



Source: The ACFE's 2012 Report to the Nations on Occupational Fraud and Abuse  
ACFE.com/RTTN

## Methods of Fraud in Small Businesses

Our research reinforces the point that the specific fraud risks faced by small organizations typically differ from those faced by larger organizations. For example, corruption was observed to be the most prevalent fraud committed in larger organizations, occurring in nearly 35% of the reported cases in companies with more than 100 employees, compared to 28% of small business cases. In contrast, billing schemes were the most common fraud committed in smaller organizations. In addition, check tampering was three times as common and payroll and skimming schemes were noted almost twice as often in smaller organizations than in their larger counterparts.

