

# **The Accounting & Financial Women Alliance Seminar**

## **Common Occupational Fraud Schemes**

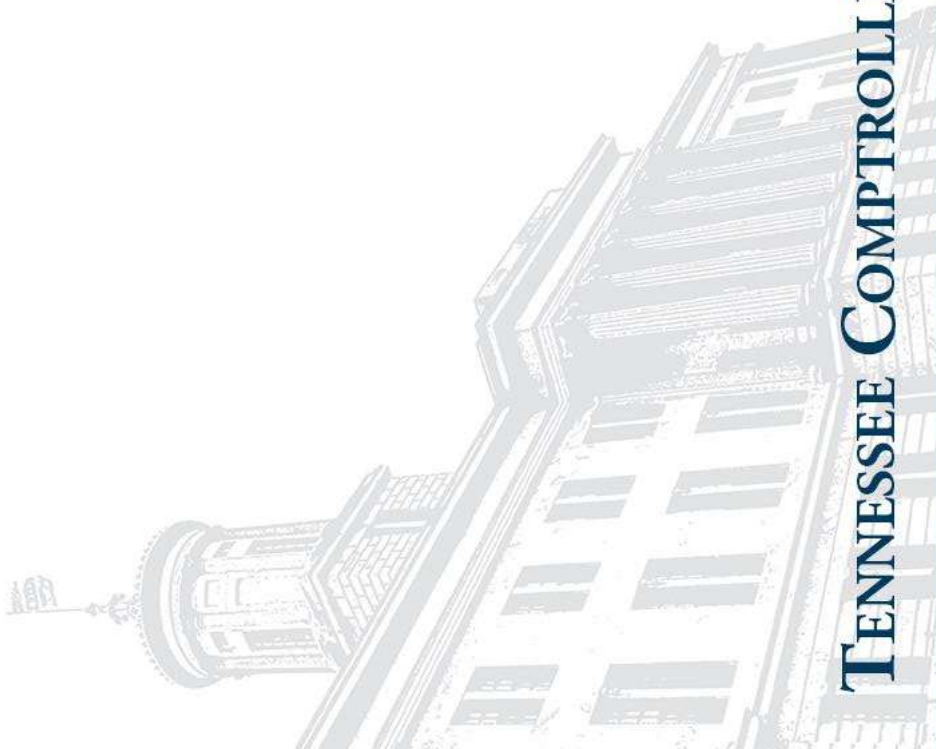
**November 10, 2025**



**TENNESSEE COMPTROLLER OF THE TREASURY**

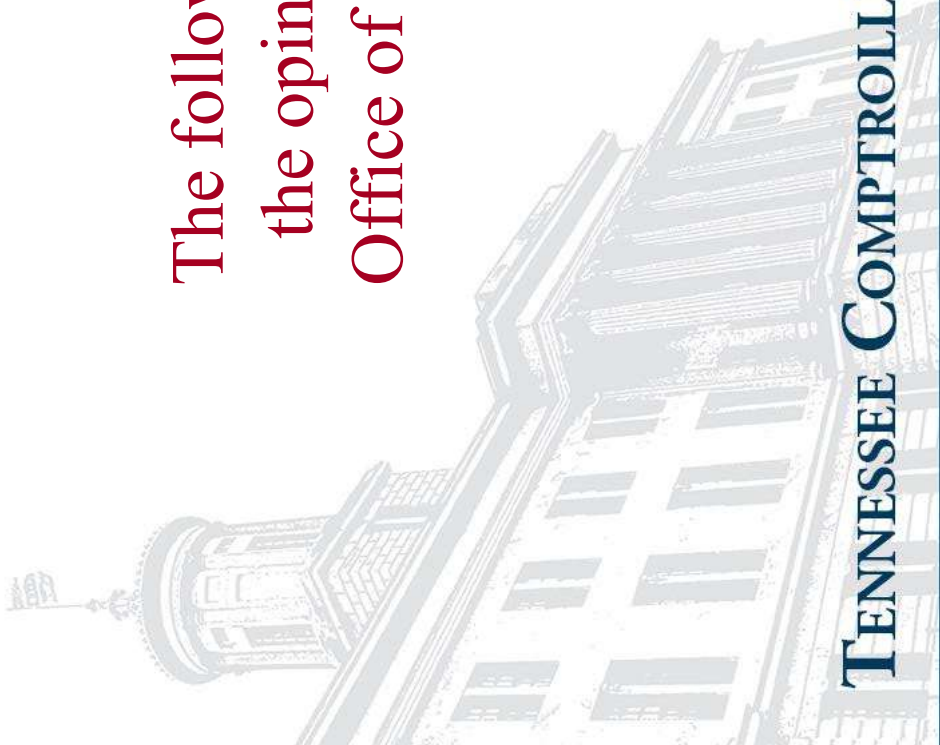


**Suzzie Singleton, CFE, CGFM, CFI**  
**Deputy Chief Investigator**  
**Mid East Region**  
**DIVISION OF INVESTIGATIONS**



**TENNESSEE COMPTROLLER OF THE TREASURY**

The following presentation does not necessarily reflect the opinions of the Comptroller of the Treasury, the Office of the Comptroller, its affiliated divisions, or its staff.



**TENNESSEE COMPTROLLER OF THE TREASURY**



# My Background



United States Army

Armed forces :



TENNESSEE COMPTROLLER OF THE TREASURY

# Tennessee Comptroller of the Treasury

- Comprised of **13 divisions** with more than 600 employees, responsible for the audit of state and local governmental entities and part in the general financial and administrative management and control of Tennessee state government
- Basically, CPA firm for State, Towns, Counties, and Cities and counties
- One mission: **Make Government Work Better.**

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# Tennessee Comptroller of the Treasury

- **Office of State Assessed Properties** conducts annual appraisals, assessments and audits of public utility and transportation properties
- The **Office of Research and Education Accountability (OREA)** provides the General Assembly with objective and accurate research, evaluation, and analysis
- **Division of State Government Finance** serves as staff to, and performs certain and functions for, the and includes duties for the issuance and management of State's debt for the Tennessee State Funding Board, the Tennessee Local Development Authority, and the Tennessee State School Bond Authority
- **The State Board of Equalization (SBOE)** provides legal and quasi-judicial review of property tax assessments, exemptions, and tax incentive programs
- Our newest division is **Health Provider Review** performs rate computation and attestation functions for the state's Medicaid program and examinations of Care Contractors jointly with the Department of Commerce and Insurance

TENNESSEE COMPTROLLER OF THE TREASURY

# Division of Investigations

- Supports the office's audit function by investigating **allegations of fraud, waste, and abuse** by state, local, and federal governments and publicly-funded entities and by working closely with law enforcement and prosecutors on criminal allegations.
- The division reports the results of its investigations, including significant internal control and compliance deficiencies noted during the investigations, to the appropriate parties and the public, as well as to the public in a timely and appropriate manner, and reports such information publicly.
- The division also provides requested assistance and appropriate information to chief financial officers, auditors, public officials and policy-makers at all levels of government, other state agencies, and agencies, law enforcement and prosecutorial agencies and other interested parties.

TENNESSEE COMPTROLLER OF THE TREASURY



# Division of Investigations

## INVESTIGATIVE TEAMS & JUDICIAL DISTRICTS

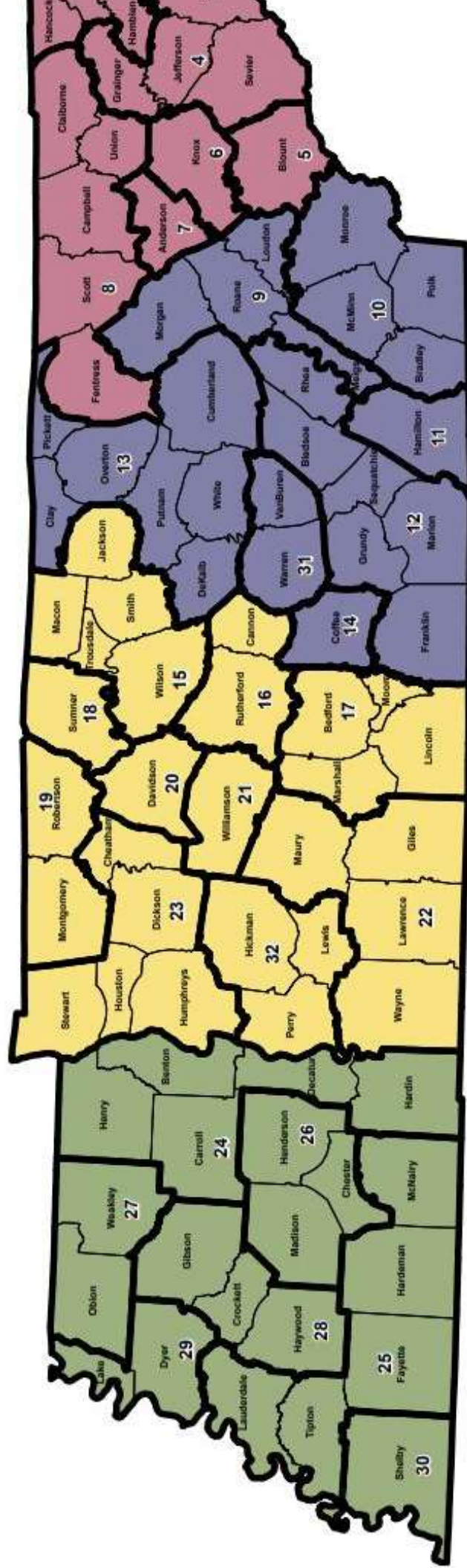
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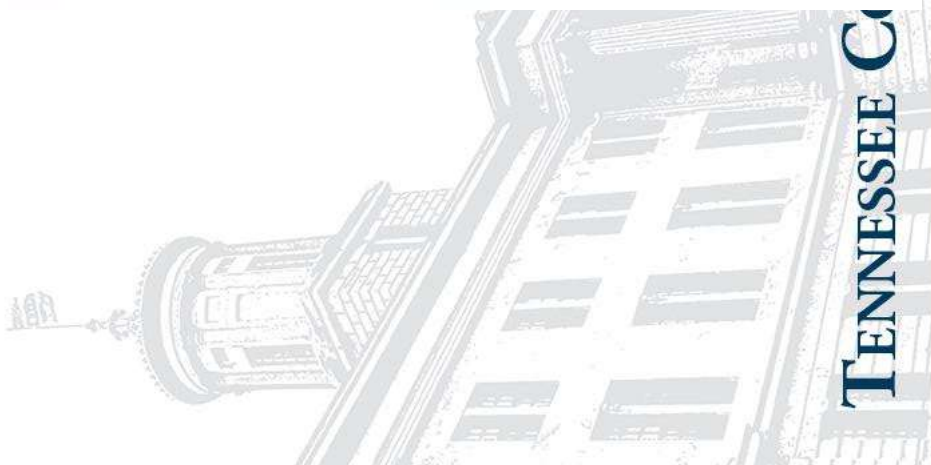


### ATTORNEYS GENERAL BY DISTRICT

- 1 • Steve Finney
- 2 • Barry Staubus
- 3 • Dan Armstrong
- 4 • Jimmy Dunn
- 5 • Ryan Desmond
- 6 • Charmie Allen
- 7 • Dave Clark
- 8 • Jared Effler
- 9 • Russell Johnson
- 10 • Stephen Hatchett
- 11 • Coty Wamp
- 12 • Courtney Lynch
- 13 • Bryant Dunaway
- 14 • Craig Northcott
- 15 • Jason Lawson
- 16 • Jennings Jones
- 17 • Robert Carter
- 18 • Thomas Dean
- 19 • Robert Nash
- 20 • Glenn Funk
- 21 • Stacey Edmondson
- 22 • Jason Lawson
- 23 • Jennings Jones
- 24 • Robert Carter
- 25 • Thomas Dean
- 26 • Robert Nash
- 27 • Glenn Funk
- 28 • Stacey Edmondson
- 29 • Danny Goodman, Jr.
- 30 • Steve Mulroy
- 31 • Chris Stanford
- 32 • Hans Schwendimann

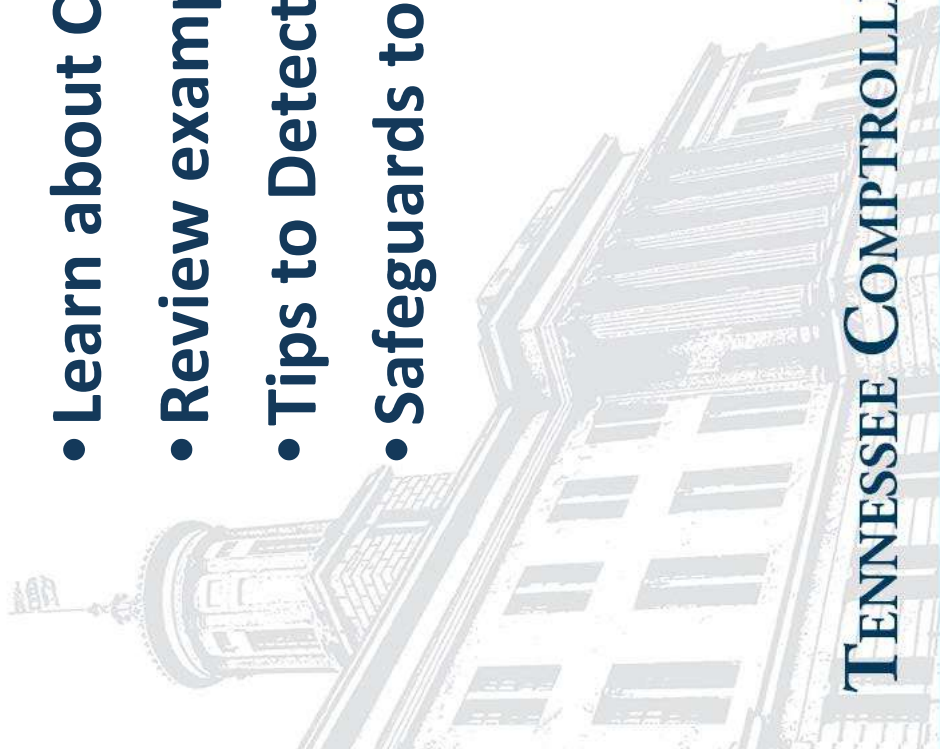


# Fun Fact



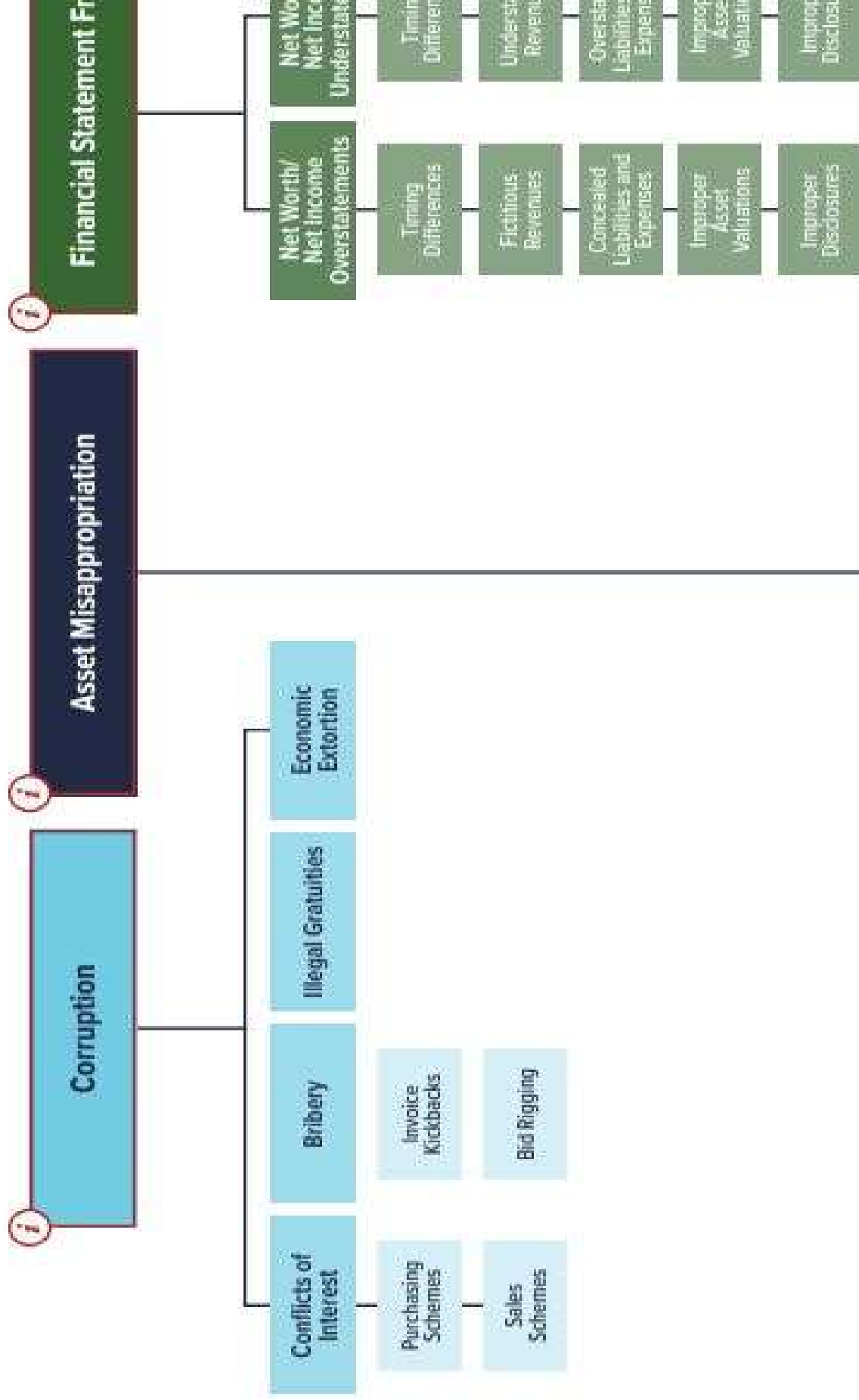
# OBJECTIVES

- Learn about Common Occupational fraud schemes
- Review examples
- Tips to Detect and Investigate
- Safeguards to prevent FW&A

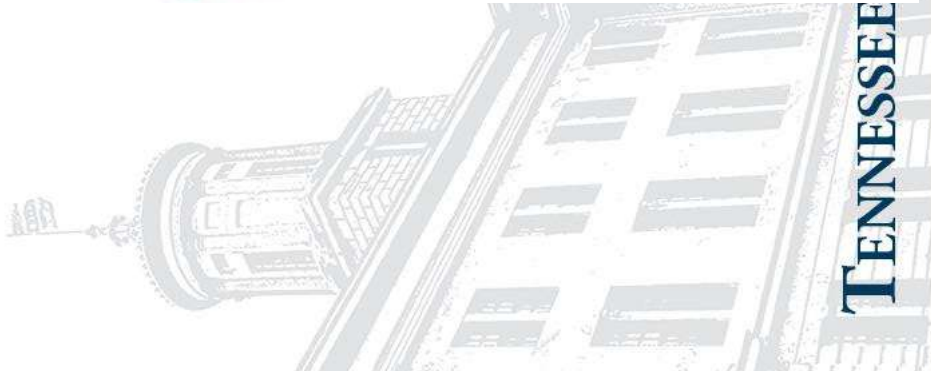
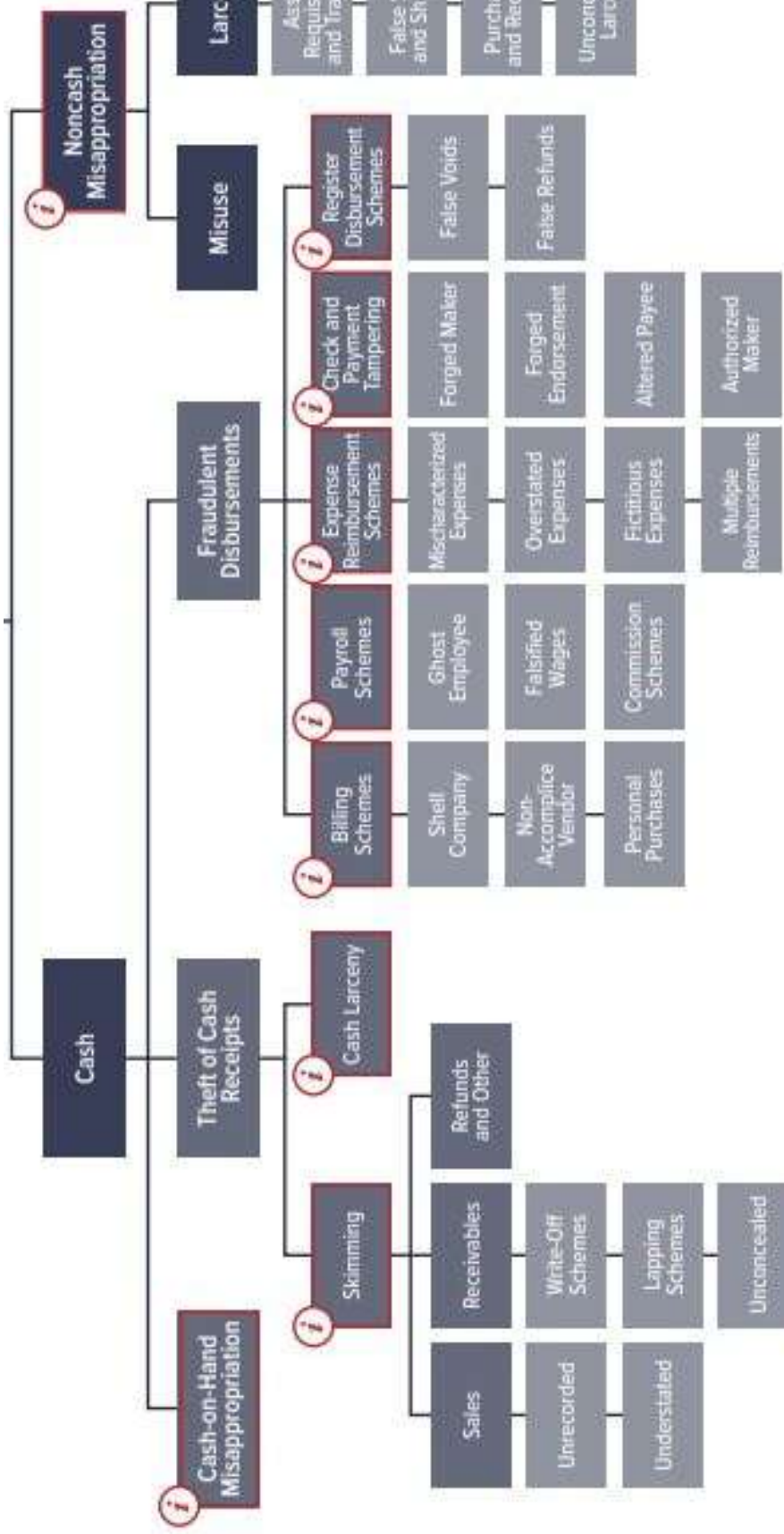


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# The Fraud Tree



# Asset Misappropriation

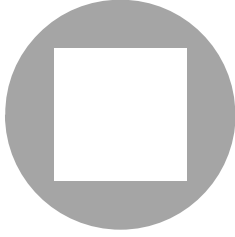


TENNESSEE

# Common Occupational Fraud Scheme



COLLECTIONS



PAYROLL



DISBURSEMENTS



KICKBACKS AND  
CONTRACT SCHEMES



NON-COMPETE  
AGREEMENTS

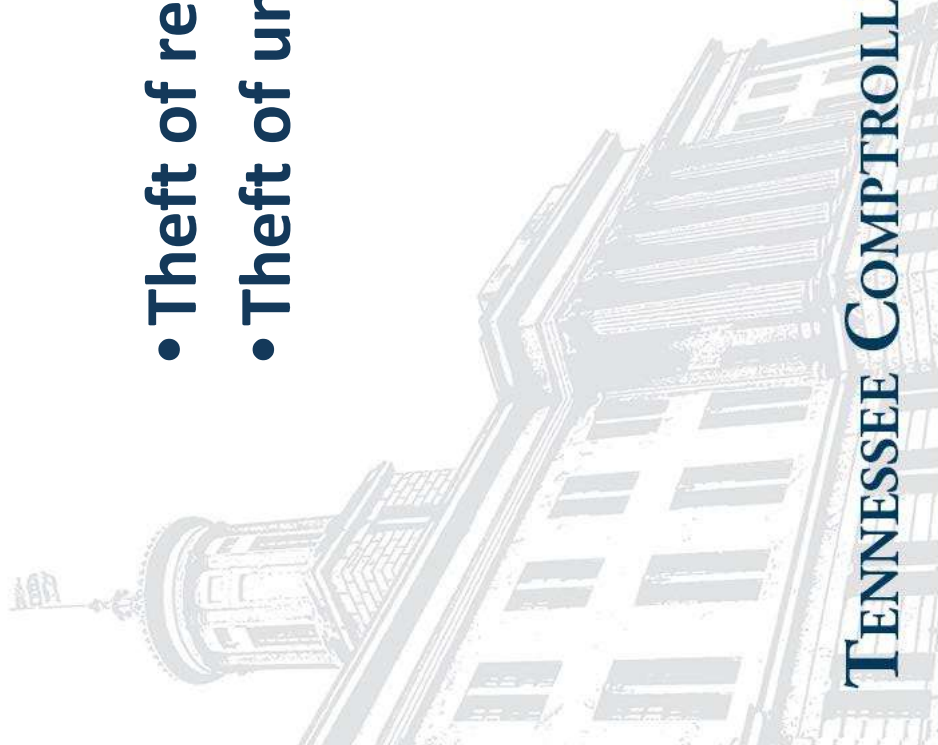
# Common Collection Fraud Schemes

- **Lapping**
- **Kiting**
- **Undeposited receipted collections**
- **Voided Receipts**
- **Adjustments**
- **Ghost batch**
- **Skimming**
- **Check for Cash Swap**
- **Larceny**
- **Cash Back Deposits**
- **Diverted Check Collections**



# Collection Theft

- Theft of recorded collections
- Theft of unrecorded collections (skimming)



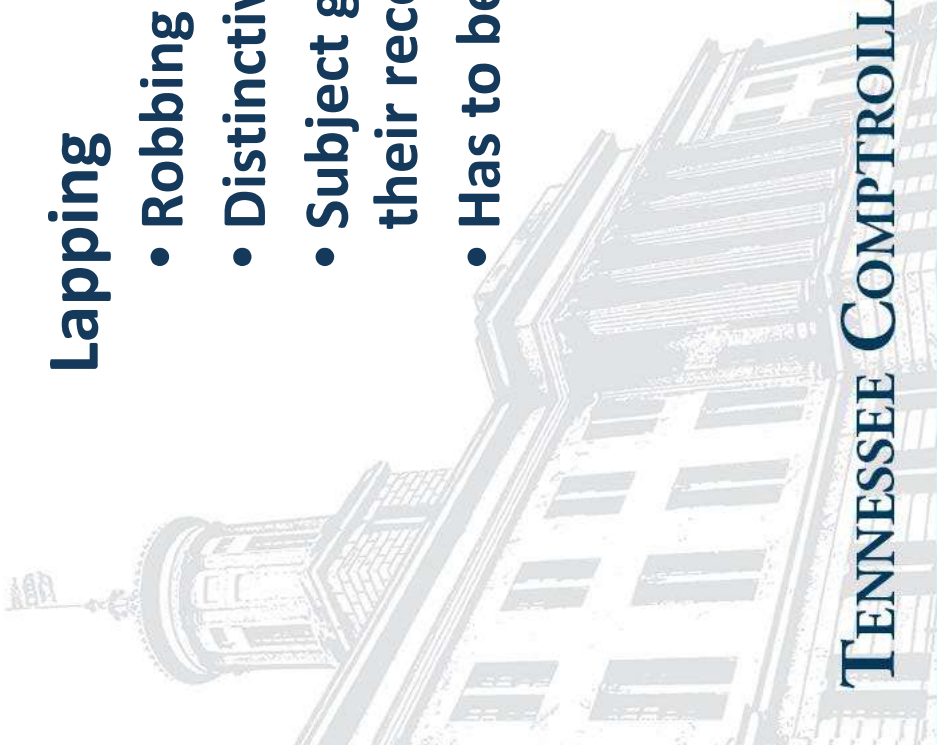
**TENNESSEE COMPTROLLER OF THE TREASURY**



# Collection Theft

## Lapping

- Robbing Peter to pay Paul, Robbing Mary to pay Peter
- Distinctive lag in time between collection and bank deposit
- Subject generally holds the prepared deposit slip, (with check) their record
- Has to be continuous to keep up cycle

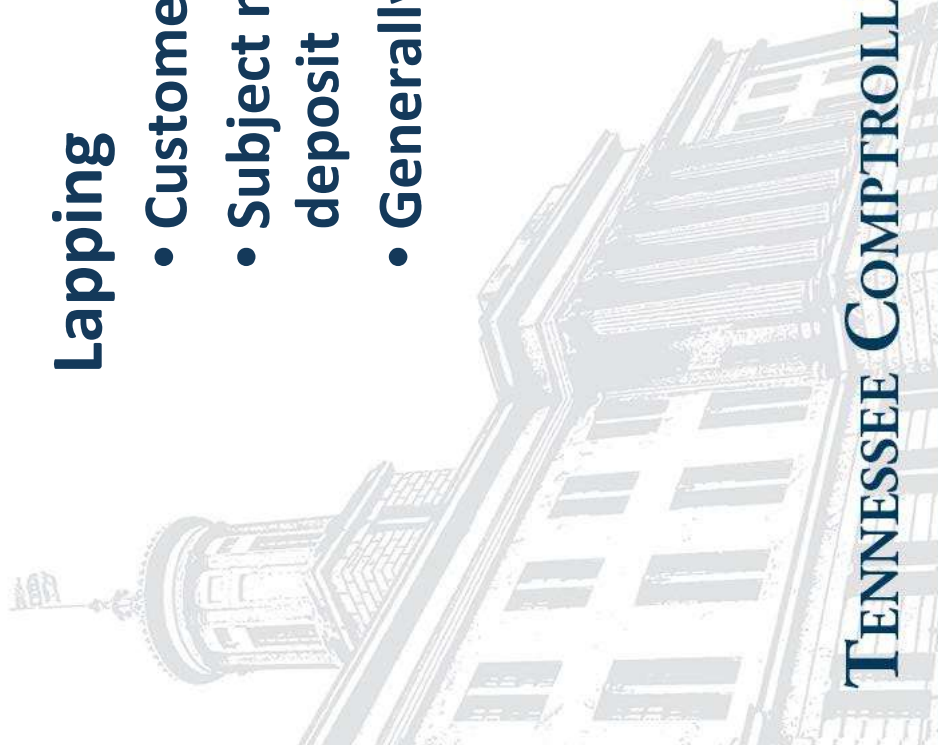


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# Collection Theft

## Lapping

- Customers will often complain that their checks have not cleared
- Subject may use “extraordinary” event to clean up – like “lost deposit”
- Generally long-term scheme



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**Customer A - \$1000 Cash goes in pocket of Alex. Payment may be reversed in system or not recorded if no receipt was given.**

**Customer B - \$2000 Check/Credit/or Cash - Alex marks half of the payment for Customer A in records and notes \$1000 payment for B on Books)**

**Customer C - \$1500 Cash or Check/Credit- Alex reverses transactions, marks \$1000 as payment for Customer B in records, and \$500 for Customer C.**

# Example

# Collection Theft Examples

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[Dickson County Clerk](#)

- [Excel Example](#)

[White County Clerk](#)

[Maury County Clerk](#)

# Detect and Investigate

- Compare date of collection to date of deposit – over period of time
- Look for voids or reversals and re-entry of transactions especially at a specific time of day
- Look for many deposits in transit
- Look for Partial payments on accounts
- Perform Accounts receivable reconciliation
- Compare Checks/Cash to deposit tickets



# Collection Theft

## Kitting

- Really a “bad check” scheme
- Often the term non-financial individuals use for a lapping

Look for Returned Checks and charges from the bank or agencies

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# Collection Theft

## Undeposited Receipted Collections

- Receipts don't match deposits
- Generally long-term scheme



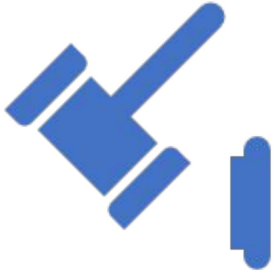
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# Collection Theft

## Voided Receipts

- There will be “missing” receipt numbers
- Audit logs (computer) will reveal these post collection charges
- May cause downstream problems for perpetrator if recurring collection (utility, Trustee, County Clerk, or Court Clerk)
- Generally long-term scheme

# Examples



## Court Clerk Office

## Williamson County Animal Co



FRF stated a day's deposit was missed amounting to \$356 and they suspected irregularities existed

# December Transactions Reversed

Receipt	Tran Date	Cust.	Cash	Check	Credit	Total	userid
J09-013748	Dec 11 2009	A	(\$45.00)	\$0.00	\$0.00	(\$45.00)	KaMEN Mar 2
J09-013745	Dec 11 2009	A	(\$45.00)	\$0.00	\$0.00	(\$45.00)	KaMEN Mar 2
J09-013758	Dec 11 2009	CA	(\$65.00)	\$0.00	\$0.00	(\$65.00)	KaMEN Mar 2
J09-013755	Dec 11 2009	TB	\$0.00	(\$25.00)	\$0.00	(\$25.00)	KaMEN Mar 2
J09-013754	Dec 11 2009	CB	(\$50.00)	\$0.00	\$0.00	(\$50.00)	KaMEN Mar 2
J09-013753	Dec 11 2009	CB	(\$75.00)	\$0.00	\$0.00	(\$75.00)	KaMEN Mar 2
			(\$280.00)	(\$25.00)	\$0.00	(\$305.00)	

# Actual Transactions for Dec 11

Tran Date	Cust.	Cash	Check	Credit	Total	use
Dec 11 2009	A	\$45.00	\$0.00	\$0.00	\$45.00	TAI
Dec 11 2009	BR	\$35.00	\$0.00	\$0.00	\$35.00	TAI
Dec 11 2009	A	\$45.00	\$0.00	\$0.00	\$45.00	TAI
Dec 11 2009	A	\$45.00	\$0.00	\$0.00	\$45.00	TAI
Dec 11 2009	CB	\$65.00	\$0.00	\$0.00	\$65.00	SYSAI
Dec 11 2009	NS	\$0.00	\$0.00	\$66.17	\$66.17	TAI
Dec 11 2009	BR	\$0.00	\$0.00	\$0.00	\$0.00	SYSAI
Dec 11 2009	JV	\$1.00	\$0.00	\$0.00	\$1.00	SYSAI
Dec 11 2009	CB	\$75.00	\$0.00	\$0.00	\$75.00	Kaz
Dec 11 2009	CB	\$50.00	\$0.00	\$0.00	\$50.00	KaM
Dec 11 2009	TB	\$0.00	\$25.00	\$0.00	\$25.00	ERRAI
Dec 11 2009	PJ	\$0.00	\$0.00	\$35.63	\$35.63	KaM
Dec 11 2009	RG	\$65.00	\$0.00	\$0.00	\$65.00	MISIX
Dec 11 2009	CA	\$65.00	\$0.00	\$0.00	\$65.00	KaM
Dec 11 2009	JG	\$65.00	\$0.00	\$0.00	\$65.00	MISIX
Dec 11 2009	TS	\$0.00	\$80.00	\$0.00	\$80.00	DEB
		\$556.00	\$105.00	\$101.80	\$762.80	

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<b>Total Amount Missing by Year</b>	
2004-2005	\$2,743.00 **
2005-2006	\$24,725.11
2006-2007	\$26,850.17
2007-2008	\$25,509.05
2008-2009	\$16,615.68
2009-2010	\$10,003.16
	<b><u>\$106,446.17</u></b>
**Partial month on computer	



What We Ultimate Found...

# Detect and Investigate



- **Trace Receipt to Deposits, also looking at Cash numbers**
- **Compare deposits to Daily Cash Reports**
- **Possibly Account Receivable reconciliation**
- **Compare Sales/transaction report to deposits/revenues**
- **Look at audit logs – are voids reasonable, is spike with one clerk or time of day?**
- **Is there a delay in voiding the receipt, say after closing, before opening, before balancing?**
- **Look at manual receipts – same**

# Collection Theft

## Fraudulent Adjustments

- Typically, in utilities or Court Clerks – when the payment is made, the receivable is adjusted off
- Monthly adjustment report will reveal anomalies
- Generally long-term scheme



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# Detect and Investigate

- **Look for those with collection or deposit authority who can also make adjustments**
- **Look for adjustments that don't make sense – like adjusting a bill to zero – there are usually minimum bills. There should never be a zero bill.**
- **Use Confirmations**
- **Look for unusual number of adjustments by one clerk or at a time of day**



# Collection Theft

## Ghost Batch

- Typically, in utilities – an entire batch of recorded collections not included in the paper records of collections
- Batch numbers may be “missing”
- When Billing and Collection software not integrated with



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# Detect and Investigate

-  Trace Receipt to Deposits, also looking at Cash/Check numbers
-  Compare deposits to Daily Cash Reports
-  Compare monthly account receivables to deposits
-  Regular audits
-  Reconciliation of accounts
-  Verification of customer and vendor details
-  Compare Sales/transaction report to deposits/revenues



# Collection Theft

## Skimming

- Theft of unrecorded collections (Not receipted into the record)
- Cash collection sites with little expectation of receiving a receipt
- Typically, Cash Collection sites such as School Support Organizations or Cashiers within organizations
- Can be long-term scheme or the term of the Treasurer



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# Examples



SCHOOL SUPPORT  
ORGANIZATIONS - CHEER BOOSTER  
CLUB



SCHOOL NUTRITION DEPARTMENT  
- KETRON ELEM CAFETERIA

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# Skimming Example

2010	Amount Due	Payment traced to the GL?	Offender registered with TBI?	Payment traced to TBI?	Offender registered with TBI?	Payment traced to the GL?	Amt Pd	2011	Payment traced to unofficial receipt or statement?	Payment traced to TBI?	Offender registered with TBI?	Payment traced to TBI?	Payment traced to unofficial receipt or statement?	Payments traced to TBI, began missed payments
No payment														Payments traced to TBI, began missed payments
03/12/10	150.00	N	Y	Y	Y	N	150.00	07/08/11	Y	N	Y	Y	Y	Payments traced
06/04/10	150.00	N	Y	Y	Y	N	150.00	03/09/11	Y	N	Y	Y	Y	Payments traced
No payment								N/A						Payments traced with TBI, he paid gainfully employed
								03/28/11			Y	N	Y	Payments traced
04/13/10	50.00	N	Y	N	N	N	100.00	03/31/11	Y	N	Y	Y	Y	Payments traced
08/06/10	100.00	N	Y	N	N	N	100.00	07/05/11	Y	N	Y	Y	Y	Payments traced
No payment														Payments traced
								03/18/11			Y	N	Y	Payments traced

# Detect and Investigate



FOR CONCESSIONS  
AND OTHER RESALE  
ACTIVITIES – LIKE  
FUNDRAISERS,  
PERFORM PROFIT  
ANALYSIS



IS CASH/CHECK  
MAKEUP  
REASONABLE?



TALK TO OTHERS  
INVOLVED TO SEE IF  
THERE WAS SOME  
CASH COUNT BEFORE  
TURNING OVER TO  
EMBEZZLER



TALK TO PAYORS, IF  
POSSIBLE –  
CONFIRMATIONS IF  
COLLECTIONS WERE A  
SET FEE



ARE GENERIC RECEIPTS  
BEING GIVEN?



# Collection Theft

## Check for Cash Swap

- Theft of unrecorded collections – so this is a type of skimming
- Generally large unexpected checks are used
- Make up of collections will not match make up of deposits
- Generally long-term scheme

[White example](#)

[Dickson CC example](#) [Scheme Finding](#)

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# Detect and Investigate

- Look at itemized deposits and suspicious checks, low cash
- Get make up of deposits and compare to recorded collections
- May involve deposits not timely in order to accumulate to swap
- Determine access to mail person who receipts collections prepares deposits?



# Collection Theft

## Cash Larceny

- Theft of recorded collections
- Often with one-time extraordinary access to collections
- Often act of opportunity or desperation
- Example: Vault theft

[Marion County UT Extension Office](#)

[Elma Ross Public Library Example](#)

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# Detect and Investigate

- Undeposited receipted collections
- Determine who could have had access
- Is there video?
- Is there badge/scan entrance?
- Bank account review
- Are accounts being reconciled?



PER

# Collection Theft

## Cash Back Deposit

- Often deposit of mostly checks with “cash back” notation deposit slip
- The bank deposit will not match the recorded collections
- Typically, when not enough cash collections to steal
- Generally long-term scheme

[Orena Humphreys Public Library Example](#)

[Clay County Circuit Court Clerk Example](#)

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# Detect and Invest



- Look at the deposit slip and compare it to recorded collections
- Will be a reduction of the shown on the transactions day (Cash Report/Transaction Log)
- The net deposit will not match receipts



# Collection Theft

## Diverted check collections

- Check collection cashed or deposited into non-entity bank account
- Generally long-term scheme
- Also be aware of other diverted collections, such as Venmo, PayPal, CashApp...

[Humphreys County School System Example](#)

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# Detect and Investigate

- **Property tax (not going to show up for a while)**
- **Accounts Receivable reconciliation**
- **Non-action for non-payment of fees**
- **Look at write-offs**
- **Confirmation of write-offs or adjustments**

PER

# Collection Theft

## Internal Controls

- **Having and utilizing proper procedures**
- **Timely deposits**
- **Receipts match deposits (total)**
- **Receipts match deposits (makeup of Cash & Checks)**
- **Are Daily Cash Reports reviewed?**
- **Are Voids reviewed?**

# Collection Theft

## Internal Controls issues

- One person is collector, depositor and reconciles bank statements
- Prenumbered receipts are not issued for some collections
- No independent cash count prior to turning collections over to bank deposit
- Not depositing timely



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# Collection Theft

## Internal Controls issues

- **Collector or depositor can make adjustments or voids (with approval)**
- **Customers are not penalized/cutoff for non-payment**
- **Collector or depositor receives and opens mail**



**TENNESSEE COMPTROLLER OF THE TREASURY**

# Fraudulent Disbursement Schemes

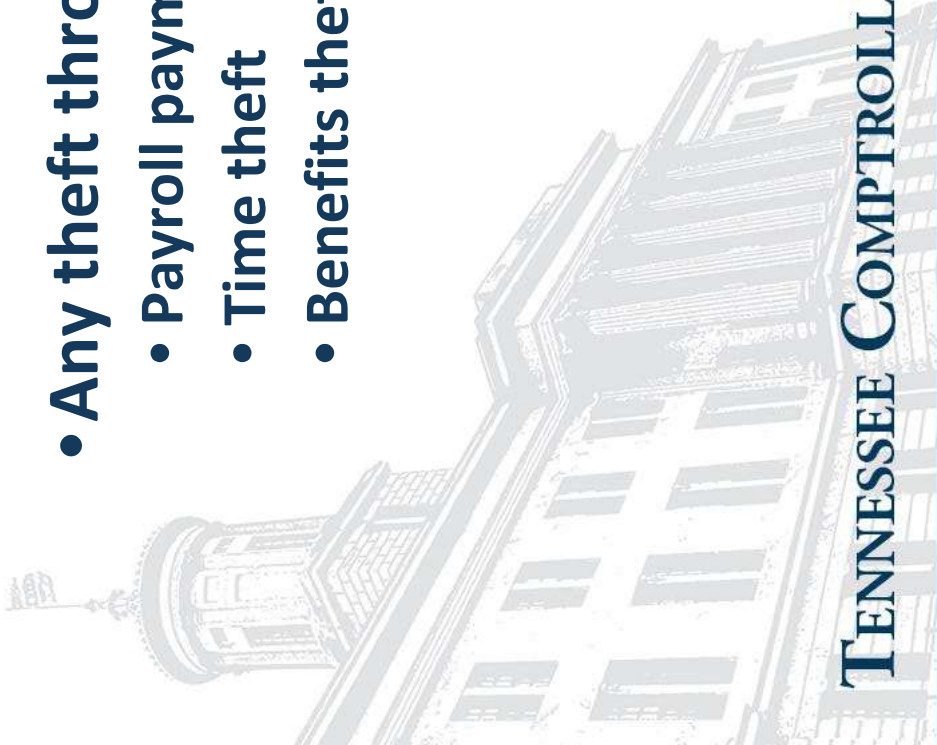
# Payroll Theft Schem

Payroll fraud occurs when an individual in a company's payroll system manipulates a company's payroll system to illicitly gain funds or compensation that they are not entitled to.



# Payroll Theft

- Any theft through the payroll process
  - Payroll payment theft
  - Time theft
  - Benefits theft



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# Payroll Theft

## Payroll Payment Theft

- Unauthorized rate (excess amounts)
- Unauthorized frequency (extra payments)
- Unauthorized bonus

# Payroll Theft

## Time Theft

- Inflated reported time
- Unauthorized leave accrual
- Failure to record leave taken
- Ghost employee

[Example – Town of Mason](#)

[Hamilton County Schools Department of Transportation](#)



DoorDash



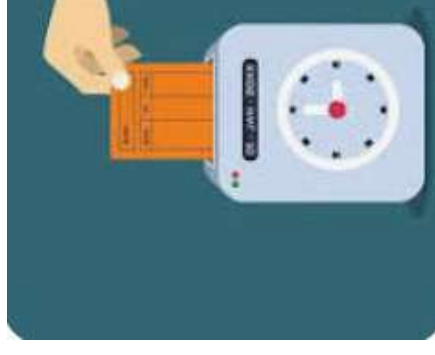
Uber Eats



Uber  
Technologies  
Inc



Lyft



"Exempt" employees are not entitled to either "comp time" or overtime. However, there have been some "exempt" employees who have received "comp time" and who have been compensated for that comp time. This practice will end immediately.

An exempt employee is not entitled to receive comp time.

## Payroll Theft

Unauthorized comp time



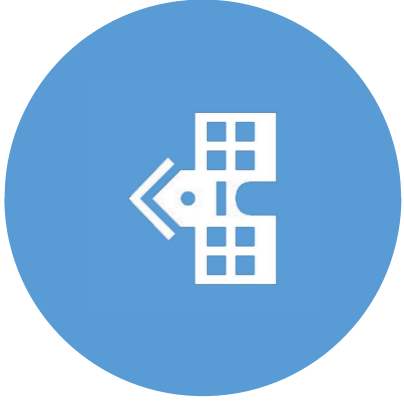
# Payroll Theft

## Benefits Theft

- Unapproved or inflated benefits
- No or insufficient voluntary deductions
- Ineligible individuals receiving benefits

See Wayne County Schools for e

# Payroll Theft Examples



WAYNE COUNTY SCHOOLS



LINCOLN COUNTY BOARD OF  
PUBLIC UTILITIES

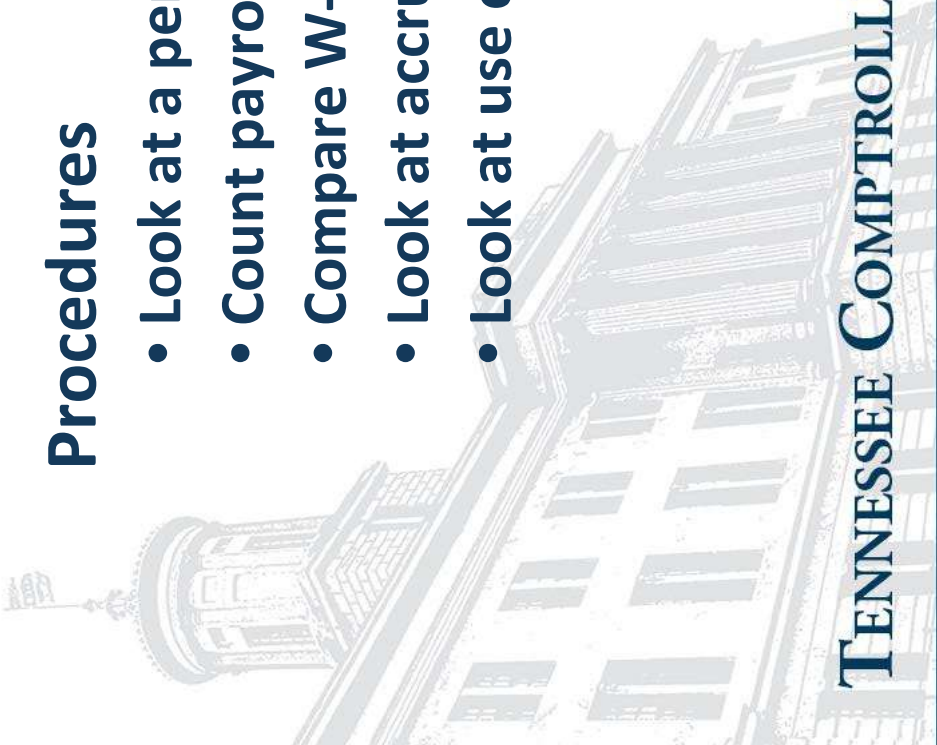


24<sup>TH</sup> JUDICIAL

# Payroll Theft

## Procedures

- Look at a period of payroll for target employees
- Count payroll checks
- Compare W-2 to payroll ledger to approved pay
- Look at accrual of leave
- Look at use or sale of leave



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# Payroll Theft

## Internal Controls

- Signed or approved timesheets
- W-2 to payroll ledger to approved pay
- Accrual of leave
- Management override



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# Detect and Investigate

Count payroll checks for the year

Get authorized pay rates/bonuses (from minutes, personnel files)

Compare W-2 to payroll journal, authorized pay, payroll checks

Do payroll checks have stamped signatures?

Compare withheld amounts to coverage or credited amounts

Verify Leave earned or used is accounted for



# Disbursement The

Disbursement fraud refers to schemes where individuals or entities make unauthorized payments from an organization's funds.



# Disbursement Theft

**All fraudulent payments made to or on behalf of employees (excluding payroll)**

**Payments to personal credit card or bills**

**Debit card, credit card, or ATM use for personal benefit**

**Travel and expense reimbursement that are not legitimate business expenses**

# Examples of Disbursement Theft

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ONEIDA SPECIAL  
SCHOOL  
DISTRICT

WAYNE COUNTY  
SCHOOLS





# Disbursement Theft




## Procedures

- Determine who is getting the bank statements
- Review bank statements for suspicious checks and debits, including ATM transactions
- Ask for the check images
- Are Purchase Orders (PO) used
- Look at high risk vendors
- Ask for invoices and review
- Examine invoices for alteration fabrication



# Disbursement Theft

## Procedures

- Look at Travel and expense reports
  - Can items also charged to credit card?
  - Review credit card statements for suspicious activity, ask for verifying receipts and itineraries
  - Use of signature stamps
  - Review policies and procedures
  - Look at employee files
  - Is there grumbling over a department, group or person?
- 

+

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# More Disbursement Theft

- [Anderson County Schools](#)
- [Green County Sheriff](#)
- [Marion County UT Extension](#)
- [VEC](#)
- [Orena Humphreys Public Libr](#)
- [Tarpley Shop Utility](#)

•



# Detect and Investigate

- **Analyze the check preparation and approval process**
- **Review Bank Statements and face of checks**
- **Review bank statements for suspicious checks and debits, including ATM transactions**
- **Checks with signature stamps, review documentation**
- **ATM or checks to cash reasonable – for instance, is ATM a reasonable way to get change for sporting event gate or concession stand?**
- **Credit card and debit card charges reasonable, are there receipts?**





# Detect and Investigate

- **Payments to credit card/charge accounts read by the Entity account?**
- **Travel and expense claims documentation, calendars, leave**
- **Look for travel and expense claim also paid by credit card or direct bill**
- **Examine all invoices for alterations/fabrications**
- **Trace inventory items to hit the inventory**
- **Look at detailed receipts and documentation; match?**
- **Make sure items were not voided or returned ordering**

# Disbursement Theft

## Internal Controls

- Bank statements reviewed and reconciled by separate
- Invoices available, complete and approved
- Check preparation process adequate



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# Corruption Schemes



# Kickback and Contract Schemes

**Kickback schemes require the participation of a entity employee, but contract schemes may not.**

**A kickback is an illegal payment or other form of compensation given to someone in return for a favor or special treatment, often involving a confidential agreement between two or more parties.**

**Contract fraud involves deceitful practices aimed at manipulating the contracting process or violating contract terms for financial gain.**



# Kickback Schemes

Kickbacks can look like...

- Inflated price
- No delivery of product or service
- No bid or suspicious bid
- Suspicious Vendor

Paying someone to promote their product, or to ensure win bid, or turning in an inflated invoice to then pay back employee

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# Contract Schemes

## Contract Fraud Schemes

- **Service Contracts; person cutting corners or skipping serv**
- **Sole Source Providers; Are they really? Who is writing the**
- **Bid Rigging: Collude to manipulate bids**
- **False Claims; false invoices, unperformed work, misrepresented expenses**
- **Product substitution**

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# Contract Fraud

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**Note: Feeding programs have a lot of false claims; Claiming a higher number served than actual**

**Examples:**

**[Rehoboth Outreach Ministries](#)**

**[Sevier County Utility District](#)**

**[Mount Hopewell Community Development Corporation](#)**

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# Conflict of Interest

**Conflict of Interest; undisclosed financial interest**

- Romantic or Relational
- Financial
- Competitive
- Confidential

**Individuals engaging in activities that lead to personal gain at the expense of the organizations they work for.**

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# Conflict of Interest Fraud

## Examples:

[Nashville Electric Service](#)

[City of Decherd Water & Sewer](#)

[Rutherford County Sheriff's Office](#)

[City of Loretto](#)

[Knox County Government 2025](#)

# Kickback & Contract Schemes

## Procedures

- Do they follow the same process for all Contracts?
- Who wrote the Specifications or RFP(request for proposal)
- Known vendor? New vendor? Related party vendor?
- Review employee files-COI Statements required?
- Are employees required to notify about 2<sup>nd</sup> jobs?
- Can employees work with a vendor?
- Any known COI by the employees?

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# Detect and Investigate

- Examine contract selection process
- Is it a related party contract?
- Are items purchased reasonable for that vendor?
- Review Invoice approval process; deviations?
- Multi-year analysis of expense; Changes?
- Appropriate official signs off on delivery of product/service
- Was payment through normal process
- Visit the site and observe Inventory, project, or other activity
- Compare vendor addresses to employees & contractors
- Compare ACH payments to bank records, name

# Kickback & Contract Schemes

## Internal Controls

- Was vendor selected by normal process
- Known vendor?
- Product or service delivery confirmed by appropriate o
- Payment through normal process?
- Any COI



# Non-Cash Property & Assets Schemes

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# Non-Cash Property & Assets Schemes



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**Asset misappropriation fraud involves third parties or employees in an organization who abuse their position to steal from it through fraudulent activity.**



# Non-Cash Assets

## Includes:

- **Capital Assets, such as vehicles, trailers, etc.**
- **Property such as computers, cameras and also seized contraband such as weapons and drugs**
- **Supplies or fuel Inventory**
- **Other Equipment used in operations of entity or depar**

# Non-Cash Property & Assets Theft Examples

01

[Livingston Police  
Department](#)

02

[Hamilton  
County Schools  
Department of  
School Nutrition](#)

03

[Clay County  
Highway  
Department](#)

04

[Wilson County  
Task Force](#)

05

[Hamilton  
County Schools  
Department of  
Transportation](#)

# Non-Cash Property & Assets

## Procedures

- Who knew the asset was there and had access?
- Is there film/video?
- Log-in, swipes?
- Who had authority?
- Is there documentation showing it was there?

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# Detect and Investigate



- **Look at asset inventories and find the asset purchases, uses, any sales or removals**
- **Look at evidence logs and find the evidence same**
- **Identify unusual rates or types of property.**
- **Identify property purchases and find the IP**
- **Analyze high usage, look at documents, look or like data for comparisons**
- **Who has FB Market, Craigslist, Etsy, eBay**

# What can you do?



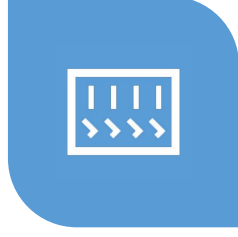
ASK QUESTIONS



FOLLOW TRANSACTIONS  
THROUGH



FOLLOW EXPLANATIONS  
THROUGH



VERIFY DOCUMENTATION,  
ESPECIALLY WITH 3<sup>RD</sup> PARTY



GATHER  
GUIDANCE  
FROM  
YOU A

# What can you do?

## Remember:

- If someone is stealing, you must look at other areas they could touch or have access to manipulate or get away with stealing
- People rarely steal from just one area or one way
- Without documentation, can it be verified or proven another way?
- If it looks funny but you just can't figure it out, reorganize data, by person, by vendor or check number)
- Ask for help or a second set of eyes!



# Questions?



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