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## ACCA F1 知识课程

Accountant in Business (AB)

商业中的会计师 第十一讲

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# Identifying and Preventing Fraud

## *Topics*

- 1 What is fraud?
- 2 Potential for fraud
- 3 Implications of fraud for the organisation
- 4 Systems for detecting and preventing fraud
- 5 Responsibility for detecting and preventing fraud
- 6 Money laundering



## What is fraud?

In a corporate context, fraud can fall into one of two main categories.

- Removal of funds or assets from a business
- Intentional misrepresentation of the financial position of the business

前者是私吞公司财产，后者是故意误传公司财务状况。

不管前者还是后者，都是在故意用欺骗手段获取经济利益。



# What is fraud?

## Removal of funds or assets from a business

- Theft of cash
- Theft of inventory
- Payroll fraud ( 虚报工时；捏造不存在的员工 )
- Teeming and lading ( 截留移用，客户1号付了款，财务10号才将钱记账入库 )
- Fictitious customers ( 捏造不存在的客户 )
- Collusion with customers ( 与客户勾结，以低价卖公司的商品然后拿回扣 )
- Bogus supply of goods or services ( A公司高管自己私自成立另一家B公司，然后利用自己在A公司的职权给B公司下单付款，但实际上什么都没买到 )
- Paying for goods not received ( 公司订了10吨大米，员工和供应商勾结只发9吨，省的部分私吞 )
- Meeting budgets/target performance measures ( 公司会给员工设定一些目标，一旦达到就发奖金，员工可能想办法伪造业绩骗取奖金 )
- Manipulation of bank reconciliations and cash books ( 篡改银行对账单 )
- Misuse of pension funds or other assets ( 挪用养老金等资产 )
- Disposal of assets to employees ( 把公司的资产低价卖给员工 )



# What is fraud?

Intentional misrepresentation of the financial position of the business

- Overvaluation of inventory ( 夸大存货价值 )
- Irrecoverable debt policy may not be enforced ( 坏账计提政策不执行 )
- Fictitious sales ( 虚造销售 )
- Understating expenses ( 低估费用 )
- Manipulation of depreciation figures ( 操作折旧 )



# Potential for fraud

## Prerequisites for fraud

- Dishonesty 没有诚实守信的道德观念
  1. Personality factors 个人原因
  2. Cultural factors 文化原因
- Motivation 有进行舞弊的动机
  1. Potential rewards 舞弊可以获得好处
  2. Potential sanctions 舞弊可以免受惩罚
- Opportunity 有舞弊的机会

## Assessing the risk of fraud

- External factors
- Internal factors



# Implications of fraud for the organisation

Removal of funds or assets from a business

- Immediate financial implications
- Long-term effects on company performance

Intentional misrepresentation of the financial position of the business

- Incorrect decisions will be made



# Systems for detecting and preventing fraud

## General prevention policies

- Emphasising ethics
- Personnel controls
- Training and raising awareness

## Prevention of fraud in specific business areas

- Segregation of duties
- Appropriate documentation
- Limitation controls ( 比如只允许员工从供应商清单里进行采购 )
- Certain actions should be prohibited ( 不准离开电脑不锁 )
- Internal audit





# Systems for detecting and preventing fraud

- Physical controls 实物看管
- Customer signatures 客户签字
- Sequential numbering 将文件连续编号
- Holidays ( 放假也能防止舞弊，不愿意放假的员工很可能是害怕自己不在单位的时候事情败露 )
- Whistleblowing ( 国家允许公司员工向政府告发管理层的不法行为 )



# Responsibility for detecting and preventing fraud

这是一个F8的知识点，F1不会出题。

- It is the responsibility of the directors to take such steps as are reasonably open to them to prevent and detect fraud.



# Money laundering

Money laundering constitutes any financial transactions whose purpose is to conceal the origins of the proceeds of criminal activity.

之所以要掩盖收入的来源，是因为收入来源是违法犯罪的，比如开设赌场、妓院、贩卖军火、走私等。

洗钱三部曲：

1. Placement 把黑钱引入合法商业机构（存入银行、放进合法公司的收入里）
2. Layering 把黑钱在不同商业机构间进行传递，以掩盖初始来源，增加追查成本。
3. Integration 把黑钱做最后的归集，放在一个不易被调查的地方（例如瑞士银行）。

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# Thank You!

