FRAUD RISK SELF-ASSESSMENT TOOL

Description	Yes/No	Score* (If not applicable, score is 0)	Score
Human Resource Functions			
Are employment background checks performed? Past Employment, Criminal Background, Eligible for rehire, Drug Testing, Education & Licensing, References		For everyone add 4 point (may of 5 pts)	
References		For every yes, add 1 point (max of 5 pts).	
Are employees required to take vacations?		If yes, add 1 point. If no, subtract 1 point.	
Are employees who handle cash bonded?		If yes, add 1 point. If no, subtract 1 point.	
Do employees job-share or rotate positions?		If yes, add 2 points, If no, subtract 1 point.	
Is the hiring process separate from the processing of payroll?		If yes, add 1 point. If so, subtract 1 point.	
Are employee hours worked verified?		If yes, add 2 points. If no, subtract 1 point.	
Is payroll processed internally?		If yes, subtract 2 points. If no, zero points.	
Are any employees paid on commission?		If yes, subtract 2 points. If no, zero points.	
Miscellaneous			
Do employees have access to the company's equipment after business hours?		If yes, subtract 1 point. If no, add 1 point.	
Are company cars or vehicles used after business hours?		If yes, subtract 1 point. If no, add 1 point.	
Have large amounts of equipment been disposed of			
within the last two years?		If yes, subtract 1 point. If no, zero points.	
Sales and Cash Receipts			
Have sales increased more than 10% from the prior year?		If yes, subtract 1 point. If no, zero points.	
Does the person who handles incoming cash			
receipts also record transactions?		If yes, subtract 5 points . If no, add 3 points.	
Is a cash register used in the business? Is a bank lockbox used for processing customer		If yes, add 1 point. If no, subtract 1 point.	
payments?		If yes, add 1 point. If no, subtract 1 point.	
Are deposits made daily and secured prior to		ii yes, add i point. Ii no, subtract i point.	
depositing in a safe?		If yes, add 2 points. If no, subtract 1 point.	
Are incoming checks restrictively endorsed?		If yes, add 1 point. If no, subtract 1 point.	
Is the monthly bank statement received and			
reviewed by someone other than the person			
handling the cash and checks?		If yes, add 3 points. If no, subtract 1 point.	
Is a monthly bank reconciliation completed by			
someone other than the person handling the		If you odd 2 points. If no outtract 4 maint	
deposits or with check-signing authority? If credit is extended to customers, is a credit review		If yes, add 3 points. If no, subtract 1 point.	
performed prior to granting credit?		If yes, add 1 point. If no, subtract 1 point.	
Does someone other than the salesperson approve		,	
credit?		If yes, add 1 point. If no, subtract 1 point.	
Is there a standard price list?		If yes, add 1 point. If no, subtract 1 point.	
Are discounts or coupons used?		If yes, subtract 2 points. If no or not applicable, zero points.	
If there are discounts/coupons, are they approved by management?		If yes, add 1 point. If no, subtract 1 point. If not applicable, zero points.	
Are returns, voided transactions, and credit memos greater than 10% of all sales transactions?		If yes, subtract 3 points. If no or not applicable, zero points.	

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Are customer complaints directed to the owner with no screening? Do cash transactions exceed 20% of all sales transactions exceed 20% of all sales transactions exceed 20% of all sales Transactions exceed 20% of all sales	Description	Yes/No	Score* (If not applicable, score is 0)	Score
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FRAUD RISK SELF-ASSESSMENT TOOL

Description	Yes/No	Score* (If not applicable, score is 0)	Score
Are employees encouraged to report concerns			
about fraudulent activities to the owner?		If yes, add 2 point. If no, zero points.	
Is there a fraud hotline?		If yes, add 1 point. If no, subtract 1 point.	
Is the owner or president typically at the company			
on a regular basis?		If yes, add 3 points. If no, subtract 3 points.	
Does the business have a code of ethics and			
conflict-of-interest policy, with a mechanism for			
employees to report ethical problems and conflicts			
of interest?		If yes, add 1 point. If no, subtract 1 point.	
Is there an internal audit function?		If yes, add 10 points. If no, zero points.	
Are financial statements prepared each month or			
quarter and reviewed by the owner?		If yes, add 3 points. If no, subtract 1 point.	
Are accounts (accounts receivable to general ledger, accounts payable to the general ledger) reconciled each month and reviewed by the owner?		If yes, add 1 point. If no, subtract 1 point.	
Are financial statements submitted to banks?		If yes, add 3 points. If no, zero points.	
Is a cash flow statement prepared for the			
company?		If yes, add 3 points. If no, zero points.	<u> </u>
Are there any reward programs for employees or			
others to report concerns?		If yes, add 1 point. If no, zero points.	

^{*}Scoring: For any questions that do not apply to your organization, indicate not applicable (NA) and do not add or subtract points.

Score is greater that 50: The company has strong controls, and fraud risk is reduced.

Score is between 49 and 10: Controls can be improved.

Score is less than 9 or negative: Fraud risk is high. Inventory and cash could be at risk for theft.