

OCCUPATIONAL FRAUD in the RETAIL INDUSTRY



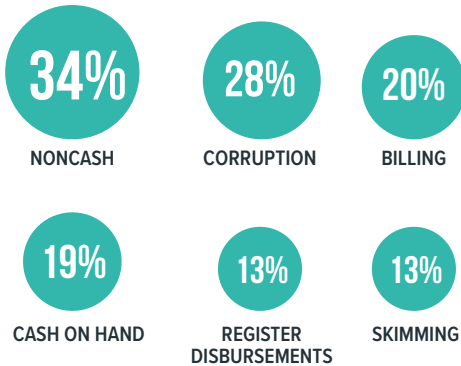
The ACFE's 2018 *Report to the Nations* included **108 cases** of occupational fraud in the **retail industry**



Median duration of a fraud scheme



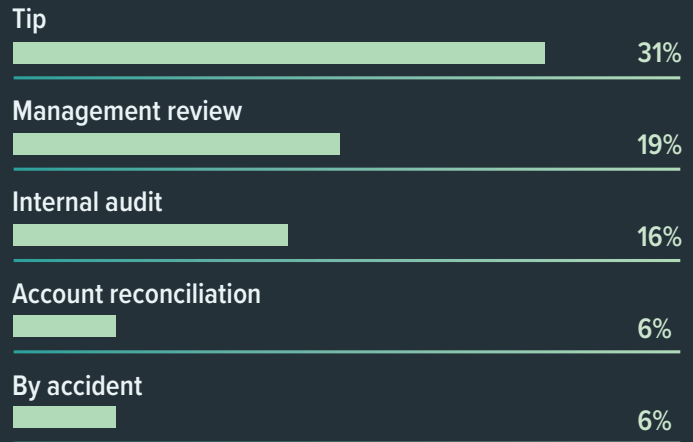
MOST COMMON SCHEMES



MOST COMMON ANTI-FRAUD CONTROLS



How are occupational frauds in the retail industry most often detected?



FRAUDSTERS WHO HAD BEEN WITH THEIR ORGANIZATIONS LONGER CAUSED SIGNIFICANTLY LARGER LOSSES



MORE THAN 5 YEARS' TENURE

\$88,000

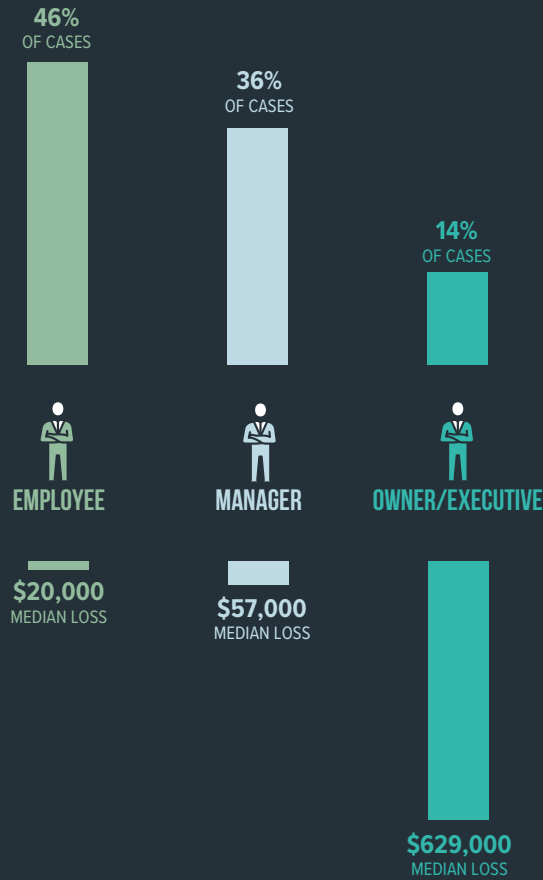
MEDIAN LOSS

5 YEARS' TENURE OR LESS

\$33,000

MEDIAN LOSS

How does the perpetrator's level of authority relate to occupational fraud?



WHERE DID PERPETRATORS WORK WITHIN THEIR ORGANIZATIONS?

These were the three most common departments:



Sales
27% OF CASES



Customer service
15% OF CASES



Executive/upper management
10% OF CASES

MOST COMMON BEHAVIORAL RED FLAGS EXHIBITED BY PERPETRATORS



Financial difficulties
40% OF CASES



Living beyond means
35% OF CASES

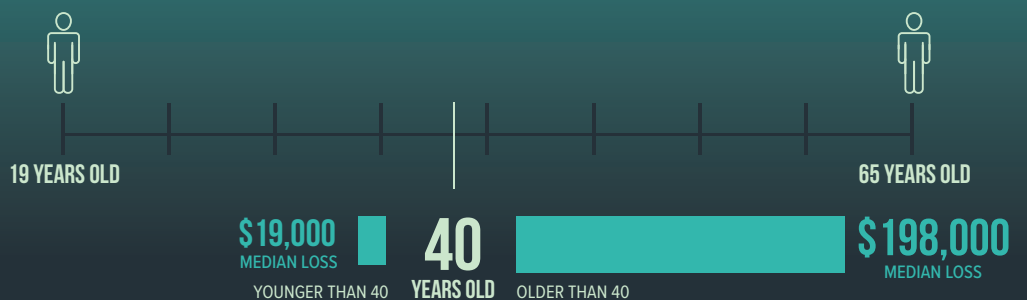


Addiction problems
16% OF CASES

Median age for all fraudsters in the industry was



LOSSES CAUSED BY FRAUDSTERS ABOVE THE MEDIAN AGE WERE MUCH LARGER THAN LOSSES CAUSED BY THOSE BELOW THE MEDIAN:



Data from the ACFE's 2018 *Report to the Nations*. Download the full report and other resources at [ACFE.com/RTTN](https://www.acfe.com/RTTN).

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