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ACFE Certified Fraud Examiner - Financial Transactions and Fraud Schemes Exam Sample Questions (Q160-Q165):

NEW QUESTION # 160

Which of the following statements about skimming is INCORRECT?

- A. Skimming schemes involve stolen customer payments that have not yet been recorded.
- B. Skimming schemes can involve the theft of either cash sales or accounts receivable payments.
- C. Skimming schemes are generally more difficult to detect than cash larceny schemes.
- D. Skimming schemes are considered on-book frauds because they leave an audit trail.

Answer: D

Explanation:

Explanation/Reference: https://www.acfe.com/uploadedFiles/Shared_Content/Products/Self-Study_CPE/Intro%20to%20Fraud-Chapter%20Excerpt.pdf

NEW QUESTION # 161

Any expenses that are incurred but not paid by the end of the year are counted in our records of profit and loss, and are called:

- A. Depreciations
- B. Financial record
- C. Expenses
- D. Accruals

Answer: D

Explanation:

Detailed Explanation:

* Rationale for Correct Answer: Accruals represent expenses that have been incurred but not yet paid.

Under the accrual basis of accounting, these must be recognized in the same period as the related revenues or obligations. Common examples include accrued wages and accrued interest.

* Analysis of Incorrect Options:

* B. Depreciations - Allocation of asset cost, not unpaid expenses.

* C. Expenses - A broader term, but not specific to unpaid obligations.

* D. Financial record - Too vague.

* Key Concept: Accruals under the accrual basis of accounting.

Reference: ACFE Fraud Examiners Manual (2020 International Edition), Accounting Concepts - Accrual Accounting.

NEW QUESTION # 162

A fraudster uses a victim's name, government identification number, and birthdate to impersonate the victim and open a credit card account in the victim's name. This scheme can BEST be described as:

- A. Synthetic identity theft
- B. Criminal identity theft
- C. New account identity theft

- **D. Traditional identity theft**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (Based on the ACFE Fraud Examiners Manual - Financial Transactions and Fraud Schemes) In the Identity Theft chapter of the Financial Transactions and Fraud Schemes section, the ACFE Manual explains that there are two primary methods of committing identity theft:

- * Traditional identity theft
- * Synthetic identity theft

These are listed under "Methods of Committing Identity Theft" (1.803), immediately followed by "Types of Identity Theft Schemes" (1.804) such as financial identity theft and criminal identity theft.

1. Why the correct answer is Traditional identity theft (Option B)

In traditional identity theft, the perpetrator uses the real, complete identity of another person-such as their name, government identification number, and birthdate-to impersonate that person for fraudulent purposes. This is exactly what is happening in the question:

The fraudster uses a real victim's name, government identification number, and birthdate to open a credit card account in the victim's name.

This matches the Manual's categorization where traditional identity theft involves misuse of actual personal identifying information (PII) belonging to a real individual, rather than fabricating an identity. The Manual then explains that this stolen identity is often used in financial schemes, such as obtaining credit cards, loans, or other financial benefits, which falls under financial identity theft as a type of identity theft scheme.

So, in ACFE terms, the method is traditional identity theft, and the scheme type is financial identity theft (using another person's identity to obtain credit or other financial benefits).

2. Why the other options are incorrect

Option A - New account identity theft

"New account identity theft" is a descriptive phrase sometimes used in practice to describe opening new credit accounts in another person's name, but the ACFE Manual's formal categorization focuses on:

- * Methods of committing identity theft:
 - * Traditional identity theft
 - * Synthetic identity theft
- * Types of identity theft schemes:
 - * Financial identity theft
 - * Criminal identity theft
 - * Medical identity theft
 - * Insurance identity theft
 - * Tax identity theft
 - * Employment identity theft
 - * Business identity theft

"New account identity theft" is not one of the defined method categories in the Manual; the described conduct is captured under traditional identity theft (method) and financial identity theft (scheme type). Therefore, this option does not align with the ACFE's terminology tested on the CFE exam.

Option C - Synthetic identity theft

The Manual distinguishes synthetic identity theft as a different method. Under "Methods of Committing Identity Theft" (1.803), it explains that synthetic identity theft involves combining real elements of identity (for example, a genuine government identification number) with fabricated or unrelated information (such as a made-up name, date of birth, or address) to create a partly fictitious identity.

In the question, the fraudster is not creating a hybrid or composite identity. They are using all of the real victim's identifying information (name, government ID number, birthdate) and posing directly as that person. That is traditional, not synthetic.

Option D - Criminal identity theft

Under "Types of Identity Theft Schemes" (1.804-1.805), the Manual describes criminal identity theft as a scheme where a fraudster gives someone else's identifying information to law enforcement or in criminal justice contexts, so that the victim's identity is attached to the criminal record or charges.

Typical examples include:

- * Giving another person's name and identification details when stopped or arrested
- * Causing warrants or criminal records to be issued in the victim's name In the question scenario, the fraudster is not interacting with law enforcement or shifting criminal records to the victim. Instead, they are opening a credit card account, which is a financial use of the stolen identity.

Therefore, it fits financial identity theft as a scheme type, but traditional identity theft as the method.

NEW QUESTION # 163

Jonathan, a Certified Fraud Examiner (CFE), is tasked with identifying potential indicators of intrusion into his employer's computer network. Which of the following might indicate that the organization's network has been compromised or accessed without authorization?

- A. The network is receiving data from a country where one of the organization's suppliers is located.
- B. Users are denied access to network files they do not typically use in their organizational role.
- **C. Network users are prompted to install unfamiliar software onto their computers.**
- D. When logging into the computer network, employees receive a reminder to change their log-in passwords before they expire.

Answer: C

Explanation:

Detailed Explanation:

* Rationale for Correct Answer: Being prompted to install unfamiliar software is a red flag for malware or unauthorized access, often indicating that attackers are attempting to establish persistence in the system. This is a classic indicator of a compromised network.

* Analysis of Incorrect Options:

* A - Standard security measure, not a red flag.

* C - Data from supplier countries is normal if consistent with business operations.

* D - Access denial to files outside a user's role is a normal access control, not an intrusion sign.

* Key Concept: Cyberfraud detection - identifying intrusion indicators.

Reference: ACFE Manual, Fraud Prevention and Deterrence - Cybersecurity Threats.

NEW QUESTION # 164

According to the Fraud Tree, cash has three following schemes:

- **A. Skimming, cash larceny, and fraudulent disbursements**
- B. Fraud analysis, skimming, and cash misappropriations
- C. Cash distribution, skimming, and fraud analysis
- D. Cash larceny, cash distribution, and fraudulent disbursements

Answer: A

Explanation:

Detailed Explanation:

* Rationale for Correct Answer: According to the ACFE Fraud Tree, cash-related asset misappropriation schemes fall into three categories: Skimming (off-book theft), Cash Larceny (on-book theft), and Fraudulent Disbursements (bogus outflows such as billing, payroll, and check tampering).

* Analysis of Incorrect Options:

* B. Fraud analysis, skimming, and cash misappropriations - "Fraud analysis" and "cash misappropriations" are not fraud tree categories.

* C. Cash larceny, cash distribution, and fraudulent disbursements - "Cash distribution" is not a fraud tree category.

* D. Cash distribution, skimming, and fraud analysis - Includes non-fraud tree terms.

* Key Concept: Fraud Tree - Cash Schemes: Skimming, Cash Larceny, Fraudulent Disbursements.

Reference: ACFE Fraud Examiners Manual (2020 International Edition), Fraud Tree - Cash.

NEW QUESTION # 165

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