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1. According to the case in the article, "The overlooked factor: 'Invoice factoring is highly susceptible to fraud,'" Smith Advertising:
  - A. Bribed bank officials so they'd alter records to show positive balances.
  - B. Fraudulently used "bridge," or short-term, loans to raise money.
  - C. Despite its fraudulent behavior, had plenty of money and legitimate ways to come up with the owed \$4.6 million.
  - D. Embezzled \$1.6 million from another advertising company.
2. According to the sidebar, "Lower-level employees sucked into Smith Advertising frauds," on page 20, which of these *isn't* a quote from the firm's employees during interviews:
  - A. "I knew it was wrong, but I had a family to support."
  - B. "Once you create that first fake invoice, you are in it."
  - C. "It is his business; you do what he tells you to do."
  - D. "It was just temporary until we turned things around."
3. According to the article, "'A wink and a nod' can't rename high-tech government bribes," Raushi Conrad:
  - A. Was a brusque and distant IT manager.
  - B. During his first investigative interview, admitted conflicts of interest.
  - C. Embezzled \$465,000 from his agency.
  - D. Was sentenced to 48 months of confinement in federal prison and ordered to repay more than \$1 million in restitution.
4. According to the article, "'A wink and a nod' can't rename high-tech government bribes," the tipster said that Conrad, who owned two fast-food chicken restaurants, was receiving some construction work paid for by Team America's owner.
  - A. True.
  - B. False.
5. According to the article, "Benford's Law still works," Benford's Law:
  - A. Identifies real numbers within data sets.
  - B. Isn't applicable for category variables.
  - C. Is a statistical method for detecting any manual intervention in an otherwise automated operational transaction activity.
  - D. Works only with data sets that contain at least 6,000 records.
6. According to the sidebar, "Legal grounding and evidence in a court of law" on p. 38, Benford's Law might not pass the test of best evidence in a court of law and could require further analysis and interpretation of data to develop corroborative evidence.
  - A. True.
  - B. False.
7. According to the article, "Daphne's message lives on," Daphne Caruana Galizia:
  - A. Exposed Maltese corporate corruption as a reporter for the newspaper, "Malta Today."
  - B. Wrote the blog, "Running Commentary," which still regularly attracts more views than the combined circulation of all of Malta's newspapers.
  - C. In January 2016, wrote in her blog about a mystery company in Monaco called 21 Purple Limited.
  - D. Her last revelations pointed the finger at an infamous Latvian oligarch with connections to Maltese government officials.
8. According to the article, "Daphne's message lives on," Matthew Caruana Galizia said:
  - A. "My mother was the only journalist who connected all the dots in Maltese governmental corruption."
  - B. "Instead of focusing on the details of crime or the lower level of crime, she focused on what enables it. What enables large-scale fraud."
  - C. "Her killers thought her investigative efforts died with her. Instead, they have intensified."
  - D. "The intimidations my mother and my family faced made her fearful to publish anything that might put a target on her back."
9. According to the article, "Fraudsters are exploiting blockchains and digital currencies":
  - A. Blockchains finally have a central regulator.
  - B. OneCoin cryptocurrency allegedly only existed in the minds of its creators and co-conspirators.
  - C. Despite all the hype, blockchains don't show great promise as digital ledgers.
  - D. The SEC views blockchain tokens strictly as securities — not currencies.
10. According to the article, "Fraudsters are exploiting blockchains and digital currencies," regardless of its touted immutability, predatory fraudsters — beyond offering Ponzi cryptocurrency schemes — are finding gaps in the armor.
  - A. True.
  - B. False.



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