

The *Fraud Magazine* CPE quizzes are now available online only. Please visit [ACFE.com/FMQuiz](https://www.cfpe.com/FMQuiz) or view the CPE Quiz form on the next page for more information on how to earn your 10 CPE.

1. According to the article, "Mirage buildings," when are Ponzi schemes often exposed?
  - A. When the economy is doing well.
  - B. Only when someone blows the whistle on a scheme.
  - C. During economic downturns.
  - D. When computers are used to detect irregularities in owners' investments.
2. According to the article, "Mirage buildings," what is the type of inquiry that the authors say is required of real estate investments?
  - A. Methodical inquiry.
  - B. Targeted inquiry.
  - C. Open inquiry.
  - D. Guided inquiry.
3. According to the article, "Wirecard's whistleblower," Pav Gill says that two anonymous tipoff calls warned him not to go on a business trip to which city?
  - A. Cairo.
  - B. Hong Kong.
  - C. Istanbul.
  - D. Jakarta.
4. According to the article, "Wirecard's whistleblower," what is the law designed to give Germany's BaFin a more central role in digging into accounting violations?
  - A. The German Act to Strengthen Financial Market Integrity.
  - B. The German Whistleblower Act.
  - C. The German Directive for Accounting Crimes.
  - D. The German White-Collar Crimes Act.
5. According to the article, "Cat and mouse," digital fraud attempts across the globe grew 23.82% when comparing the last four months of 2020 against the first four months of 2021.
  - A. True
  - B. False
6. According to the article, "Cat and mouse," Eric Afre, CFE, says that fraudsters have increasingly been carrying out fraudulent registrations on websites using what?
  - A. Computer-generated identities.
  - B. Synthetic user IDs.
  - C. Other legitimate customers' credentials.
  - D. Bots.
7. According to the article, "Green gremlins," what is the term used for the practice of companies misleading the public by exaggerating or providing misleading information about their ESG efforts?
  - A. Ecological lying.
  - B. The green triangle.
  - C. Greenwashing.
  - D. Environmental coverup.
8. According to the article, "Green gremlins," what is the name of the EU rule that requires large companies to report information related to the environment, treatment of employees and anti-corruption efforts?
  - A. Non-Financial Reporting Directive.
  - B. EU ESG Rule.
  - C. Provision to Report ESG Information.
  - D. EU Corporate Reporting Rule.
9. According to the article, "Blowing the whistle," anyone in the U.S. can "blow the whistle" on what they believe to be improper conduct.
  - A. True.
  - B. False.
10. According to the article, "Blowing the whistle," what does the "good will" provision sometimes found in whistleblower legislation refer to?
  - A. A law that prohibits governments from retaliating against contractors.
  - B. A requirement that whistleblowers report wrongdoing with honest or good faith intentions.
  - C. A provision that provides monetary awards to non-U.S. citizens who report fraud.
  - D. A regulation that requires whistleblowers to report wrongdoing anonymously.



**DO NOT SUBMIT THIS FORM.** Log in to your My Transactions page after purchasing the *Fraud Magazine* Quiz set to submit your answers or record your answers on the answer sheet and submit online when you are ready.

- authentic. Hackers may use a URL that looks legitimate but may have a typo or misplaced letter.
- If you're scanning a physical QR code, such as one on a flyer or poster, be sure it hasn't been manipulated, such as with a sticker placed on top of the real code.
- Be cautious before inputting personal or financial information, no matter where you go online. And don't make payments to a site you accessed via a QR code. Manually enter a trusted URL instead.

### Here to help

Please use information about these scams in your outreach programs and among your family members, friends and co-workers.

As part of my outreach program, please contact me if you have any questions on identity theft or cyber-related issues that you need help with or if you'd like me to research a scam and possibly include details in future columns or as feature articles.

I don't have all the answers, but I'll do my best to help. I might not get back to you immediately, but I'll reply. Stay tuned! ■ **FM**

---

**Robert E. Holtfreter, Ph.D., CFE**, is a distinguished professor of accounting and research at a university in the U.S. Northwest. He's also on the ACFE's Advisory Council and the Editorial Advisory Committee. Holtfreter was the recipient of the Hubbard Award for the best *Fraud Magazine* feature article in 2016. Contact him at [doctorh007@gmail.com](mailto:doctorh007@gmail.com).

---

### CONTINUED FROM DIVERSITY & INCLUSION (P. 60)

I was a police officer in the 1980s, when there were few women in law enforcement, to my experiences over the years and to the present, I have seen tremendous gains towards equality. We still have a way to go, but we're on our way.

---

**Beth Mohr, CFE, PI**, is the managing partner at The McHard firm. Contact her at [bmohr@themchardfirm.com](mailto:bmohr@themchardfirm.com).

### Further reading:

"Hanging out your shingle," parts 1 and 2, by Janet M. McHard, CFE, and Beth Mohr, CFE, *Fraud Magazine*, July/August and September/October 2012, [tinyurl.com/yc3m4ewm](http://tinyurl.com/yc3m4ewm), [tinyurl.com/ysrfnha5](http://tinyurl.com/ysrfnha5).

The *Fraud Magazine* CPE Quiz has moved to an online self-study format, making it easier for CFEs to earn 10 ACFE (non-NASBA) CPE. CFEs can earn 10 CPE by taking quizzes online after reading featured articles in *Fraud Magazine*.

Visit [ACFE.com/FMQuiz](http://ACFE.com/FMQuiz) and follow the steps below:

1. Select the Online *Fraud Magazine* CPE Quizzes by year from the dropdown\*.
2. Click the "Add to Cart" button and complete the checkout process.
3. Read featured articles in *Fraud Magazine* that correspond to the year of the quiz set you purchased.
4. Access your quiz set by logging into your ACFE.com account, clicking on the "My Transactions" tab and clicking on the quiz set you purchased.
5. Pass 5 of 6 quizzes with a score of 70% or higher and receive your CPE certificate instantly via email.

For more information, please review the "CPE Info" and "FAQs" tabs or contact a representative:

- @ [MemberServices@ACFE.com](mailto:MemberServices@ACFE.com)
- ☎ (800) 245-3321 / +1 (512) 478-9000
- 👤 Secure online chat service

\*Quizzes will be added to the current year's set as issues of *Fraud Magazine* are published. CPE can only be obtained from the current year's quizzes after the fifth quiz is made available in September.

Please Note: The *Fraud Magazine* CPE Service CPE credits apply only to the CFE status and not to any other professional designations. *Fraud Magazine* CPE is not registered with the National Association of State Board of Accountancy (NASBA).

The ACFE collects and stores your personal data in the U.S. to provide member services and fulfill transactions requested by you. For a full explanation of your rights regarding how we store and use your data, visit [ACFE.com/privacy-policy.aspx](http://ACFE.com/privacy-policy.aspx).