

Conversation with a Fraudster

**Course Level:** Basic  
**Prerequisite:** None

In this archived webinar, John Gill, J.D., CFE, the ACFE’s Vice President of Education, held a conversation with Ryan Homa, a man who served 22 months in a federal prison on charges of bank fraud. Homa was working for a $60 million-a-year company when he opened a business account under a fictitious company’s name and wrote checks to this fictitious company. Over the course of 3½ years he embezzled more than $1 million from his employer. You will learn what he was thinking when he took the first dollar, how he concealed it, how he was caught and what lessons he learned.

**You Will Learn How To:**
- Identify behavioral traits of fraud
- Determine common motivations and rationalizations for committing fraud
- Recognize the way behavioral analysis assists in fraud prevention and detection

$69 Members / $89 Non-Members

Ethical Issues for Fraud Examiners

**Course Level:** Basic  
**Prerequisite:** None

Ethical Issues for Fraud Examiners will help you understand what constitutes an ethical dilemma and help you develop an awareness of ethical issues faced by fraud examiners. This course also presents six fictional scenarios that illustrate potential ethical situations that pertain to fraud examinations. The purpose of these scenarios is not to provide you with solutions, but rather to familiarize you with the types of ethical dilemmas that might arise in a fraud examination.

**You Will Learn How To:**
- Identify the responsibilities of fraud examiners when performing a fraud examination
- Identify considerations to keep in mind when dealing with personal ethical dilemmas
- Determine the necessary actions required to resolve an ethical dilemma

$69 Members / $89 Non-Members

A Celebration of Heroes: Working with Whistleblowers

**Course Level:** Intermediate  
**Prerequisite:** Working knowledge of fraud and fraud schemes

In A Celebration of Heroes, James Holzrichter draws from his personal experience blowing the whistle at Northrop Grumman to outline how anti-fraud professionals can encourage and support whistleblowers. Learn how to recognize and support auditors and other professionals responsible for keeping companies honest, as well as how you can support the development of an ethical culture at your organization with this celebration of heroes.

$69 Members / $89 Non-Members

= This course fulfills the annual ethics CPE requirement for CFEs.

View more titles at ACFE.com/selfstudy
Ethics for Fraud Examiners in the Digital Age

Course Level: Intermediate  
Prerequisite: Understanding of the general ethical issues faced by fraud examiners

As the digital world evolves, so do the ethical issues faced by fraud examiners. The rapid modernization of information and communication processes has advanced the anti-fraud profession in numerous ways, while simultaneously complicating the ethical landscape. This course will help you understand your ethical responsibilities and obligations as a fraud examiner in the digital age.

$69 Members / $89 Non-Members

Issues in Developing a Global Compliance and Ethics Program

Course Level: Intermediate  
Prerequisite: Basic understanding of anti-fraud, compliance and ethics programs

This course will educate you on the issues you might encounter when developing a successful compliance, ethics and anti-fraud program that spans multiple countries, and will provide you with ways to overcome them.

You Will Learn How To:

• Identify common challenges and issues when developing a global program
• Examine the reasons a global compliance, ethics and anti-fraud program is needed
• Recognize the importance of monitoring and assessing a global compliance, ethics and anti-fraud program
• Identify issues in developing consistent standards of behavior globally
• Identify ways to deal with compliance and ethics violations

$149 Members / $189 Non-Members

Inside the Fraudster’s Mind

Course Level: Basic  
Prerequisite: None

This course takes an inside look at the fraudster’s mind, exploring psychological information that is key to the successful development of a fraud prevention and detection program. The DVD/workbook set includes a 50-minute video examining 10 common critical thinking errors displayed by fraudsters and how they are manifested in convicted perpetrators.

You Will Learn How To:

• Differentiate between various criminological theories of human behavior
• Compare the categories of perpetrators and how they are correlated to the reasons perpetrators commit crimes
• Identify common motivations for committing fraud
• Recognize 10 common critical thinking errors associated with unethical behavior
• Identify indicators of deception commonly exhibited by interview subjects

$149 Members / $189 Non-Members

Common Ethical Lapses by CFEs

Course Level: Overview  
Prerequisite: None

This course is designed to educate you about common circumstances that lead to ethical lapses in judgment and help you gain insights regarding the potential consequences of your actions.

$69 Members / $89 Non-Members
Making Crime Pay: How to Locate Hidden Assets

Every anti-fraud professional needs the tools to pursue an investigation that involves a search for concealed assets. This self-study course will give you insight on how to locate hidden assets and how to identify and trace hidden payments and sources of income. Hear from fraudsters about how to hide assets and from anti-fraud experts on how to find them. This course is recommended for fraud examiners, internal and external auditors, attorneys, prosecutors, investigators and bankruptcy professionals.

You Will Learn How To:

- Apply direct and indirect methods to locate hidden assets
- Determine appropriate sources of information for tracing assets
- Recognize common hiding places used to conceal assets
- Evaluate money laundering techniques and offshore havens
- Recognize various methods to recover ill-gotten gains and examine types of forfeiture cases

“Making Crime Pay is precise, focusing on the subject of recovery of ill-gotten wealth, as well as how this wealth is hidden.”

David Bulafu Alinaffe, CFE, FCCA
Finance & Administration Manager,
World Vision International

“This was, without a doubt, the best self-study course that I have completed for CPE.”

Charles A. Mella
Executive Vice President,
Frost Bank

View more titles at ACFE.com/selfstudy
Employee Monitoring

**Course Level:** Basic  |  **Prerequisite:** None

Employee monitoring can take many forms, from simple video surveillance to complex software that monitors all activity on a computer network. This course discusses the types of employee monitoring, as well as related legal considerations and best practices.

**You Will Learn How To:**

- Identify the advantages and disadvantages of employee monitoring
- Compare the legal foundations of workplace privacy in different countries
- Recall the legal restrictions and special considerations for various methods of employee monitoring
- Determine best practices for employee monitoring programs

**$69 Members / $89 Non-Members**

Textual Analytics

**Course Level:** Intermediate

**Prerequisite:** Fundamental knowledge of data analysis procedures

This course explores text mining and other textual analysis techniques and provides examples on how they can be used during an investigation or as a proactive anti-fraud measure. *Textual Analytics* also includes a discussion on using components of the Fraud Triangle to create pre-defined keyword lists aimed at detecting fraud.

**$69 Members / $89 Non-Members**

Issues in Conducting International Fraud Investigations

**Course Level:** Intermediate

**Prerequisite:** Experience with international organizations and understanding of basic fraud examination techniques

This course will help you to prepare for and respond to the unique challenges associated with conducting fraud investigations across borders in an efficient, defensible and cost-effective way.

**You Will Learn How To:**

- Recognize the unique challenges specific to cross-border fraud investigations
- Identify logistical problems that must be addressed in international fraud investigations
- Distinguish the types of privacy laws that impact the collection, use, retention and transfer of information in cross-border fraud investigations
- Recognize the types of employment or labor laws that restrict an employer’s authority to investigate possible misconduct by employees
- Relate key information about legal professional privileges and their applications in cross-border fraud investigations
- Determine how to respond to evidence of fraud that spans international borders in an appropriate and timely manner

**$129 Members / $169 Non-Members**

Analyzing Bank Records

**Course Level:** Basic  |  **Prerequisite:** None

This course explores analyzing bank records including the various types of bank records, how to interpret them, the detection methods used to uncover various illegal gratuities through bank records and the formats used to present these activities in graphics and writing. After reviewing the information presented, you will have the opportunity to complete a case study using bank record files.

**$129 Members / $169 Non-Members**
Finding the Truth: Effective Techniques for Interview and Communication

Every day, auditors, investigators, lawyers and other professionals are required to interview and elicit information from people as part of their jobs. This self-study course discusses the skills necessary to become a better communicator and a more effective interviewer. Finding the Truth includes access to online video clips with interview examples and tips for conducting effective interviews.

You Will Learn How To:

- Recognize verbal and nonverbal contaminants, and detect linguistic clues
- Develop a methodology for preparing and conducting an interview
- Evaluate interview questions and determine when to ask them
- Ascertain the legal implications of interviewing
- Describe strategies for documenting evidence and creating a written report of the interview

The material is very comprehensive and very clear. I felt like I completed the course with the competence necessary to interview as a true professional.”

Ronald P. Fory, CFE
University of North Texas at Dallas

This course covers all important areas in an investigation. The interview, the report and legal considerations.”

Maritza Ramos Zayas, CFE
Oficina del Comisionado de Instituciones Financieras

View more titles at ACFE.com/selfstudy
Issues in Conducting International Interviews

Course Level: Intermediate  
Prerequisite: Familiarity with basic interview techniques

This course will educate you about issues specific to international interviews, and will provide you with strategies to help you overcome these issues. Additionally, this course will improve how you interview employees who are from another culture or speak a different first language than you.

$69 Members / $89 Non-Members

Beyond the Numbers: Professional Interviewing Techniques

Course Level: Basic  |  Prerequisite: None

Beyond the Numbers explores the psychology of the interview process and teaches you effective strategies for conducting interviews.

In the accompanying video presentation, Scott Barefoot, CFE, conducts three interviews in which he deftly handles challenging and sensitive situations. This course reinforces interview concepts and gives you practical insights on how to improve a variety of interviewing skills.

You Will Learn How To:

• Recognize psychological elements of the interview process
• Identify the most effective ways to organize interviews
• Recall interview techniques tailored for specific situations
• Identify and choose proper interview questions
• Recognize legal pitfalls encountered during interviews

$139 Members / $179 Non-Members

Interviewing Witnesses and Suspects

Course Level: Overview  |  Prerequisite: None

Interviewing Witnesses and Suspects offers an introduction to interviewing by examining the entire interview process. From choosing an interview strategy to obtaining a signed statement of confession, this course provides helpful tips to make your next interview successful.

You Will Learn How To:

• Compare the different types of interview questions
• Ascertain legal considerations regarding the interview process
• Identify common interviewing obstacles
• Recognize the mechanics of an interview
• Discern behaviors that either facilitate or inhibit communication
• Identify techniques for obtaining cooperation from interview subjects
• Recognize strategies for admission-seeking interviews and obtaining signed statements

$129 Members / $169 Non-Members

Report Writing

Course Level: Overview  |  Prerequisite: None

Report Writing provides a thorough review of the report writing process including expert tips and a downloadable sample report you can use on your next examination.

$69 Members / $89 Non-Members
Ghostbusters: Fighting Fictitious Employee Schemes

Course Level: Overview | Prerequisite: None

This course follows a case study involving a $146,000 loss to a small college and the investigation that led to the fraudster's sentencing on federal wire fraud charges. This course will teach you how to strengthen oversight and controls, deter misconduct, detect irregularities and successfully investigate fictitious employee schemes before they cause significant losses.

$69 Members / $89 Non-Members

Foundations of Mortgage Fraud: Identifying the Players and Investigating Their Schemes

Course Level: Intermediate | Prerequisite: Understanding of real estate financing and basic fraud examination techniques

This course presents a brief overview of the mortgage industry and its impact on the economy. It examines individuals involved in the mortgage loan process and identifies specific areas vulnerable to fraud. You will also learn about common fraud schemes affecting the mortgage industry and emerging trends.

You Will Learn How To:
- Recognize the ways the mortgage industry has evolved and influenced the market
- Assess current and emerging trends in mortgage fraud
- Identify the legal aspects of mortgage fraud, at both federal and state levels
- Identify the players in the mortgage industry and the frauds they perpetrate
- Recognize mortgage fraud schemes and common red flags for each

$129 Members / $169 Non-Members

Government Fraud

Course Level: Overview | Prerequisite: None

This course provides an overview of the most significant types of government fraud including public corruption, false claims and statements, procurement fraud, social security fraud and welfare fraud. The course also examines Medicare and Medicaid fraud, tax fraud, counterfeit currency and grant fraud.

$129 Members / $169 Non-Members

Consumer Fraud

Course Level: Basic | Prerequisite: None

As a Certified Fraud Examiner and an anti-fraud expert, your community looks to you for guidance related to fraud. This course will provide you with an increased awareness and understanding of common consumer fraud schemes. Additionally, Consumer Fraud will provide you with resources and remedies to detect, deter, report and prevent these schemes — enabling you to better protect yourself and your community from becoming victims.

You Will Learn How To:
- Recognize characteristics of consumer fraud schemes and their perpetrators
- Identify consumer fraud schemes conducted through the internet
- Identify techniques used to commit consumer fraud schemes
- Identify ways in which consumers can avoid becoming victims of consumer fraud schemes

$139 Members / $179 Non-Members

View more titles at ACFE.com/selfstudy
The Fraud Trial

Course Level: Intermediate
Prerequisite: Understanding of basic fraud examination techniques

After going through the meticulous process of conducting a fraud investigation, you must know what to do in the courtroom if your case makes it to trial. This course takes you through the phases of an actual fraud trial. Learn how to present evidence to support your case, deliver effective testimony, interpret courtroom proceedings, understand direct and cross-examination techniques, and build your case during the investigation.

You Will Learn How To:

- Compare common types of civil and criminal actions for fraud
- Identify different ways to research the law
- Compare the methods of obtaining information via civil and criminal discovery
- Recognize the rules of evidence and their consequences
- Identify the procedural steps in civil and criminal trials
- Recognize the various methods used to recover ill-gotten gains

$179 Members / $229 Non-Members

Legal Issues in Fraud Examinations

Course Level: Basic | Prerequisite: None

Legal issues can have a dramatic impact on the outcome of your fraud examinations. This course will help you learn to navigate the most common pitfalls, including the legal elements of fraud claims, the rules of evidence, privacy rights and other issues relevant to fraud examinations.

You Will Learn How To:

- Identify the legal elements of fraud
- Differentiate types of fraud claims in civil and criminal cases
- Recognize the most important federal fraud-related statutes
- Compare the types of remedies available in fraud cases
- Determine employees’ rights during an internal investigation
- Recognize the legal risks associated with workplace searches
- Identify the rules and types of evidence

$129 Members / $169 Non-Members

The CFE as an Expert Witness

Course Level: Intermediate
Prerequisite: Fundamental understanding of the trial process

This course identifies the knowledge and skills you need to be a qualified, well-prepared and successful expert witness. You will review the legal standards used to evaluate an expert witness, examine the traits needed to be an ideal expert witness, learn how to give expert testimony and compose proper expert reports.

$99 Members / $119 Non-Members

Working with Attorneys in Fraud Examinations

Course Level: Intermediate
Prerequisite: Understanding of basic fraud examination techniques

This course examines the role of fraud examiners and attorneys in an investigation, as well as the best way to develop those relationships in various circumstances. It also explores the involvement of prosecutors in a fraud examination, the process of gathering and handling evidence, and communicating with and reporting to legal counsel.

$99 Members / $119 Non-Members

The Fraud Trial

CPE Credit: 20

Legal Issues in Fraud Examinations

CPE Credit: 4

The CFE as an Expert Witness

CPE Credit: 3

Working with Attorneys in Fraud Examinations

CPE Credit: 3

The Fraud Trial

CPE Credit: 20

Working with Attorneys in Fraud Examinations

CPE Credit: 4

The CFE as an Expert Witness

CPE Credit: 3
Compliance and the Fraud Examiner

Course Level: Intermediate  
Prerequisite: Understanding of compliance concepts and basic fraud examination techniques

This course focuses on compliance from the perspective of the anti-fraud professional. It examines the importance of a compliance program in your organization, provides an introduction to U.S. Federal Sentencing Guidelines, presents the seven elements of an effective compliance program and outlines important steps to help prevent fraud in your organization.

You Will Learn How To:
- Identify the essential components of an effective compliance program
- Recognize the characteristics and common forms of compliance standards in the international arena
- Determine the appropriate measures to take in investigatory efforts to uncover fraud
- Identify the essential components of a fraud prevention program

$69 Members / $89 Non-Members

Data Analysis Techniques for Fraud Examiners

Course Level: Overview  
Prerequisite: None

This course explores the basics of using data analysis to uncover fraud. You will work through several interactive examples to illustrate simple analysis techniques. With these examples, you will learn how to perform a variety of tests and interpret the results to identify common red flags of fraud.

$129 Members / $169 Non-Members

Internal Controls for Data Security

Course Level: Overview  
Prerequisite: None

Internal Controls for Data Security examines the multifarious threats to data security, and provides context for the environments in which they flourish, as well as strategies for their mitigation. This course will provide you with an overview of basic internal controls, current threats facing data security and the potential consequences of technological trends such as cloud computing and Bring Your Own Device (BYOD).

$69 Members / $89 Non-Members

Fraud-Related Internal Controls

Course Level: Intermediate  
Prerequisite: Basic knowledge of financial transactions and accounting systems

Much of occupational fraud and abuse can be prevented by implementing key internal controls. Additionally, fraud-related internal controls are key components of compliance with regulatory and legislative requirements.

This course is perfect for auditors, chief financial officers and others who need to know the details of a strong fraud deterrence initiative. Get an in-depth look at the elements of the three main cash schemes: skimming, larceny and fraudulent disbursements.

You Will Learn How To:
- Identify various types of preventive, detective and corrective controls
- Ascertain the structure of the COSO Internal Control Framework and interpret its various elements
- Identify the various types of computer-based general and application controls, and determine how they can be applied to prevent and detect fraud
- Recognize fraud schemes related to asset misappropriation, corruption and financial statement fraud
- Determine red flags of fraud schemes and internal controls that can be used to prevent and detect each scheme

$159 Members / $199 Non-Members

View more titles at ACFE.com/selfstudy
Alternative Currencies and Fraud

Course Level: Overview | Prerequisite: None

Explore the rapidly expanding world of alternative currencies and their associated fraud schemes. Topics include cryptocurrencies, blockchain, ransomware and many others. Alternative Currencies and Fraud also provides the background and context needed to maintain awareness of this dynamic new alternative currency landscape.

You Will Learn How To:

- Assess the current landscape of alternative currencies
- Differentiate between various forms of alternative currency
- Determine how fraud schemes such as ransomware are enabled by alternative currencies
- Identify cryptocurrencies and how their mechanisms can prevent fraud
- Recognize fraud threats associated with alternative currencies
- Recognize important court cases in the developing law concerning alternative currencies

$69 Members / $89 Non-Members

Protecting Against Emerging Cyber Risks

Course Level: Overview | Prerequisite: Basic familiarity with computer technology and associated fraud threats

The rapid and ongoing expansion of technology in the modern business environment has simultaneously empowered and complicated the efforts of fraud examiners around the world.

In this course, you will discover emerging technological trends and their potential impacts, both negative and positive, on the investigative process.

You Will Learn How To:

- Recognize the impact of emerging technological trends, such as Bring Your Own Device (BYOD), the cloud and the Internet of Things
- Ascertain the consequences of developing cyber threats, including ransomware and DDoS attacks
- Choose the appropriate actions needed to protect systems from emerging threats
- Recognize emerging technological fraud schemes
- Determine factors that contribute to rising fraud schemes, such as the Deep Web and anonymous payment methods

$69 Members / $89 Non-Members

Fundamentals of Computer and Internet Fraud

Course Level: Overview | Prerequisite: None

As technology continues to become more sophisticated, fraudsters find new ways to commit fraud with computers. This self-study course is written especially for professionals who are responsible for preventing and detecting fraudulent computer schemes.

$169 Members / $209 Non-Members

Bitcoin and Virtual Economies: Fraud’s New Best Friend

Course Level: Intermediate | Prerequisite: A fundamental understanding of cash fraud schemes

As digital exchange systems evolved on the internet, an entirely new means for fraudsters to move money around emerged. In this course, learn a brief history of virtual economies, discover how they work and how they open up new opportunities for fraudsters.

$69 Members / $89 Non-Members
Small Business Fraud Prevention Manual
By the ACFE Research Team
Paperback, 263 pages

Small businesses fall victim to fraud more than major corporations, and depending on their type and size, some small businesses are more vulnerable than others. The ACFE’s *Small Business Fraud Prevention Manual* provides information on the most common internal and external fraud schemes committed by customers, employees, and vendors against small businesses. It also gives tips on how to prevent these schemes from happening to you.

The *Small Business Fraud Prevention Manual* also explains what to do if your small business becomes a victim to fraud, including avoiding liability when conducting investigations and taking civil actions against perpetrators. This manual contains vital information for managers and owners of small businesses.

**Highlights Include:**
- Cash receipts and disbursements fraud
- Inventory and merchandise thefts
- Employee fraud prevention techniques
- Check and credit card fraud
- Computer fraud
- Vendor fraud
- Fraud perpetrator prosecution

$39 Members / $59 Non-Members

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**Financial Statement Fraud Casebook: Baking the Ledgers and Cooking the Books**
Edited by Dr. Joseph T. Wells, CFE, CPA | Hardcover, 360 pages

The *Financial Statement Fraud Casebook* presents the collected insights of some of the most experienced fraud examiners around the world. Handpicked and edited by Dr. Joseph T. Wells, CFE, CPA, founder and Chairman of the Association of Certified Fraud Examiners — the world’s leading anti-fraud organization — this collection of revealing case studies sheds new light into the dark corners of financial statement fraud.

$59 Members / $95 Non-Members

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**Encyclopedia of Fraud, Third Edition**
By Dr. Joseph T. Wells, CFE, CPA | Paperback, 804 pages

Written for practitioners, academics, and anyone with an interest in fraud, the *Encyclopedia of Fraud, Third Edition* provides easy access to the Association of Certified Fraud Examiners’ vast body of fraud knowledge.

**Electronic Download:** $49 Members / $69 Non-Members
**Printed:** $59 Members / $79 Non-Members

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**Bribery and Corruption Casebook**
Edited by Dr. Joseph T. Wells, CFE, CPA, and Laura Hymes, CFE
Hardcover, 400 pages

The *Bribery and Corruption Casebook* is a revealing collection that lays bare the shady nature of these schemes. Reflecting the scams that happen everywhere — in politics, private companies, nonprofits, and even charities — the cases in this book were written by ACFE members on the front lines of these investigations.

$59 Members / $95 Non-Members

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**Internet Fraud Casebook: The World Wide Web of Deceit**
Edited by Dr. Joseph T. Wells, CFE, CPA | Hardcover, 408 pages

The next best thing to investigating 41 internet fraud cases? Reading this collection of case studies written by the CFEs who worked them.

Printed: $49 Members / $70 Non-Members
**Audio CD:** $59 Members / $79 Non-Members
NEW! Corporate Fraud Handbook: Prevention and Detection, Fifth Edition

By Dr. Joseph T. Wells, CFE, CPA | Hardcover, 448 pages

The Corporate Fraud Handbook explores the three main categories of occupational fraud — asset misappropriation, corruption and fraudulent financial statements — and outlines the major schemes in each category. The book also provides an overview of the social factors that lead people to commit fraud. Understanding why individuals engage in this behavior is the key to preventing it.

$59 Members / $89 Non-Members

BEST SELLER! Fraud Examiners Manual

Your Essential Resource as an Anti-Fraud Professional

The Fraud Examiners Manual is the global standard for the anti-fraud profession. Because no other work provides such a comprehensive guide, every fraud fighter should keep a copy in their library.

The Fraud Examiners Manual:

- Examines hundreds of fraud schemes
- Reviews legal principles involved in prosecuting fraudsters through both the criminal and civil systems
- Provides the tools and techniques necessary to gather information and evidence when conducting a fraud examination
- Explores why people commit fraud and what can be done to prevent it
- Contains a sample fraud examination report, fraud examination checklist, and sample engagement and advisory letters

Available in U.S. and International Editions.

CD-ROM or Download:
$99 Members / $179 Non-Members

Printed:
$199 Members / $289 Non-Members

Printed/CD Set:
$219 Members / $339 Non-Members

BEST SELLER! Report Writing Manual

By the ACFE Research Team | Paperback, 158 pages

This manual provides simple, informative explanations detailing the elements a fraud examination report should include and how to present your investigation results in an eloquent and succinct manner. With sample reports, and formatting and styling tips, this manual can help writers of any level improve their written communication skills.

$39 Members / $49 Non-Members

Insurance Fraud Casebook: Paying a Premium for Crime

Edited by Laura Hymes, CFE, and Dr. Joseph T. Wells, CFE, CPA
Hardcover, 288 pages

Insurance Fraud Casebook is an exclusive collection of insurance fraud cases written by fraud examiners. These cases were hand-selected from hundreds of submissions and together form a comprehensive picture of the many types of insurance fraud. Each case outlines how the fraud was engineered, how it was investigated and how the perpetrators were brought to justice.

$49 Members / $95 Non-Members

Fraud Casebook: Lessons from the Bad Side of Business

Edited by Dr. Joseph T. Wells, CFE, CPA | Hardcover, 610 pages

Fraud Casebook: Lessons from the Bad Side of Business is the most comprehensive book ever compiled on fraud case studies, presenting the collected insights of some of the most experienced fraud examiners in the world. This book not only provides an insider look at fraud, it serves to educate readers to hopefully avert some of the mistakes made in the past. It illuminates the combination of timing, teamwork and vision necessary to understand fraud and prevent it from happening in the first place.

$59 Members / $95 Non-Members
NEW! Preventing Fraud and Mismanagement in Government: Systems and Structures
By Joseph R. Petrucelli, CFE, and Jonathan R. Peters | Hardcover, 560 pages
From Bridgegate to Iran-Contra, this book walks you through massive scandals that resulted from public mismanagement and fraud to illustrate how deeply entrenched, entity-specific norms can differ from actual best practices. In Preventing Fraud and Mismanagement in Government, you will learn about common types of public fraud and corruption, the forces that drive them and best practices to prevent them.

$74 Members / $95 Non-Members

BEST SELLER! The Manual to Online Public Records, Fourth Edition
By Cynthia Hetherington, CFE, and Michael Sankey | Paperback, 650 pages
The Manual to Online Public Records shows you how and where to search for public records and information. This book dissects techniques used to find detailed information on people and businesses, and provides resources, facts and best practices to improve your public-record searching skills.

$16 Members / $23 Non-Members

NEW! Fraud Data Analytics Methodology: The Fraud Scenario Approach to Uncovering Fraud in Core Business Systems
By Leonard W. Vona, CFE, CPA | Hardcover, 400 pages
Fraud doesn't always stand out within millions of transactions. In Fraud Data Analytics Methodology, you will learn proven techniques and methodologies to help you identify signs of fraud hidden deep within databases. Requiring no advanced software skills, you can easily implement and integrate these methodologies into your existing audit program.

$74 Members / $95 Non-Members

A.B.C.'s of Behavioral Forensics: Applying Psychology to Financial Fraud Prevention and Detection
By Dr. Sridhar Ramamoorti, CFE, David E. Morrison III, Joseph W. Koletar, CFE, and Kelly Richmond Pope
Hardcover, 271 pages
Ever wonder what makes a white-collar criminal tick? See the mind of the fraudster laid bare, including their sometimes twisted rationalizations. Along with a fascinating exploration of what makes people fall for common and not-so-common swindles, this book provides a sweeping characterization of the ecology of fraud using the A.B.C.'s of Behavioral Forensics paradigm: the Bad Apple (rogue executive), the Bad Bushel (groups that collude and behave like gangs), and the Bad Crop (representing organization-wide or even societally-sanctioned cultures that are toxic and corrosive).

$40 Members / $60 Non-Members
Consumer Fraud

Selected by Jordan Underhill, J.D.
Research Specialist, ACFE

The ACFE Bookstore offers hundreds of resources including books and manuals, self-study CPE courses, the CFE Exam Prep Course®, merchandise and more. In this interview, ACFE Research Specialist Jordan Underhill offers his suggestion on one must-have ACFE resource to help you in your fight against fraud.

What is your professional background and current role at the ACFE?
I recently completed my law school education and became licensed to practice law in the state of Texas. I work as a research specialist/legal writer at the ACFE. My responsibilities include writing and updating ACFE training materials as well as researching new developments in the anti-fraud and compliance fields.

Why would CFEs be interested in this product?
This course provides an extensive look at common consumer fraud schemes, including those that exploit technology to obtain valuable personal data. It provides important information about the vulnerabilities inherent in certain technologies and consumer transactions. Additionally, because the techniques used in consumer fraud schemes are often used in other types of fraudulent conduct, the information in this course is applicable to a wide range of professionals.

How is the information in this product useful for CFEs in their professional roles?
There is an enormous variety of consumer fraud schemes that are tailored to target individuals of virtually every demographic. These schemes often target common behaviors such as using or applying for a credit card, applying for a loan or mortgage, purchasing a new or used vehicle, enrolling in continuing or vocational education programs, and many others. This course can help CFEs identify when friends, family, co-workers or clients are being targeted by a potentially fraudulent scheme. The various schemes explored in this course also provide crucial insight regarding how fraudsters exploit systemic or transactional vulnerabilities and engage in social engineering.

To learn more, see pg. 16 or visit ACFE.com/ConsumerFraud.
NEW! Policing Fraud: My Journey from Street Cop to Anti-Fraud Leader
By James D. Ratley, CFE  |  Paperback, 348 pages

In *Policing Fraud*, ACFE President James D. Ratley, CFE, shares detailed accounts of his life, from his time on the Dallas police force to his role in helping to create a profession and establishing the largest anti-fraud organization in the world.

In this book, you will learn about:
- The early days of the ACFE
- A two-man start-up that would eventually become the world’s largest anti-fraud organization
- Life in the Dallas Police Department working as a beat cop, in Internal Affairs and Vice, and as part of a white-collar crime task force

$15 Members / $19 Non-Members
NEW! Why They Do It: Inside the Mind of the White-Collar Criminal

By Eugene Soltes | Hardcover, 464 pages

From the financial fraudsters of Enron to Ponzi schemer Bernie Madoff, the failings of corporate titans are regular fixtures in the news. But what drives wealthy and powerful people to commit white-collar crime?

Drawing from seven years of personal interaction and correspondence with nearly 50 former executives, Harvard Business School professor and 28th Annual ACFE Global Fraud Conference keynote speaker Eugene Soltes uses the latest research in psychology, criminology and economics to investigate how once-celebrated executives become white-collar criminals.

In this book, you will learn how the usual explanations for why people commit fraud fail to tell the whole story of why many seemingly successful people cross the line and decide to commit crimes.

$20 Members / $29 Non-Members
NEW! Linguistic Identity Matching
By Bertrand Lisbach and Victoria Meyer | Paperback, 244 pages
In this book, you will learn about the influences that languages, writing systems and cultural conventions have on personal names, allowing you to choose better name variations to use in your searches. By using the linguistic identity matching approach, you can balance the risk of missing a match with the costs of overmatching.

$49 Members / $60 Non-Members

NEW! Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques: A Guide to Data Science for Fraud Detection
By Bart Baesens, Veronique Van Vlasselaer and Wouter Verbeke | Hardcover, 400 pages
Fraud Analytics provides you with a comprehensive overview of fraud detection analytical techniques and provides implementation guidance for an effective fraud prevention solution to help you detect fraud early.

$34 Members / $49 Non-Members

NEW! The Thief in Your Company: Protect Your Organization from the Financial and Emotional Impacts of Insider Fraud
By Tiffany Couch, CFE, CPA, CFF | Paperback, 248 pages
ACFE Regent Emeritus and forensic accountant Tiffany Couch, CFE, CPA, CFF has seen theft in many forms, but what sticks with her the most is not the fraud schemes or the dollar losses. It’s the victims who all experience the same emotional devastation that these crimes leave in their wakes. Her warning: it can happen to you.
In this book, learn how to protect yourself and your organization from becoming a victim of fraud.

$15 Members / $19 Non-Members

Healthcare Fraud Investigation Guidebook
By Charles E. Piper, CFE | Paperback, 231 pages
In the Healthcare Fraud Investigation Guidebook, retired Federal Special Agent Charles E. Piper, CFE, shares his unique approach to investigating in which as many as 10 simultaneous investigations are conducted on each case.

$59 Members / $69 Non-Members
NEW! ACFE Desktop Clock

The *ACFE Desktop Clock* is the perfect desk accessory to show your commitment to the fight against fraud. This brass coin clock features an analog design with a laser-engraved, rotating faceplate featuring the ACFE seal.

$69 Members / $79 Non-Members

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ACFE Tech Padfolio

The *ACFE Tech Padfolio* features a zippered front-access pocket with business card holders and elastic media organizers. Inside you’ll find a Techtrap elastic interior that holds up to a 10” tablet or can be used for general storage.

$34 Members / $39 Non-Members

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ACFE Leather Gift Set

The *ACFE Leather Gift Set* includes a leather messenger bag and iPad® case, both made from full-grain, pull-up cowhide and 18 ounce washed brown cotton canvas. The set is packaged in a rustic tin, making it a perfect gift for you or your favorite fraud examiner.

$169 Members / $200 Non-Members

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ACFE Executive Pen

The *ACFE Executive Pen* features the ACFE logo laser etched into this Parker IM Rollerball. Featuring intricate grooved details and a standard black roller-ball ink cartridge, the *ACFE Executive Pen* has style that delights both the eye and the hand. Available in black, white, silver and gray.

$22 Members / $28 Non-Members

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ACFE Duffel Bag

This rugged yet refined duffel bag with ACFE seal, constructed of washed beige cotton canvas and genuine leather, is perfect for a trip to the gym after work, an overnight business trip or a weekend getaway. The top zipper closure opens to a spacious main storage area that includes a zippered interior pocket and two small interior pockets without zippers.

Sling the bag over your shoulder using the removable and adjustable shoulder strap or use the double carrying handles.

$79 Members / $99 Non-Members

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ACFE Silk Necktie

The ACFE custom silk woven tie features multiple ACFE logos to show your pride in the worldwide fight against fraud. Available in navy blue, the *ACFE Silk Tie* will make an exquisite addition to any wardrobe.

$34 Members / $45 Non-Members
Earn CPE Anywhere

Expand your anti-fraud knowledge with our popular online self-study CPE courses. These self-paced courses give you the flexibility to earn CPE at any time, from anywhere you have internet access.

- 24/7 access to courses through your internet browser
- Quickly earn CPE credits with instant access, online grading and printable certificate
- Flexibility to start or stop a course and pick up right where you left off

COURSES INCLUDE:

- NEW! CRIMINOLOGY AND THE PSYCHOLOGY OF FRAUD
- NEW! IDENTITY THEFT
- NEW! 10 INFAMOUS FRAUDS OF THE 21ST CENTURY
- DATA ANALYSIS TECHNIQUES FOR FRAUD EXAMINERS
- COMMON ETHICAL LAPSES BY CFES

Visit ACFE.com/selfstudyCPE to learn more.