An Analysis Of Fraud Causes Prevention And Notable Cases

Fraud has become a challenging phenomena affecting economies worldwide. Anti-fraud measures are an integral part of today's management practices and have found their way into business education. Yet in developing countries these topics have long been neglected and only limited research has been conducted in this area. This book fills an essential gap by analyzing the impact of fraud on developing economies, describing successful anti-fraud methods and featuring cases that exemplify the measures described. The book features contributions by outstanding experts in the field and is intended for academic readers with a special interest in fraud research.

– How to measure your organization's fraud risks – Detecting fraud before it's too late – Little-known frauds that cause major losses – Simple but powerful anti-fraud controls Proven guidance for fraud detection and prevention in a practical workbook format An excellent primer for developing and implementing an anti-fraud program, Anti-Fraud Risk and Control Workbook engages readers in an absorbing self- paced learning experience to develop familiarity with the practical aspects of fraud detection and prevention. Whether you are an internal or external auditor, accountant, senior financial executive, accounts payable professional, credit manager, or financial services manager, this invaluable resource provides you with timely discussion on: Why no organization is immune to fraud The human element of fraud Internal fraud at employee and management levels Conducting a successful fraud risk assessment Basic fraud detection tools and techniques Advanced fraud detection tools and techniques Written by a recognized expert in the field of fraud detection and prevention, this effective workbook is filled with interactive exercises, case studies, and chapter quizzes and shares industry-tested methods for detecting, preventing, and reporting fraud. Discover how to become more effective in protecting your organization against financial fraud with the essential techniques and tools in Anti-Fraud Risk and Control Workbook.

This book provides a comprehensive and coherent legal analysis of the impact of fraud on the position of various parties to a marine insurance contract, as well as the cover provided by standard marine policies. The issues under discussion in this invaluable guide are also equally relevant in the context of non-marine insurance contracts. Helpfully divided into two parts; the first part deals with the impact of fraud committed by parties to an insurance contract i.e. the assured, brokers and insurers.The second part analyses the extent to which standard marine policies cover the fraudulent and dishonest activity of third parties to an insurance contract. This book will be of huge practical assistant to practitioners specialising in marine insurance as well as insurance generally, and to professionals, academics and post-graduate students.

An in-depth, well-researched look at 100 hedge fund frauds Compared to mutual funds, hedge funds are the James Bonds of the marketplace. They have been relatively unfettered by government regulation, and they play bigger games, take bigger risks, use unorthodox methods, and have the power to capture the public imagination in a way that their lesser counterparts have difficulty approaching. At once fascinating and startling, The Hedge Fund Fraud Casebook provides readers with a broad knowledge of hedge fund regulation through a look at the first 100 cases of proven fraud at hedge funds. Compiling concrete data on cases of hedge fund fraud, The Hedge Fund Fraud Casebook provides you with a factual foundation for assessing this difficult area of risk. First comprehensive survey of hedge fund fraud including 100 chronological fraud cases Includes descriptions of each case, diagram of the player interaction, and tables detailing monies recovered, fines paid, prison terms, and professional sanctions Useful for both individual and professional investors, particularly given the last eighteen months of fraud and mismanagement among leading financial professionals and companies The Hedge Fund Fraud Casebook provides a hedge fund professional's look at fraud and can help you prevent or avoid similar frauds in the future. It's a vital resource for any hedge fund manager or investor.

Identifying malpractice and misconduct should be top priority for financial risk managers today Corruption and Fraud in Financial Markets identifies potential issues surrounding all types of fraud, misconduct, price/volume manipulation and other forms of malpractice. Chapters cover detection, prevention and regulation of corruption and fraud within different financial markets. Written by experts at the forefront of finance and risk management, this book details the many practices that bring potentially devastating consequences, including insider trading, bribery, false disclosure, frontrunning, options backdating, and improper execution or broker-agency relationships. Informed but corrupt traders manipulate prices in dark pools run by investment banks, using anonymous deals to move prices in their own favour, extracting value from ordinary investors time and time again. Strategies such as wash, ladder and spoofing trades are rife, even on regulated exchanges – and in unregulated cryptocurrency exchanges one can even see these manipulative quotes happening real-time in the limit order book. More generally, financial market misconduct and fraud affects about 15 percent of publicly listed companies each year and the resulting fines can devastate an organisation's budget and initiate a tailspin from which it may never recover. This book gives you a deeper understanding of all these issues to help prevent you and your company from falling victim to unethical practices. Learn about the different types of corruption and fraud and where they may be hiding in your organisation Identify improper relationships and conflicts of interest before they become a problem Understand the regulations surrounding market misconduct, and how they affect your firm Prevent budget-breaking fines and other potentially catastrophic consequences Since the LIBOR scandal, many major banks have been fined billions of dollars for manipulation of prices, exchange rates and interest rates. Headline cases aside, misconduct and fraud is uncomfortably prevalent in a large number of financial firms; it can exist in a wide variety of forms, with practices in multiple departments, making self-governance complex. Corruption and Fraud in Financial Markets is a comprehensive guide to identifying and stopping potential problems before they reach the level of finable misconduct.

High profile cases of financial statement fraud have been dominating the news recently, causing people to question the accuracy of the financial information made available by companies. This book covers the roles and responsibilities associated with preventing and detecting financial statement fraud, including current developments and professional activities intended to reduce the occurrences of fraudulent financial reporting. It discusses the failures involved in the Enron collapse and includes a Forward by Joseph T. Wells from the Association of Certified Fraud Examiners. This books provides an invaluable context for understanding financial statement fraud.

Techniques to uncover and avoid accounting frauds and scams Inflated profits . . . Suspicious write-offs . . . Shifted expenses . . . These and other dubious financial maneuvers have taken on a contemporary twist as companies pull out the stops in seeking to satisfy Wall Street. Financial Shenanigans pulls back the curtain on the current climate of accounting fraud. It presents tools that anyone who is potentially affected by misleading business valuationsfrom investors and lenders to managers and auditorscan use to research and read financial reports, and to identify early warning signs of a company's problems. A bestseller in its first edition, Financial Shenanigans has been thoroughly updated for today's marketplace. New chapters, data, and research reveal contemporary "shenanigans" that have been known to fool even veteran researchers.

The Latin American Neutrosophic Science Association was created in 2018 as a result of the initiative of a group of university professors from Mexico and Ecuador. The Association has developed an intense work in the investigative context, expression of the capacity that neutrosophy has as a tool for understanding and transformation of reality in social benefit. Neutrosophic sets as a generalization fuzzy set (especially intuitionistic fuzzy sets), allows handling a greater number of situations that occur in reality and becomes a facilitator of the approach to the studied object without undermining its complex and multivariate essence. In this special edition, researchers from six Ecuadorian universities show the results of research projects addressing a wide range of

topics related to the social environment of these Higher Education Institutions. The contents include law, criminology, public and administrative management, evaluation of pedagogical scenarios, prospective analysis, artificial intelligence, among other topics. They are many different texts with a common denominator, the social sciences, and their relationship with neutrosophy. The progress of these investigations originates a significant change in the ways of validating and reasoning the proposals, the appreciation of neutrality increases the interpretability and the inferential efficacy from the analysis of the results, which enunciates a methodological, perceptive and objective enrichment in the humanistic sciences in Latin American geographical region.

Applying the Lessons of History to Understanding Fraud Today and Tomorrow Financial Stability provides a roadmap by which the world can anticipate and avoid future financial disruptions. This unique discussion of past and present financial events offers new insights that explain economic, political, and legal antecedents of financial crises in Western markets. With a detailed discussion of the history of finance, this book shows modern investors and finance professionals how to learn from past successes and failures to gauge future market threats. Readers will gain new insight into the antecedents of todays financial markets and the political economy that surrounds them. Armed with this knowledge, they will be able to craft a strategy that steers away from financial disorder and toward maximum stability. Coverage includes discussion of capital, forecasting, and political reaction, and past, present, and future applications within all realms of business. The companion website offers additional data and research, providing a complete resource for those seeking a better understanding of the risk at hand. As the world struggles to emerge from the latest financial crisis, professionals in finance, the law and other disciplines, and the people they advise, are searching for understanding to avoid future crises. Financial Stability argues that the best lessons are learned from our own mistakes, and that the ability to look ahead depends upon our willingness to look back. Readers will: Review the historical laws, practices, and outcomes that shaped the modern day financial markets of the great western economies Understand the theory of financial stability, the roles of law and transparency, and the importance of action to punish fraud in order to prevent future contagion Work through the theoretical proofs in terms of math, law, accounting, economics, philosophy, and international trade Build a strategy for the future with consideration toward needs, sources, balance, and learning from past mistakes Everywhere around the globe, at all points in history, financial crises have always been rooted in the confluence of politics, finance, and law. Financial Stability puts the latest global financial crisis in perspective, highlighting the lessons we have already learned, and those we need to internalize today.

Forensic Accounting provides comprehensive coverage of fraud detection and deterrence and includes the broader educational material of the forensic accounting field with all the necessary accompaniments. The text follows the model curriculum for education in fraud and forensic funded by the U.S. national Institute of Justice and developed by a Technical Working Group of experts in the field. The text serves as a comprehensive and authoritative resource for teaching forensic accounting concepts and procedures that is also and appropriate and pedagogically ready for class room use. This easy to read, comprehensive textbook includes case study examples to clearly explain technical concepts and bring the material to life.

A strategic, practical, cost-effective approach to fraud prevention In troubled economic times, the risk of fraud and financial crime increases. In our post credit crunch environment, new laws and tougher penalties for financial crime mean that if you are in business, you have a responsibility to help fight fraud. However, to design effective, proportionate fraud controls for your business, you need a complete picture of all the risks. Managing Fraud Risk shows you where to look for fraud, setting out a route-map for finding and fighting fraud risks in your business, with the practical, strategic advice you need. Combining the latest theory with forensic risk analysis, this book reveals how you can provide assurance to your Board and stakeholders. Practical examples are used to clearly show cost-effective techniques for preventing and detecting business fraud. An innovative fraud awareness quiz enables you to easily apply the theories and principles. Answers questions such as: Who commits more fraud: men or women? How many of your employees are prepared to falsify documents? Essential information to ensure your procedures are sufficient to meet compliance with new international legislation increasing the liability of directors and managers in cases of fraud and corruption Takes a new perspective from the point of view of business risk, making it unique to other texts that take only an auditing, investigative, or specialist approach This route-map is essential reading to help you navigate the complex landscape of business fraud.

Adequate verification is the key issue not only in today's arms control, arms limitation, and disarmament regimes, but also in less spectacular areas like auditing in economics or control of environmental pollution. Statistical methodologies and system analytical approaches are the tools developed over the past decades for quantifying those components of adequate verification which are quantifiable, i. e. , numbers, inventories, mass transfers, etc. , together with their uncertainties. In his book Safeguards Systems Analy sis, Professor Rudolf Avenhaus condenses the experience and expertise he has gained over the past 20 years, when his work was mainly related to the development of the IAEA's system for safeguarding nuclear materials, to system analytical studies at IIASA in the field of future energy requirements and their risks, and to the application of statistical techniques to arms control. The result is a unified and up-to-date presentation and analysis of the quantitative aspects of safeguards systems, and the application of the more important findings to practical problems. International Nuclear Material Safeguards, by far the most advanced verification system in the field of arms limitation, is used as the main field of application for the game theoretical analysis, material accountancy theory, and the theory on verification of material accounting data developed in the first four chapters.

Food Fraud: A Global Threat With Public Health and Economic Consequences serves as a practical resource on the topic of food fraud prevention and compliance with regulatory and industry standards. It includes a brief overview of the history of food fraud, current challenges, and vulnerabilities faced by the food industry, and requirements for compliance with regulatory and industry standards on mitigating vulnerability to food fraud, with a focus on the Global Food Safety Initiative (GFSI) Benchmarking Requirements. The book also provides individual chapters dedicated to specific commodities or sectors of the food industry known to be affected by fraud, with a focus on specific vulnerabilities to fraud, the main types of fraud committed, analytical methods for detection, and strategies for mitigation. The book provides an overview of food fraud mitigation strategies applicable to the food industry and guidance on how to start the process of mitigating the vulnerability to food fraud. The intended audience for this book includes food industry members, food safety and quality assurance practitioners, food science researchers and professors, students, and members of regulatory agencies. Presents industry and regulatory standards for mitigating vulnerability to food fraud including Global Food Safety Initiative (GFSI) Benchmarking Requirements Provides tools and resources to comply with industry and regulatory standards, including steps for developing a food fraud vulnerability assessment and mitigation plan Contains

detailed, commodity-specific information on the major targets of food fraud, including specific vulnerabilities to fraud, analytical methods, and strategies for mitigation

FINANCIAL STATEMENT FRAUD Strategies for Detection and Investigation Although financial statement fraud is the least frequently encountered fraud, it is by far the most costly, at a median loss of $1 million per case. Yet, the indirect losses from financial statement fraud—jobs, support, morale, and loyalty—are also significant and almost impossible to measure. Learn how to spot the warning signs before the damage is done. Financial Statement Fraud explores the many different methods of perpetrating financial statement fraud, the accounting principles that are exploited, and the methods to detect and prevent fraud in any organization. Assuming an understanding of basic financial statements and the purpose each serves, as well as basic accounting concepts, author Gerard Zack highlights the many different types of fraud schemes. Financial Statement Fraud provides auditors, fraud investigators, government agencies, and investment analysts with detailed descriptions of the most common or emerging schemes involving the preparation and issuance of fraudulent financial statements. Filling the need for practical guidance on financial statement fraud and the roles and responsibilities within companies, Financial Statement Fraud features: References to pertinent U.S. and international accounting standards violated in the preparation of fraudulent financial statements A wide range of detection tools, from the simplest of ratios to complex analyses and tests, as well as fraud indicators A comprehensive, global approach that includes U.S. GAAP and IFRS Red flags and ratios to help you detect financial statement fraud schemes Coverage of auditor liability: when is an auditor liable for failing to detect fraud? Real-world cases that illustrate many of the fraud schemes featured throughout the book A companion website includes copies of SEC Accounting and Auditing Enforcement Releases (AAERs), complaints that were filed, and various other documents associated with most of the cases cited in the book. These documents provide all of the details associated with each case, enabling researchers to perform their own analysis to more fully understand the schemes and relate them to the detection tips provided in the book. Financial statement fraud can cost an organization more than just revenue. Arm yourself with the knowledge to identify where it happens, when to expect it, and how to detect it with the expert guidance found in Financial Statement Fraud.

Many people have experienced such unusual phenomena as dreams that later seem to correspond with unforeseeable events, thinking of a long-lost friend just before he or she unexpectedly calls, or the ability to "feel" the presence of deceased loved ones. What many do not realize is that these types of experiences have been researched for more than a century by eminent scientists, including Nobel laureates. Most of these researchers have concluded that some of these phenomena do occur, although we are far from explaining them to everyone's satisfaction. This book is the first in almost 40 years to provide a comprehensive scientific overview of research in the field of parapsychology, explaining what we know and don't know about so-called psi phenomena, such as "telepathy," "precognition" or "psychokinesis." Contributors evaluate the evidence for these phenomena, accounting for factors such as selective memory, wish fulfillment and incorrect methods or analyses, in some cases offering psychological, physical and biological theories. Instructors considering this book for use in a course may request an examination copy here.

Economic fraud has been a crime little controversial in the media and social networks, because it is classified as one of the white-collar crimes, which are those that are committed by economic powers. For such a reason, the objective of this investigation is to carry out an analysis of the causes that lead to tax fraud. Making use of Neutrosophy, for the sake of recommending the causes to keep in mind to make a distinction of those more used in the administrative sanctions according to what is stipulated by Article - 298 of the Integral Organic Penal Code, in Ecuador. For gathering the information, we used qualitative techniques such as the bibliographical revision, as well as the not participant observation of the news to buy the doctrine with the facts of social shock. The main result is the determination of the privation of freedom in cases that the tax fraud constitutes crime.

In the 18 chapters in this volume of Contemporary Studies in Economic and Financial Analysis, expert contributors gather together to examine the extent and characteristics of forensic accounting, a field which has been practiced for many years, but is still not internationally regulated yet.

Detect fraud faster—no matter how well hidden—with IDEA automation Fraud and Fraud Detection takes an advanced approach to fraud management, providing step-by-step guidance on automating detection and forensics using CaseWare's IDEA software. The book begins by reviewing the major types of fraud, then details the specific computerized tests that can detect them. Readers will learn to use complex data analysis techniques, including automation scripts, allowing easier and more sensitive detection of anomalies that require further review. The companion website provides access to a demo version of IDEA, along with sample scripts that allow readers to immediately test the procedures from the book. Business systems' electronic databases have grown tremendously with the rise of big data, and will continue to increase at significant rates. Fraudulent transactions are easily hidden in these enormous datasets, but Fraud and Fraud Detection helps readers gain the data analytics skills that can bring these anomalies to light. Step-by-step instruction and practical advice provide the specific abilities that will enhance the audit and investigation process. Readers will learn to: Understand the different areas of fraud and their specific detection methods Identify anomalies and risk areas using computerized techniques Develop a step-by-step plan for detecting fraud through data analytics Utilize IDEA software to automate detection and identification procedures The delineation of detection techniques for each type of fraud makes this book a must-have for students and new fraud prevention professionals, and the step-by-step guidance to automation and complex analytics will prove useful for even experienced examiners. With datasets growing exponentially, increasing both the speed and sensitivity of detection helps fraud professionals stay ahead of the game. Fraud and Fraud Detection is a guide to more efficient, more effective fraud identification.

Allegations of fraud have marred recent elections around the world, from Russia and Italy to Mexico and the United States. Such charges raise fundamental questions about the quality of democracy in each country. Yet election fraud and, more broadly, electoral manipulation remain remarkably understudied concepts. There is no consensus on what constitutes election fraud, let alone how to detect and deter it. E lection Fraud: Detecting and Deterring Electoral Manipulation brings together experts on election law, election administration, and U.S. and comparative politics to address these critical issues. The first part of the book, which opens with an essay by Craig Donsanto of the U.S. Department of Justice, examines the U.S. understanding of election fraud in comparative perspective. In the second part of the book, D. Roderick Kiewiet, Jonathan N. Katz, and other scholars of U.S. elections draw on a wide variety of sources, including survey data, incident reports, and state-collected fraud allegations, to measure the extent and nature of election fraud in the United States. Finally, the third part of the book analyzes techniques for detecting and potentially

deterring fraud. These strategies include both statistical analysis, as Walter R. Mebane, Jr. and Peter Ordeshook explain, and the now widespread practice of election monitoring, which Alberto Simpser examines in an intriguing essay. Economic analysis of law: an overview -- Behavioral studies -- An overview of behavioral law and economics -- Normative implications -- Behavioral insights and basic features of the law -- Property law -- Contract law -- Consumer contracts -- Tort law -- Commercial law -- Administrative, constitutional, and international law -- Criminal law and enforcement -- Tax law and redistribution -- Litigants' behavior -- Judicial decision-making -- Evidence law

This book fills an essential gap in the existing literature by analyzing fraud, and the weakening of ethical relations as parts of an overall global process, in an interdisciplinary, international and multidimensional perspective. It provides an in-depth analysis of fraud in its multiple facets, including financial fraud (most notably related to banking), fiscal/tax fraud (tax compliance and the role of government in the process), and academic fraud (exams misconduct and plagiarism). It also presents a set of methods and empirical evidence on the prevention and combating of fraud in distinct settings, such as money laundering, fraudulent investments schemes, and public procurement mismanagement, and economies, including Brazil, Canada, France, and Portugal.

This book constitutes a through refereed proceedings of the 1st International Conference on Finance, Economics and Business(ICoFEB) 2018, conducted on November, 12 – 13, 2018 at Universitas Malikussaleh, Lhokseumawe, Aceh-Indonesia. The conference was organised by Fakultas Ekonomi dan Bisnis Universitas Malikussaleh. The 67 full papers presented were carefully reviewed and selected from 102 submissions. The scope of the paper includes the followings: Management, Economic, Digital Technology, Financial, Human Resources and Business.

In recent years, numerous incidents of corporate fraud have been reported in Japan. These have occurred at a number of world-famous Japanese companies, including Toshiba, Olympus, and Kobe Steel, among others. Needless to say, these companies already had a risk management system in place; the problem here is why these systems didn't function. On this issue, this book investigates eight incidents of corporate fraud in Japanese corporations, based on third-party investigation reports. It explores common problems in corporate governance and internal control systems present in these incidents, and discusses why these companies' three lines of defense let them down. These observations are valuable for readers worldwide who study corporate governance, risk management, and business management.

This book is about an intellectual fraud, one that has become part of legal doctrine that has greatly influenced decisions all the way up to the United States Supreme Court. The 'efficient market hypothesis' (EMH), born from the Random Walk theory, started out as an honest attempt to improve insights into how financial markets work, but eventually became almost a religion that every financial economist had to buy into, or risk professional crucifixion. The EMH began over a half century ago. It posits that share prices reflect all available market information, and that it is impossible to consistently outperform the market. This theory dominated research in the academic financial community from the outset, and has continued to do so for decades. Meanwhile, the evidence for above-average profit-making opportunities in the markets has been unfairly suppressed.Written for practitioners in the business, finance and legal industries, this book outlines the major issues that gave rise to the fraud, focusing on the role of statistics in the rise of what the authors call the 'New Finance.' It details the developments and results of the exclusion of other theories from efficient markets research and highlights the problems arising from a dogmatic adherence to EMH.

This book reports on the state of the art in multimedia information processing. The emphasis is on the convergence of information processing algorithms and associated technologies. The areas of interest include video/image coding, color vision, 3D reconstruction, field programmable devices, and many others. Contents:Selected Topics in Medical Image Processing (J Cornelis et al.)A Restoration Method for Delay Proportional Differentiated Services (J Tsiligaridis & R Acharya)Massive Marching: A Parallel Computation of Distance Function (E Dejno(ková et al.)A Novel Intrusive Voice Transmission Quality Test System for Mobile Networks (J Holub et al.)FPAD Versus FPGA for Future Mobile Communications (S A Colsell & R Edwards)Nonuniform Sampling of Chrominance and Its Application to Intra-Frame Coding (M Doma(ski et al.)Analytical Design of 2-D FIR Filters for Image Compression (P Zahradnik & M Vlcek)HMM-based Dance Gesture Recognition (F Cheneviere et al.)A Progressive Wavelet Oriented Watershed Technique for Image Segmentation (D K Bechtsis et al.)Spiking Neuron Auditory Model for Speech Processing Systems (A V Ivanov et al.)Focal Region-Based Volume Rendering (J Zhou & K D Toennies)On the Choice of Transform for Low Frequency Image Watermaking (D Taskovski et al.)Online Classification of EEG Signals Using Artificial Neural Networks for Biofeedback Training of Patients with Epilepsy (M Schroder et al.)Data Mining and Telecommunication Fraud Detection Using Artificial Neural Networks (A J Hussain & E Chew)Large Scale Features in Prokaryote and Eukaryote Genomics Signals (P D Cristea)A Basis of Invariant Moments for Color Images (R Bidoggia & S Gentili)Fast Segmentation of Color Images Using the Fuzzy K-Means Algorithm and Different Sampling Approaches (A G Yiannoulis et al.)and other papers Readership: Graduate students, academics and industrialists in image/video coding, multimedia, neural nets and image analysis. Keywords:Image Processing and Analysis;Video Coding;Neural Networks;Bioinformatics;Field Programmable Devices;Fuzzy Logic;Multimedia

Detect fraud earlier to mitigate loss and prevent cascading damage Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques is an authoritative guidebook for setting up a comprehensive fraud detection analytics solution. Early detection is a key factor in mitigating fraud damage, but it involves more specialized techniques than detecting fraud at the more advanced stages. This invaluable guide details both the theory and technical aspects of these techniques, and provides expert insight into streamlining implementation. Coverage includes data gathering, preprocessing, model building, and post–implementation, with comprehensive guidance on various learning techniques and the data types utilized by each. These techniques are effective for fraud detection across industry boundaries, including applications in insurance fraud, credit card fraud, anti–money laundering, healthcare fraud, telecommunications fraud, click fraud, tax evasion, and more, giving you a highly practical framework for fraud prevention. It is estimated that a typical organization loses about 5% of its revenue to fraud every year. More effective fraud detection is possible, and this book describes the various analytical techniques your organization must implement to put a stop to the revenue leak. Examine fraud patterns in historical data Utilize labeled, unlabeled, and networked data Detect fraud before the damage cascades Reduce losses, increase recovery, and tighten security The longer fraud is allowed to go on, the more harm it causes. It expands exponentially, sending ripples of damage throughout the organization, and becomes more and more complex to track, stop, and reverse. Fraud prevention relies on early and effective fraud detection, enabled by the techniques discussed here. Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques helps you stop fraud in its tracks, and eliminate the opportunities for future occurrence.