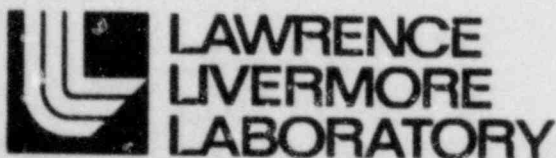

**The Distribution of Illegal Incident
Characteristics: Cases of Bank
Fraud and Embezzlement, Computer-
Related Crime, and Insider Theft from
Drug Manufacturers and Distributors**

J. M. Heineke and Associates

Prepared for
U.S. Nuclear Regulatory Commission



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Washington, D.C. 20555
NRC FIN No. A-0132**

FOREWORD

This report was prepared by J. M. Heineke and Associates of Los Gatos, California under purchase order number 4910809 for Lawrence Livermore Laboratory (LLL).

We are indebted to: Jesse Snyder, chief of the intelligence section at the Federal Deposit Insurance Corporation (FDIC), and his staff for the bank fraud and embezzlement (BF&E) data; Donn Parker of Stanford Research Institute (SRI) International for the use of his computer-related crime files; personnel of the federal Drug Enforcement Agency (DEA) for the insider drug theft data; Richard Schechter of Lawrence Livermore Laboratory, who served as technical contact and assisted in collecting the bank fraud and embezzlement data; Cheryl Rose for her attention to detail and accuracy in computing table entries; and Sallie A. Mullen of the Nuclear Regulatory Commission (NRC) for her valuable technical guidance.

CONTENTS

Foreword	111
Abbreviations and Definitions	xi
Abstract	1
Introduction	1
Bank Fraud and Embezzlement (BF&E), 1976-77	3
Computer-Related Crime, 1958-78	19
Insider Theft from Drug Manufacturers and Distributors, 1973-77: the Distribution of Incident Characteristics	39
Appendix	
A Catalog of Illegal Incidents in Secure Industries:	
Bank Fraud and Embezzlement and Computer-Related Crime Cases	42
Introduction	42
Bank Fraud and Embezzlement (BF&E) Case Characteristics, 1976-77	43
Abbreviations and Definitions	44
Computer Related Crime Case Characteristics, 1958-78	72
Abbreviations and Definitions	72

LIST OF TABLES

1. Joint distribution of perpetrator position and method of detection: BF&E cases, 1976-77	4
2. Distribution of perpetrator position, conditional on method of detection: BF&E cases, 1976-77	4
3. Distribution of method of detection, conditional on position of perpetrator: BF&E cases, 1976-77	5
4. Distribution of bank fraud and embezzlement cases by perpetrator position: 1976-77	5
5. Distribution of collusive attacks on banks, conditional on perpetrator position: BF&E cases, 1976-77	6
6. Joint distribution of perpetrator position and number of perpetrators: BF&E cases, 1976-77.	6
7. Distribution of perpetrator position, conditional on conspiracy size: BF&E cases, 1976-77	7
8. Distribution of conspiracy size, conditional on perpetrator position: BF&E cases, 1976-77	7
9. Distribution of number of perpetrators, conditional on bank size: BF&E cases, 1976-77.	8
10. Joint distribution of bank size and number of perpetrators: BF&E cases, 1976-77	8
11. Distribution of bank size, conditional on number of perpetrators: BF&E cases, 1976-77	9
12. Joint distribution of method of detection and number of perpetrators: BF&E cases, 1976-77	9
13. Distribution of method of detection, conditional on number of perpetrators: BF&E cases, 1976-77	10
14. Distribution of number of perpetrators, conditional on method of detection: BF&E Cases, 1976-77	10
15. Joint distribution of loss size and perpetrator position: BF&E cases, 1976-77	11
16. Distribution of perpetrator position, conditional on loss size: BF&E cases, 1976-77	11

17.	Distribution of loss size, conditional on perpetrator position: BF&E cases, 1976-77	12
18.	Joint distribution of bond and loss size: BF&E cases, 1976-77	12
19.	Distribution of loss size, conditional on bond: BF&E cases, 1976-77	13
20.	Joint distribution of loss size and bank size: BF&E cases, 1976-77	13
21.	Distribution of loss, conditional on bank size: BF&E cases, 1976-77	14
22.	Distribution of bank size, conditional on collusion among perpetrators: BF&E cases, 1976-77	14
23.	Joint distribution of time concealed and perpetrator position: BF&E cases, 1976-77	15
24.	Distribution of perpetrator position, conditional on time concealed: BF&E cases, 1976-77	15
25.	Distribution of time concealed, conditional on perpetrator position: BF&E cases, 1976-77	16
26.	Frequency of detection by method: BF&E cases, 1976-77	17
27.	Distribution of perpetrators by type of group: BF&E cases, 1976-77	17
28.	Distribution of group size: BF&E cases, 1976-77	17
29.	Summary of Hobbs Act violations and extortion threats against banks as reported to FDIC: 1975-78	18
30.	Joint distribution of crime category and perpetrator position: computer crimes, 1958-78	20
31.	Distribution of crime category, conditional on perpetrator position: computer crimes, 1958-78	20
32.	Distribution of perpetrator position, conditional on crime category: computer crimes, 1958-78	21
33.	Joint distribution of loss size and perpetrator location: computer crimes, 1958-78	21
34.	Distribution of loss size, conditional on perpetrator location: computer crimes, 1958-78	22

35.	Distribution of perpetrator location, conditional on loss size: computer crimes, 1958-78	22
36.	Joint distribution of loss size and number of perpetrators: computer crimes, 1958-78	23
37.	Distribution of number of perpetrators, conditional on loss size: computer crimes, 1958-78	23
38.	Distribution of loss size, conditional on number of perpetrators: computer crimes, 1958-78	24
39.	Joint distribution of perpetrator position and loss: computer crimes, 1958-78	24
40.	Distribution of perpetrator position, conditional on loss size: computer crimes, 1958-78	25
41.	Distribution of loss size, conditional on perpetrator position: computer crimes, 1958-78	25
42.	Joint distribution of number of perpetrators and perpetrator positions: computer crimes, 1958-78	26
43.	Distribution of perpetrator position, conditional on number of perpetrators: computer crimes, 1958-78	26
44.	Distribution of number perpetrators, conditional on perpetrator position: computer crimes, 1958-78	27
45.	Joint distribution of crime category and number of perpetrators: computer crimes, 1958-78	27
46.	Distribution of crime category, conditional on number of perpetrators: computer crimes, 1958-78	28
47.	Distribution of number of perpetrators, conditional on crime category: computer crimes, 1958-78	28
48.	Joint distribution of crime category and perpetrator location: computer crimes, 1958-78	29
49.	Distribution of perpetrator location, conditional on crime category: computer crimes, 1958-78	29
50.	Distribution of crime category, conditional on perpetrator location: computer crimes, 1958-78	30
51.	Joint distribution of perpetrator location and victim institution: computer crimes, 1958-78	30

52.	Distribution of victim institution, conditional on perpetrator location: computer crimes, 1958-78	31
53.	Distribution of perpetrator location, conditional on victim institution: computer crimes, 1958-78	31
54.	Joint distribution of crime category and victim institution: computer crimes, 1958-78	32
55.	Distribution of crime category, conditional on victim institution: computer crimes, 1958-78	32
56.	Distribution of victim institution, conditional on crime category: computer crimes, 1958-78	33
57.	Joint distribution of perpetrator position and case disposition: computer crimes, 1958-78	33
58.	Distribution of case disposition, conditional on perpetrator position: computer crimes, 1958-78	34
59.	Distribution of perpetrator position, conditional on case disposition: computer crimes, 1958-78	35
60.	The distribution of suspect disposition: computer crimes, 1958-77	36
61.	Distribution of perpetrator position: computer crimes, 1958-77	36
62.	Distribution of number of perpetrators: computer crimes, 1958-77	37
63.	Distribution of type of crime: computer crimes, 1958-77	37
64.	Distribution of victim institutions: computer crimes, 1958-77	38
65.	Relative importance of drug thefts from manufacturers and distributors by type of incident, 1973-77	40
66.	Relative importance of employee drug thefts from M/D and drugs lost in transit from M/D, each as a proportion of total drugs stolen from M/D by type of drug, 1973-77	40
67.	Relative importance of employee drug thefts from M/D and drugs lost in transit from M/D each as a proportion of total dosage units stolen by employees from M/D by type of drug, 1973-77	41

ABBREVIATIONS AND DEFINITIONS

BANK FRAUD AND EMBEZZLEMENT (BF&E) TABLES

Perpetrator Position

Executive: President, Chairman of the Board, Director

Top Management: Cashier, Senior Vice President, Operation Officer
Trust Officer, Treasurer

Low-Middle Management: Assistant Cashier, Vice President, Branch Manager,
Head Teller, etc.

Staff: Teller, Clerk, Bookkeeping department employees, etc.

Method of Detection

Bank examination--represents a state or federal examination.

Audit--usually represents an internal audit, but occasionally indicates audit by outside firm.

Insider information--indicates perpetrator was detected via information furnished by fellow employee.

Outsider information--indicates perpetrator was detected via information supplied by individuals not employed by bank, usually a customer and often a customer complaint concerning some aspect of his dealings with the bank or perpetrator.

Confession--indicates both out and out confessions and errors on the part of the perpetrator which led to confession.

Absence--indicates perpetrator was detected while absent, usually on vacation or after death.

COMPUTER CRIME TABLES

Perpetrator Position

Executive:

Cemp: Computer employee

Ncemp: Noncomputer employee

Unemp: Employee, position unknown
Corp: Corporation
Outsider: Nonemployee
Exemp: Ex-employee
Unknown: Unknown perpetrator
Student:

Crime Category

Phydest: Physical destruction; facility, service, or hardware damage
Tinfo: Theft of information
Tinv: Theft of inventory
Datadest: Data destruction
Thw/sw: Theft of hardware and/or software
Nuse: Unauthorized use of data and/or service
Fraud: Fraud and/or embezzlement
Error: Key punch or computer error

Victim Institution

Fin: Finance; banking, insurance, securities
Govt: Federal, foreign, state, local government
Med: Medical
Educ: Educational
Salmfc: Sales and manufacturing; chemical and pharmaceutical, petroleum
Compub: Communications and publications
Tranutil: Transportation and utilities
Compser: Computer service bureau, consulting, credit bureau
Proforg: Professional organizations, labor unions, fraternal and political organizations
Ind: Individuals

ABSTRACT

Three data sets were used to estimate joint and conditional probability distributions between various variables of interest in bank fraud and embezzlement (BF&E) cases of \$10,000 dollars or more, computer-related crime cases of various types, and cases of insider theft from drug manufacturers and distributors.

INTRODUCTION

This report describes in tabular form the information contained in three rather extensive data sets from industries facing insider threats which, in one or more dimensions, are analogous to insider threats potentially confronting managers in the nuclear industry. The three data sets were obtained from banking, from a number of industries directly dependent upon electronic data processing for accounting and inventory control,* and from drug manufacturers and distributors.

The data in Tables 1 through 29 were computed from the 313 cases of bank fraud and embezzlement (BF&E) representing losses of \$10,000 or more reported to the Federal Deposit Insurance Corporation (FDIC) for the period 1977-78. (See the appendix.)

The data in Tables 30 through 64 were computed from the 461 cases of computer-related crime obtained from SRI International for the period 1958-78. These incidents include inventory manipulations designed to hide errors, phony entries used to cover embezzlements, schemes used to penetrate a system and surreptitiously bring about a system crash, and sabotage.

*One industry in our sample, academic institutions, is an exception to this use pattern. Here the primary use of computers tends to be for problem solving. It is largely this difference in system task that is responsible for the fact that intellectual game playing is the dominant form of computer abuse in universities.

The data in Tables 65 through 67 were computed from data reported by the Drug Enforcement Agency (DEA) for the period 1973-78. These data, though limited, provided several interesting insights into the insider-threat problem. Because the drug data were available only as aggregates, we were not able to provide the same detail as with the bank fraud and embezzlement and the computer-related crime data.

Analysis of these and other data sets*, conversations with investigators in a number of federal agencies, and discussions with individuals knowledgeable in the area of security breaches in both the private and public sector, have convinced us that insiders pose a substantial threat to the operation of nuclear facilities.

* These same data are subjected to further statistical analysis in J. M. Heineke and Associates, The Insider Threat to Secure Facilities: Data Analysis, Lawrence Livermore Laboratory, Livermore, Calif., NUREG/CR-1234, UCRL-52744 (1979).

BANK FRAUD AND EMBEZZLEMENT (BF&E), 1976-77

TABLE 1. Joint distribution of perpetrator position and method of detection: BF&E cases, 1976-77.^a

Perpetrator position ^b	Method of detection ^c					
	Bank examination	Audit	Outsider information	Insider information	Confession	Absence
Executive	0.121	0.058	0.018	0.033	0.058	0.003
Top management	0.033	0.025	0.011	0.014	0.025	0.003
Low/middle management	0.044	0.121	0.018	0.066	0.125	0.003
Staff	0.022	0.062	0	0.040	0.084	0.003
Branch manager	0.007	0.029	0.007	0.007	0.018	0

^aTotal number of cases with data on each variable is 292. Rounding error may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

^cSee Abbreviations and Definitions.

TABLE 2. Distribution of perpetrator position, conditional on method of detection: BF&E cases, 1976-77.^a

Given that method of detection is ^b :	Distribution of perpetrator position is ^c :				
	Executive	Top management	Low/middle management	Staff	Branch manager
Bank examination	0.55	0.15	0.20	0.10	0.03
Audit	0.22	0.10	0.45	0.23	0.11
Insider information	0.38	0.23	0.38	0	0.15
Outsider information	0.21	0.10	0.43	0.26	0.05
Confession	0.20	0.09	0.43	0.29	0.06
Absence	0.25	0.25	0.25	0.25	0

^aTotal number of cases with data on each variable is 272. Rounding error may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

^cFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 3. Distribution of method of detection, conditional on perpetrator position: BF&E cases, 1976-77.^a

Given that perpetrator position is ^b :	Distribution of method of detection is ^c :					
	Bank examination	Audit	Insider information	Outsider information	Confession	Absence
Executive	0.41	0.20	0.06	0.11	0.20	0.01
Top management	0.29	0.23	0.10	0.13	0.23	0.03
Low/middle management	0.12	0.32	0.05	0.17	0.33	0.01
Staff	0.10	0.29	0	0.19	0.40	0.02
Branch manager	0.11	0.42	0.11	0.11	0.26	0

^aTotal number of cases with data on each variable is 272. Rounding error may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

^cSee Abbreviations and Definitions.

TABLE 4. Distribution of bank fraud and embezzlement cases by perpetrator position: 1976-77.^a

Perpetrator position ^b	Distribution
Executive	0.30
Top management	0.12
Low/middle management	0.29
Staff	0.21
Branch manager	0.08

^aTotal number of cases with data on each variable is 286. Rounding error may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 5. Distribution of collusive attacks on banks, conditional on perpetrator position: BF&E cases, 1976-77.^a

Given that perpetrator position is ^b :	Proportion of cases with collusion among perpetrators is:
Executive	0.71
Top management	0.18
Low/middle management	0.30
Staff	0.14
Branch manager	0.28

^aTotal number of cases with data on each variable is 286.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 6. Joint distribution of perpetrator position and number of perpetrators: BF&E cases, 1976-77.^a

Number of perpetrators	Perpetrator position ^b				
	Executive	Top management	Low middle management	Staff	Branch Manager
1	0.083	0.094	0.276	0.175	0.048
2	0.108	0.007	0.063	0.018	0.003
3	0.042	0.011	0.035	0.004	0.010
4	0.021	0	0.018	0	0.006
5 or greater	0.032	0.004	0.004	0.007	0

^aTotal number of cases with data on each variable is 286. Rounding error may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 7. Distribution of perpetrator position, conditional on conspiracy size: BF&E cases, 1976-77.^a

Given that conspiracy size is:	Distribution of perpetrator position is: ^b				
	Executive	Top management	Low/middle management	Staff	Branch manager
1	0.13	0.15	0.44	0.28	0.08
2	0.55	0.04	0.32	0.09	0.02
3	0.46	0.12	0.38	0.04	0.12
4	0.55	0	0.45	0	0.18
5 or greater	0.69	0.07	0.08	0.15	0

^aTotal number of cases with data on each variable is 286. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 8. Distribution of conspiracy size, conditional on perpetrator position: BF&E cases, 1976-77.^a

Given that perpetrator position is: ^b	Distribution of conspiracy size is:				
	1	2	3	4	5 or greater
Executive	0.29	0.38	0.15	0.07	0.11
Top management	0.82	0.06	0.09	0	0.03
Low/middle management	0.70	0.16	0.09	0.04	0.01
Staff	0.86	0.09	0.02	0	0.03
Branch manager	0.7	0.05	0.15	0.1	0

^aTotal number of cases with data on each variable is 286. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 9. Distribution of number of perpetrators, conditional on bank size: BF&E cases, 1976-77.^a

Given that bank size is ^b :	Distribution of number of perpetrators is:				
	1	2	3	4	5 or greater
Small	0.57	0.27	0.11	0.05	0
Medium	0.65	0.2	0.07	0.03	0.04
Large	0.65	0.12	0.11	0.03	0.09

^aTotal number of cases with data on each variable is 284. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

TABLE 10. Joint distribution of bank size and number of perpetrators: BF&E cases, 1976-77.^a

Number of perpetrators	Bank size ^b		
	Small	Medium	Large
1	0.13	0.34	0.17
2	0.06	0.1	0.03
3	0.02	0.04	0.03
4	0.01	0.02	0.01
5 or greater	0	0.02	0.02

^aTotal number of cases with data on each variable is 284. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

TABLE 11. Distribution of bank size, conditional on number of perpetrators: BF&E cases, 1976-77.^a

Given that number of perpetrators is:	Distribution of bank size is ^b :		
	Small	Medium	Large
1	0.2	0.53	0.27
2	0.31	0.53	0.16
3	0.27	0.42	0.31
4	0.3	0.5	0.2
5 or greater	0	0.46	0.54

^aTotal number of cases with data on each variable is 284. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

TABLE 12. Joint distribution of method of detection and number of perpetrators: BF&E cases, 1976-77.^a

Number of perpetrators	Method of detection ^b					
	Bank examination	Audit	Insider information	Outsider information	Confession	Absence
1	0.1	0.18	0.03	0.11	0.18	0.01
2	0.05	0.06	0.01	0.02	0.06	0.01
3	0.04	0.02	0.01	0.01	0.02	0
4	0.02	0	0	0	0.01	0
5 or greater	0.01	0.01	0	0	0.02	0

^aTotal number of cases with data on each variable is 274. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 13. Distribution of method of detection, conditional on number of perpetrators: BF&E cases, 1976-77.^a

Given that number of perpetrators is:	Distribution of method of detection is ^b :					
	Bank examination	Audit	Insider information	Outsider information	Confession	Absence
1	0.17	0.30	0.05	0.18	0.29	0.01
2	0.24	0.28	0.05	0.1	0.29	0.03
3	0.37	0.19	0.07	0.15	0.22	0
4	0.45	0.09	0.09	0.09	0.27	0
5 or greater	0.15	0.31	0	0.08	0.46	0

^aTotal number of cases with data on each variable is 274. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 14. Distribution of number of perpetrators, conditional on method of detection: BF&E cases, 1976-77.^a

Given that method of detection is ^b :	Distribution of number of perpetrators is:				
	1	2	3	4	5 or greater
Bank examination	0.47	0.24	0.17	0.08	0.03
Audit	0.65	0.21	0.07	0.01	0.05
Insider information	0.57	0.21	0.14	0.07	0
Outsider information	0.71	0.14	0.1	0.02	0.02
Confession	0.60	0.21	0.08	0.04	0.08
Absence	0.5	0.5	0	0	0

^aTotal number of cases with data on each variable is 274. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 15. Joint distribution of loss size and perpetrator position:
BF&E cases, 1976-77.^a

Perpetrator position ^b	Loss size ^c					
	0-49	50-99	100-199	200-499	500-999	1000 and over
Executive	0.12	0.06	0.06	0.03	0.02	0.02
Top management	0.06	0.02	0.02	0.01	0.01	0
Low/middle management	0.22	0.06	0.03	0.03	0.02	0
Staff	0.17	0.01	0.01	0.01	0	0
Branch manager	0.05	0.01	0.01	0.01	0	0

^aTotal number of cases with data on each variable is 286. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

^cLoss size--total loss to bank exclusive of any recovery in thousands of dollars.

TABLE 16. Distribution of perpetrator position, conditional on loss size:
BF&E cases, 1976-77.^a

Given that potential loss is ^b :	Distribution of perpetrator position is ^c :				
	Executive	Top management	Low/middle management	Staff	Branch manager
0-49	0.20	0.1	0.39	0.31	0.08
50-99	0.37	0.12	0.42	0.09	0.05
100-199	0.5	0.15	0.29	0.06	0.09
200-499	0.39	0.17	0.35	0.09	0.09
500-999	0.36	0.14	0.5	0	0
1000 and over	0.56	0	0.44	0	0.11

^aTotal number of cases with data on each variable is 286. Rounding errors may cause totals to deviate from one.

^bPotential loss--total loss to bank exclusive of any recovery in thousands of dollars.

^cFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest perpetrator.

TABLE 17. Distribution of loss size, conditional on perpetrator position: BF&E cases, 1976-77.^a

Given that perpetrator position is ^b :	Distribution of potential loss is ^c :					
	0-49	50-99	100-199	200-499	500-1000	1000 and over
Executive	0.39	0.19	0.2	0.11	0.06	0.06
Top management	0.5	0.16	0.16	0.13	0.06	0
Low/middle management	0.58	0.16	0.09	0.07	0.06	0.04
Staff	0.86	0.07	0.03	0.03	0	0
Branch manager	0.62	0.1	0.14	0.1	0	0.05

^aTotal number of cases with data on each variable is 286. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

^cPotential loss--total loss to bank exclusive of any recovery in thousands of dollars.

TABLE 18. Joint distribution of bond and loss size: BF&E cases, 1976-77.^a

Loss size ^b	Bond ^c		
	Small	Medium	Large
0-49	0.23	0.27	0.07
50-99	0.06	0.07	0.02
100-199	0.05	0.06	0.01
200-499	0.04	0.04	0.01
500-999	0.02	0.03	0
1000 and over	0.01	0.01	0.01

^aTotal number of cases with data on each variable is 285. Rounding errors may cause totals to deviate from one.

^bLoss size--total loss to bank exclusive of any recovery in thousands of dollars.

^cBond--the fidelity coverage per incident in thousands of dollars. Bond size:

- small = \$0-\$499.
- medium = \$500-\$4999.
- large = \$5000 and over.

TABLE 19. Distribution of loss size, conditional on bond: BF&E cases, 1976-77.^a

Given that bond is ^b :	Distribution of loss size is ^c :					
	0-49	50-99	100-199	200-499	500-999	1000 and over
Small	0.57	0.14	0.12	0.09	0.04	0.03
Medium	0.56	0.16	0.12	0.08	0.06	0.02
Large	0.57	0.17	0.11	0.06	0.03	0.06

^aTotal number of cases with data on each variable is 285. Rounding errors may cause totals to deviate from one.

^bBond--the fidelity coverage per incident in thousands of dollars. Bond size: small = \$0-\$499.
medium = \$500-\$4999.
large = \$5000 and over.

^cLoss size--total loss to bank exclusive of any recovery in thousands of dollars.

TABLE 20. Joint distribution of loss size and bank size: BF&E cases, 1976-77.^a

Bank size ^b	Loss size ^c					
	0-49	50-99	100-199	200-499	500-999	1000 and over
Small	0.12	0.04	0.04	0.02	0.01	0
Medium	0.29	0.07	0.05	0.05	0.02	0.02
Large	0.16	0.04	0.03	0.01	0.01	0.01

^aTotal number of cases with data on each variable is 285. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

^cLoss size--total loss to bank exclusive of any recovery in thousands of dollars.

TABLE 21. Distribution of loss, conditional on bank size: BF&E cases, 1976-77.^a

Given that bank size is ^b :	Distribution of potential loss is ^c :					
	0-49	50-99	100-199	200-499	500-999	1000 and over
Small	0.515	0.151	0.166	0.106	0.045	0.015
Medium	0.569	0.145	0.104	0.090	0.048	0.041
Large	0.600	0.160	0.106	0.053	0.053	0.026

^aTotal number of cases with data on each variable is 285. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

^cPotential loss--total loss to bank exclusive of any recovery in thousands of dollars.

TABLE 22. Distribution of bank size, conditional on collusion among perpetrators: BF&E cases, 1976-77.^a

Distribution of bank size is ^b :	Probability of collusion
Small	0.28
Medium	0.47
Large	0.25

^aTotal number of cases with data on each variable is 108. Rounding errors may cause totals to deviate from one.

^bBank size: small = up to \$10,000,000 in deposits.
medium = \$10,000,000-\$100,000,000 in deposits.
large = over \$100,000,000 in deposits.

TABLE 23. Joint distribution of time concealed and perpetrator position: BF&E cases, 1976-77.^a

Perpetrator position ^b	Time concealed ^c		
	Short	Medium	Long
Executive	0.08	0.23	0.07
Top management	0.04	0.03	0.03
Low/middle management	0.1	0.11	0.09
Staff	0.14	0.05	0.02
Branch manager	0.04	0.02	0.01

^aTotal number of cases with data on each variable is 136. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest perpetrator.

^cTime concealed is the total length of time activity is concealed:

- short = 0-6 months.
- medium = 7-24 months.
- long = over 25 months.

TABLE 24. Distribution of perpetrator position, conditional on time concealed: BF&E cases, 1976-77.^a

Given that time concealed is ^b :	Distribution of perpetrator position is ^c :				
	Executive	Top management	Low/middle management	Staff	Branch
Manager					
Short	0.22	0.12	0.28	0.38	0.1
Medium	0.54	0.07	0.26	0.12	0.05
Long	0.34	0.14	0.41	0.1	0.07

^aTotal number of cases with data on each variable is 136. Rounding errors may cause totals to deviate from one.

^bTime concealed is the total length of time activity is concealed:

- short = 0-6 months.
- medium = 7-24 months.
- long = over 25 months.

^cFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

TABLE 25. Distribution of time concealed, conditional on perpetrator position: BF&E cases, 1976-77.^a

Given that perpetrator position is ^b :	Distribution of time concealed is ^c :		
	Short	Medium	Long
Executive	0.21	0.60	0.19
Top management	0.43	0.29	0.29
Low/middle management	0.34	0.37	0.29
Staff	0.66	0.24	0.1
Branch manager	0.5	0.3	0.2

^aTotal number of cases with data on each variable is 136. Rounding errors may cause totals to deviate from one.

^bFirst four positions are mutually exclusive and exhaustive; in conspiracy cases the position of the highest ranking perpetrator is listed. The category branch manager stands alone and is reported whether or not a branch manager was the highest ranking perpetrator.

^cTime concealed is the total length of time activity is concealed:

short = 0-6 months.

medium = 7-24 months.

long = over 25 months.

TABLE 26. Frequency of detection by method: BF&E cases, 1976-77.^a

Method of detection	Probability
Bank examination	0.25
Audit	0.26
Insider information	0.05
Outsider information	0.14
Confession	0.28
Absence	0.01

^aTotal number of cases with data on method of detection is 295.

TABLE 27. Distribution of perpetrators by type of group: BF&E cases, 1976-77.^a

Type of group	Probability
Single perpetrator	0.61
Insider with other insider(s)	0.18
Insider with outsider(s)	0.21

^aTotal number of cases is 296.

TABLE 28. Distribution of group size: BF&E cases, 1976-77.^a

Number of perpetrators	Probability
1	0.61
2	0.21
3	0.10
4	0.03
5 or greater	0.04

^aTotal number of cases used in table is 274.

TABLE 29. Summary of Hobbs Act violations and extortion threats against banks as reported to FDIC: 1975-78.^a

Total number of cases reported:	59
Proportion of cases in which loss was incurred:	0.14
Average loss:	\$18,244
Proportion of cases in which an arrest was made (includes hoaxes):	0.20
Proportion of cases which were hoaxes:	0.25 ^b
Average amount demanded (including hoaxes):	\$2,537,450 ^c
Proportion of bomb threats:	0.24 ^b
Proportion of bomb threat hoaxes:	0.10 ^b
Proportion of kidnappings:	0.24
Proportion of kidnap attempt or threats:	0.08 ^b
Proportion of kidnap threat hoaxes:	0.12 ^b
Proportion of death threats:	0.02 ^b
Proportion of death threat hoaxes:	0.02 ^b
Proportion of cases in which origin of extraction threat was:	
1. note or letter:	0.03
2. phone call:	0.20
3. unknown:	0.77

(Of the 59 cases reported, in only 8 cases did money pass from the victim to the adversary. No arrest was made in any of these cases.)

^aBanks are not required to report Hobbs Act cases to the FDIC. Hence these cases are a subset of all Hobbs Act cases that occurred in this time period--cases which were (mistakenly) reported to FDIC.

^bThreats and threat hoaxes are differentiated according to the credibility of the threat as detailed in the FDIC reports.

^cIn one case \$50,000,000 was demanded. If this case is omitted, the average demand is \$39,420.

COMPUTER-RELATED CRIME, 1958-78

TABLE 30. Joint distribution of crime category and perpetrator position: computer crimes, 1958-78.^a

Perpetrator position ^b	Crime category ^b							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Executive	0.002	0.020	0.006	0	0	0.009	0.094	0
Cemp	0.022	0.022	0.006	0.013	0.020	0.015	0.094	0.004
Ncemp	0	0.013	0.002	0.004	0.002	0.022	0.105	0
Unemp	0.006	0.022	0.004	0.017	0.009	0.017	0.116	0
Corp	0.002	0.006	0	0	0.004	0.004	0.011	0.007
Outsider	0.011	0.006	0	0.002	0.006	0.004	0.057	0.002
Student	0.020	0.013	0.004	0	0.002	0.031	0.007	0.002
Exemp	0	0.004	0	0.002	0.009	0.002	0.013	0
Unknown	0.024	0.011	0	0.002	0.006	0.013	0.041	0

^aTotal number of cases with data on each variable is 458. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 31. Distribution of crime category, conditional on perpetrator position: computer crimes, 1958-78.^a

Given that perpetrator position is ^b :	Distribution of crime category is ^b :							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Executive	0.016	0.150	0.050	0	0	0.066	0.716	0
Cemp	0.111	0.111	0.033	0.066	0.100	0.077	0.477	0.022
Ncemp	0	0.088	0.014	0.029	0.014	0.147	0.705	0
Unemp	0.034	0.113	0.022	0.090	0.045	0.090	0.602	0
Corp	0.062	0.187	0	0	0.125	0.125	0.312	0.187
Outsider	0.121	0.073	0	0.024	0.073	0.048	0.634	0.024
Student	0.250	0.166	0.055	0	0.027	0.388	0.083	0.027
Exemp	0	0.142	0	0.071	0.285	0.071	0.428	0
Unknown	0.244	0.111	0	0.022	0.066	0.133	0.422	0

^aTotal number of cases with data on each variable is 458. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 32. Distribution of perpetrator position, conditional on crime category: computer crimes, 1958-78.^a

Given that crime cate- gory is ^b :	Distribution of perpetrator position is ^b :								
	Executive	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
Phydest	0.025	0.250	0	0.075	0.025	0.125	0.225	0	0.275
Tinfo	0.166	0.185	0.111	0.185	0.055	0.055	0.111	0.037	0.092
Tinv	0.272	0.276	0.090	0.181	0	0	0.181	0	0
Datadest	0	0.315	0.111	0.421	0	0.052	0	0.052	0.052
Thw/sw	0	0.333	0.037	0.148	0.074	0.111	0.037	0.148	0.111
Nuse	0.074	0.129	0.185	0.148	0.037	0.037	0.259	0.018	0.111
Fraud	0.174	0.174	0.195	0.215	0.026	0.105	0.012	0.024	0.077
Error	0	0.285	0	0	0.428	0.142	0.142	0	0

^aTotal number of cases with data on each variable is 458. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 33. Joint distribution of loss size and perpetrator location: computer crimes, 1958-78.^a

Perpetrator location	Loss size (\$1000)						
	0-9	10-49	50-99	100-199	200-499	500-999	1000 and over
Insider(s)	0.21	0.14	0.06	0.09	0.05	0.02	0.09
Outsider(s)	0.04	0.01	0.02	0.02	0	0.02	0.02
Insider(s)/ outsider(s)	0.03	0.06	0.05	0.02	0.03	0.01	0.02

^aTotal number of cases with data on each variable is 232. Rounding errors may cause totals to deviate from one.

TABLE 34. Distribution of loss size, conditional on perpetrator location: computer crimes, 1958-78.^a

Given that perpetrator location is:	Distribution of loss size (\$1000) is:						
	0-9	10-49	50-99	100-199	200-499	500-999	1000 and over
Insider (s)	0.31	0.22	0.08	0.14	0.07	0.03	0.14
Outsider (s)	0.32	0.06	0.16	0.16	0	0.13	0.16
Insider (s)/ outsider (s)	0.13	0.29	0.25	0.08	0.13	0.04	0.08

^aTotal number of cases with data on each variable is 232. Rounding errors may cause totals to deviate from one.

TABLE 35. Distribution of perpetrator location, conditional on loss size: computer crimes, 1958-78.^a

Given that loss size (\$1000) is:	Distribution of perpetrator location is:		
	Insider	Outsider	Insider/outsider
0-9	0.75	0.16	0.09
10-49	0.67	0.04	0.29
50-99	0.43	0.17	0.4
100-199	0.7	0.17	0.13
200-499	0.65	0	0.35
500-999	0.45	0.36	0.18
1000 and over	0.71	0.16	0.13

^aTotal number of cases with data on each variable is 232. Rounding errors may cause totals to deviate from one.

TABLE 36. Joint distribution of loss size and number of perpetrators:
computer crimes, 1958-78.^a

Number of perpetrators	Loss size (\$1000)						
	0-9	10-49	50-99	100-199	200-499	500-999	1000 and over
1	0.208	0.139	0.074	0.083	0.042	0.019	0.051
2	0.037	0.042	0.023	0.019	0.005	0.009	0.014
3	0.019	0.009	0.009	0.005	0.005	0.005	0.005
4	0	0.009	0.014	0	0.009	0.005	0.014
5 or greater	0.019	0.019	0.023	0.019	0.014	0.005	0.032

^aTotal number of cases with data on each variable is 216. Rounding errors may cause totals to deviate from one.

TABLE 37. Distribution of number of perpetrators, conditional on loss size:
computer crimes, 1958-78.^a

Given that loss size (\$1000) is:	Distribution of number of perpetrators is:				
	1	2	3	4	5 or greater
0-9	0.74	0.13	0.07	0	0.07
10-49	0.64	0.19	0.04	0.04	0.09
50-99	0.52	0.16	0.06	0.1	0.16
100-199	0.67	0.15	0.04	0	0.15
200-499	0.56	0.06	0.06	0.13	0.19
500-999	0.44	0.22	0.11	0.11	0.11
1000 and over	0.44	0.12	0.04	0.12	0.28

^aTotal number of cases with data on each variable is 216. Rounding errors may cause totals to deviate from one.

TABLE 38. Distribution of loss size, conditional on number of perpetrators: computer crimes, 1958-78.^a

Given that number of perpetrators is:	Distribution of loss size (\$1000) is:						
	0-9	10-49	50-99	100-199	200-499	500-999	1000 and over
1	0.34	0.23	0.12	0.14	0.07	0.03	0.08
2	0.25	0.28	0.16	0.13	0.03	0.06	0.09
3	0.33	0.17	0.17	0.08	0.08	0.08	0.08
4	0	0.18	0.27	0	0.18	0.09	0.27
5 or greater	0.14	0.14	0.18	0.14	0.11	0.04	0.25

^aTotal number of cases with data on each variable is 216. Rounding errors may cause totals to deviate from one.

TABLE 39. Joint distribution of perpetrator position and loss: computer crimes, 1958-78.^a

Loss size (\$1000)	Perpetrator position ^b								
	Executive	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
0-9	0.037	0.057	0.053	0.049	0	0.024	0.021	0.004	0.041
10-49	0.028	0.037	0.053	0.049	0.008	0.008	0	0.016	0.008
50-99	0.021	0.032	0.021	0.028	0	0.021	0	0.004	0
100-199	0.037	0.008	0.016	0.024	0.004	0.021	0	0.008	0.004
200-499	0.021	0.012	0.008	0.012	0	0.004	0	0.004	0.008
500-999	0.012	0.004	0.008	0.008	0	0.012	0	0	0.004
1000 and over	0.028	0.028	0.021	0.021	0.021	0.021	0.008	0.004	0.004

^aTotal number of cases with data on each variable is 243. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 40. Distribution of perpetrator position, conditional on loss size: computer crimes, 1958-78.^a

Given that loss size (\$1000) is:	Distribution of perpetrator position is ^b :								
	Executive	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
0-9	0.13	0.2	0.19	0.17	0	0.09	0.07	0.01	0.14
10-49	0.14	0.18	0.25	0.24	0.04	0.04	0	0.08	0.04
50-99	0.16	0.26	0.16	0.23	0	0.16	0	0.03	0
100-199	0.3	0.07	0.13	0.2	0.03	0.17	0	0.07	0.03
200-499	0.29	0.18	0.12	0.18	0	0.06	0	0.06	0.12
500-999	0.25	0.08	0.17	0.17	0	0.25	0	0	0.08
1000 and over	0.22	0.22	0.03	0.16	0.09	0.16	0.06	0.03	0.03

^aTotal number of cases with data on each variable is 243. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 41. Distribution of loss size, conditional on perpetrator position: computer crimes, 1958-78.^a

Given that perpetrator position is ^b :	Distribution of loss size (\$1000) is:						
	0-9	10-49	50-99	100-199	200-499	500-999	1000 and over
Executive	0.2	0.16	0.11	0.2	0.11	0.07	0.16
Cemp	0.32	0.20	0.18	0.05	0.07	0.02	0.16
Ncemp	0.33	0.32	0.13	0.1	0.05	0.05	0.03
Unemp	0.26	0.26	0.15	0.13	0.06	0.04	0.11
Corp	0	0.33	0	0.17	0	0	0.5
Outsider	0.22	0.07	0.19	0.19	0.04	0.11	0.19
Student	0.71	0	0	0	0	0	0.29 ^c
Exemp	0.1	0.4	0.1	0.2	0.1	0	0.1
Unknown	0.59	0.12	0	0.06	0.12	0.06	0.06

^aTotal number of cases with data on each variable is 243. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

^cThere were only seven cases in which a student was the perpetrator, two of which involved very large losses.

TABLE 42. Joint distribution of number of perpetrators and perpetrator position: computer crimes, 1958-78.^a

Number of perpetrators	Perpetrator position ^b								
	Exec	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
1	0.09	0.14	0.1	0.14	0	0.06	0.04	0.03	0.04
2	0.02	0.03	0.04	0.03	0	0.01	0.02	0.01	0
3	0.01	0.02	0.01	0	0	0.01	0.01	0	0
4	0.01	0.01	0.01	0	0	0	0	0	0
5 or greater	0.02	0.01	0.02	0.03	0.01	0.01	0.01	0	0

^aTotal number of cases with data on each variable is 380. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 43. Distribution of perpetrator position, conditional on number of perpetrators: computer crimes, 1958-78.^a

Given that

number of

perpetrators

Distribution of perpetrator position is^b:

is:	Exec	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
1	0.15	0.22	0.16	0.21	0	0.09	0.07	0.05	0.06
2	0.15	0.22	0.25	0.17	0.02	0.07	0.1	0.03	0
3	0.18	0.32	0.14	0.05	0.05	0.09	0.18	0	0
4	0.38	0.23	0.23	0	0	0.08	0.08	0	0
5 or greater	0.16	0.08	0.19	0.35	0.05	0.05	0.11	0	0

^aTotal number of cases with data on each variable is 380. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 44. Distribution of number of perpetrators, conditional on perpetrator position: computer crimes, 1958-78.^a

Given that perpetrator position is ^b :	Distribution of number of perpetrators is:				
	1	2	3	4	5 or greater
Executive	0.6	0.15	0.07	0.08	0.1
Cemp	0.68	0.16	0.09	0.04	0.04
Ncemp	0.58	0.22	0.05	0.05	0.1
Unemp	0.69	0.13	0.01	0	0.17
Corp	0	0.25	0.25	0	0.5
Outsider	0.71	0.13	0.06	0.03	0.06
Student	0.53	0.19	0.13	0.03	0.13
Exemp	0.86	0.14	0	0	0
Unknown	1.0	0	0	0	0

^aTotal number of cases with data on each variable is 380. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 45. Joint distribution of crime category and number of perpetrators: computer crimes, 1958-78.^a

Number of perpetrators	Crime category ^b							
	Phydest	Tinfo	Tinv	Datadest	THw/sw	Nuse	Fraud	Error
1	0.044	0.065	0.005	0.044	0.041	0.073	0.356	0.007
2	0.005	0.026	0	0	0.005	0.028	0.094	0
3	0.005	0.005	0.002	0.002	0.002	0.013	0.026	0.002
4	0.005	0.005	0.007	0	0	0	0.018	0
5 or greater	0.007	0.010	0.005	0.002	0.005	0.005	0.06	0

^aTotal number of cases with data on each variable is 381. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 46. Distribution of crime category, conditional on number of perpetrators: computer crimes, 1958-78.

Given that number of perpetrators is:	Distribution of crime category is ^b :							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
1	0.07	0.1	0.01	0.07	0.07	0.11	0.56	0.01
2	0.03	0.16	0	0	0.03	0.18	0.59	0
3	0.09	0.09	0.04	0.04	0.04	0.22	0.43	0.04
4	0.14	0.14	0.21	0	0	0	0.5	0
5 or greater	0.08	0.1	0.06	0.03	0.05	0.05	0.64	0

^aTotal number of cases with data on each variable is 381. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 47. Distribution of number of perpetrators, conditional on crime category: computer crimes, 1958-78.^a

Given that crime category is ^b :	Distribution of number of perpetrators is:				
	1	2	3	4	5 or greater
Phydest	0.65	0.08	0.08	0.08	0.12
Tinfo	0.58	0.23	0.05	0.05	0.09
Tinv	0.25	0	0.13	0.38	0.25
Datadest	0.89	0	0.05	0	0.05
Thw/sw	0.76	0.1	0.05	0	0.1
Nuse	0.61	0.24	0.11	0	0.04
Fraud	0.64	0.17	0.05	0.03	0.12
Error	0.75	0	0.25	0	0

^aTotal number of cases with data on each variable is 381. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 48. Joint distribution of crime category and perpetrator location: computer crimes, 1958-78.^a

Perpetrator location ^b	Crime category ^b							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Insider	0.06	0.1	0.01	0.05	0.05	0.09	0.36	0.01
Outsider	0.01	0.01	0	0	0.01	0.01	0.07	0
Insider/outsider	0	0.01	0.01	0	0	0.01	0.12	0

^aTotal number of cases with data on each variable is 416. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 49. Distribution of perpetrator location, conditional on crime category: computer crimes, 1958-78.^a

Given that crime category is ^b :	Distribution of perpetrator location is ^b :		
	Insider	Outsider	Insider/outsider
Phydest	0.79	0.17	0.03
Tinfo	0.84	0.1	0.06
Tinv	0.56	0	0.44
Datadest	0.95	0.05	0
Thw/sw	0.83	0.17	0
Nuse	0.81	0.13	0.06
Fraud	0.66	0.12	0.22
Error	0.86	0.14	0

^aTotal number of cases with data on each variable is 416. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 50. Distribution of crime category, conditional on perpetrator location: computer crimes, 1958-78.^a

Given that perpetrator location is ^b :	Distribution of crime category is ^b :							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Insider	0.08	0.13	0.02	0.06	0.07	0.13	0.5	0.02
Outsider	0.1	0.1	0	0.02	0.08	0.12	0.56	0.02
Insider/ outsider	0.02	0.05	0.06	0	0	0.05	0.82	0

^aTotal number of cases with data on each variable is 416. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 51. Joint distribution of perpetrator location and victim institution: computer crimes, 1958-78.^a

Victim institution ^b	Perpetrator location ^b		
	Insider	Outsider	Insider/Outsider
Fin	0.194	0.060	0.065
Govt	0.131	0.020	0.045
Med	0.005	0	0
Educ	0.100	0.008	0.002
Salmfc	0.125	0.008	0.017
Compub	0.008	0.002	0
Tranutil	0.017	0	0.008
Comserv	0.077	0.017	0.022
Proforg	0.008	0	0.005
Ind	0.040	0.002	0.008

^aTotal number of cases with data on each variable is 350. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 52. Distribution of victim institution, conditional on perpetrator location: computer crimes, 1958-78.^a

Given that perpetrator location is ^b :		Distribution of victim institution is ^b :									
		Fin	Govt	Med	Educ	Salmc	Compub	Tranutil	Compserv	Proforg	Ind
Insider		0.27	0.19	0.01	0.14	0.18	0.01	0.02	0.11	0.01	0.06
Outsider		0.51	0.17	0	0.07	0.07	0.02	0	0.14	0	0.02
Insider/ outsider		0.38	0.27	0	0.02	0.1	0	0.05	0.13	0.03	0.02

^aTotal number of cases with data on each variable is 350. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 53. Distribution of perpetrator location, conditional on victim institution: computer crimes, 1958-78.^a

Given that victim institution is ^b :		Distribution of perpetrator location is ^b :		
		Insider	Outsider	Insider/Outsider
Fin		0.61	0.19	0.21
Govt		0.67	0.1	0.23
Med		1.0	0	0
Educ		0.9	0.08	0.03
Salmfc		0.83	0.06	0.11
Compub		0.75	0.25	0
Tranutil		0.67	0	0.33
Compserv		0.66	0.15	0.2
Proforg		0.6	0	0.4
Ind		0.88	0.06	0.06

^aTotal number of cases with data on each variable is 350. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 54. Joint distribution of crime category and victim institution:
computer crimes, 1958-78.^a

Victim institution ^b	Crime category ^b							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Fin	0.013	0.003	0	0.006	0.003	0	0.296	0
Govt	0.006	0.036	0.007	0.006	0.006	0.020	0.113	0.003
Med	0.003	0	0	0	0	0	0.006	0
Educ	0.041	0.015	0	0.003	0.010	0.036	0.013	0.003
Salmfc	0.006	0.010	0.010	0.018	0.023	0.013	0.061	0
Compub	0	0.006	0	0	0.003	0	0.006	0.003
Tranutil	0.006	0	0.006	0	0	0	0.020	0
Compser	0.006	0.028	0	0	0.015	0.025	0.033	0
Proforg	0.003	0.003	0	0.003	0	0	0.006	0
Ind	0	0.006	0	0	0	0.013	0.020	0.007

^aTotal number of cases with data on each variable is 388. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 55. Distribution of crime category, conditional on victim institution:
computer crimes, 1958-78.^a

Given that victim institution is ^b :	Distribution of crime category is ^b :							
	Phydest	Tinfo	Tinv	Datadest	Thw/sw	Nuse	Fraud	Error
Fin	0.04	0.01	0	0.02	0.01	0	0.93	0
Govt	0.03	0.18	0.04	0.03	0.03	0.11	0.58	0.01
Med	0.33	0	0	0	0	0	0.67	0
Educ	0.34	0.13	0	0.02	0.09	0.3	0.11	0.02
Salmfc	0.04	0.07	0.07	0.13	0.16	0.09	0.44	0
Compub	0	0.33	0	0	0.17	0	0.33	0.17
Tranutil	0.17	0	0.17	0	0	0	0.67	0
Compser	0.05	0.26	0	0	0.14	0.24	0.31	0
Proforg	0.2	0.2	0	0.2	0	0	0.4	0
Ind	0	0.11	0	0	0	0.28	0.44	0.17

^aTotal number of cases with data on each variable is 388. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 56. Distribution of victim institution, conditional on crime category: computer crimes, 1958-78.^a

Given that crime category is ^b :	Distribution of victim institution is ^b :									
	Fin	Govt	Med	Educ	Salmfc	Compub	Tranutil	Compserv	Proforg	Ind
Phydest	0.161	0.064	0.032	0.516	0.064	0	0.064	0.064	0.032	0
Tinfo	0.024	0.341	0	0.146	0.097	0.048	0	0.268	0.024	0.048
Tinv	0	0.333	0	0	0.444	0	0.222	0	0	0
Datadest	0.153	0.153	0	0.076	0.538	0	0	0	0.076	0
Thw/sw	0.043	0.096	0	0.173	0.391	0.043	0	0.260	0	0
Nuse	0	0.190	0	0.333	0.119	0	0	0.238	0	0.119
Fraud	0.515	0.197	0.008	0.022	0.107	0.008	0.035	0.058	0.008	0.035
Error	0	0.166	0	0.166	0	0.166	0	0	0	0.500

^aTotal number of cases with data on each variable is 388. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

33

TABLE 57. Joint distribution of perpetrator position and case disposition: computer crimes, 1958-78.^a

Disposition of case	Perpetrator position ^b								
	Exec.	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
Suspect not apprehended	0.003	0.022	0.012	0.018	0.003	0.015	0.012	0.003	0.041
Suspect apprehended	0.164	0.154	0.157	0.173	0.025	0.072	0.072	0.034	0.012
Suspect apprehended and incarcerated	0.031	0.018	0.025	0.006	0	0.012	0.012	0	0

^aTotal number of cases with data on each variable is 317. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 58. Distribution of case disposition, conditional on perpetrator position: computer crimes, 1958-78.^a

Given that perpetrator position is ^b :	Distribution of disposition of case		
	Suspect not apprehended	Suspect apprehended	Suspect apprehended and incarcerated
Executive	0.02	0.98	0.19
Cemp	0.13	0.88	0.11
Ncemp	0.07	0.93	0.15
Unemp	0.10	0.9	0.03
Outsider	0.18	0.82	0.14
Student	0.15	0.85	0.04
Exemp	0.08	0.92	0

^aTotal number of cases with data on each variable is 317. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 59. Distribution of perpetrator position, conditional on case disposition: computer crimes, 1958-78.^a

Given that disposition of case is:	Distribution of perpetrator position is ^b :								
	Exec	Cemp	Ncemp	Unemp	Corp	Outsider	Student	Exemp	Unknown
Suspect not apprehended	0.02	0.17	0.1	0.14	0.02	0.12	0.1	0.02	0.31
Suspect apprehended	0.19	0.18	0.18	0.2	0.03	0.08	0.08	0.04	0.01
Suspect apprehended and incarcerated	0.32	0.19	0.26	0.06	0	0.13	0.03	0	0

^aTotal number of cases with data on each variable is 317. Rounding errors may cause totals to deviate from one.

^bSee Abbreviations and Definitions.

TABLE 60. The distribution of suspect dispositions:
computer crimes, 1958-77.^a

Disposition of suspect	Probability
Suspect not apprehended	0.138
Suspect apprehended	0.860
Suspect incarcerated ^b	0.099
Suspect incarcerated given suspect is apprehended ^b	0.115

^a312 incidents were available for these calculations.

^bThe probability that a suspect is incarcerated is unconditional and represents the chance before apprehension that any given suspect will end up in prison. The last row presents the probability of incarceration after the suspect has been apprehended. Dividing the former by the latter obviously yields the chance of apprehension, the entry in row 2.

TABLE 61. Distribution of perpetrator
position: computer crimes, 1958-77.^a

Perpetrator position	Probability
Executive	0.130
Computer employee	0.195
Noncomputer employee	0.149
Unknown employee	0.193
Corporation	0.035
Student	0.078
Ex-employee	0.030
Outsider	0.089
Unknwn	0.101

^a461 sample points were available for these calculations.

TABLE 62. Distribution of number of perpetrators: computer crimes, 1958-77.^a

Number of perpetrators	Probability
1	0.64
2	0.16
3	0.06
4	0.03
5 or greater	0.11

^aTotal number of cases with data on each variable is 380. Rounding errors may cause totals to deviate from one.

TABLE 63. Distribution of type of crime: computer crimes, 1958-77.^a

Crime category	Probability
Physical destruction	0.086
Theft of information	0.117
Theft of inventory	0.021
Data destruction	0.045
Theft of hdw or stw	0.058
Unauthorized use	0.117
Fraud	0.538
Error	0.018

^a461 incidents were available for these calculations.

TABLE 64. Distribution of victim institutions:
computer crimes, 1958-77.^a

Victim institution	Probability
Financial	0.320
Government	0.200
Medical	0.008
Educational	0.121
Sales/manufacturing	0.142
Communications and publishing	0.016
Transportation and utilities	0.031
Computer services	0.108
Profession organizations	0.013
Individual victim	0.041

^a388 sample points were available for these calculations.

INSIDER THEFT FROM DRUG MANUFACTURERS AND DISTRIBUTORS, 1973-77:
THE DISTRIBUTION OF INCIDENT CHARACTERISTICS

TABLE 65. Relative importance of drug thefts from manufacturers and distributors by type of incident, 1973-77.^a

Units of measurement	Type of incident					
	Night break-in	Armed robbery	Employee pilferage	Customer theft	Lost in transit	Other thefts
Number of incidents ÷ total of incidents	0.023	0.006	0.020	0.021	0.657	0.264
Dosage units stolen ÷ total dosage units stolen	0.062	0.015	0.195	0.012	0.542	0.171

^aTotal number of incidents with data on both variables is 247.

TABLE 66. Relative importance of employee drug thefts from M/D and drugs lost in transit from M/D each as a proportion of total drugs stolen from M/D by type of drug, 1973-77.^a

Type of drug	Employee thefts	Lost in transit
Cocaine	0.172	0.360
Amphetamines	0.120	1.54
Barbituates	0.213	0.518
Narcotics	0.116	0.146

^aLosses are measured in dosage units. Total drugs stolen from M/D (manufacturers and distributors) is the sum of drug specific losses from night break-ins, armed robberies, employee pilferage, customer theft, and other thefts, but does not include drugs lost in transit which may or may not be stolen.

TABLE 67. Relative importance of employee drug thefts from M/D and drugs lost in transit from M/D each as a proportion of total dosage units stolen by employees from M/D by type of drug, 1973-77.^a

Type of drug	Employee thefts	Lost in transit
Cocaine	0.005	0.009
Amphetamines	0.025	0.323
Barbituates	0.138	0.335
Narcotics	0.357	0.450

^aLosses are measured in dosage units. Total dosage units stolen by employees from M/D (manufacturers and distributors) is the sum of drug thefts (in dosage units) by employees of all drug types.

APPENDIX
A CATALOG OF ILLEGAL INCIDENTS IN SECURE INDUSTRIES:
BANK FRAUD AND EMBEZZLEMENT AND COMPUTER-RELATED
CRIME CASES

INTRODUCTION

This appendix contains a fairly detailed catalog of 313 cases of bank fraud and embezzlement (BF&E) of \$10,000 or more reported by FDIC regulated banks for the period 1976-77 and 461 cases of computer-related crime obtained from the files of Donn Parker at SRI International for the period 1958-78. The two summaries provide an overview of a large number of insider thefts in terms of a group of variables deemed to be significant attributes of the incidents.

The characteristics of many of the cases are analogous to the characteristics of threats potentially confronting managers in the nuclear industry.

The catalog begins with the bank fraud and embezzlement cases and concludes with the computer-related crime cases. Note that all large bank fraud and embezzlement cases involve insiders or insiders in collusion with outsiders; the same holds for computer-related crime cases with the exception of a small number of cases in which an outsider was able to penetrate a computing system without inside assistance.

BANK FRAUD AND EMBEZZLEMENT (BF&E)
CASE CHARACTERISTICS, 1976-77

This data set contains information on bank defalcations of \$10,000 or more from January 1, 1976, to December 31, 1977, as reported in FDIC internal memorandum, Bank Defalcations of \$10,000 or More and FDIC bank examination reports.

The BF&E data set catalog lists the characteristics of the perpetrator(s), describes the nature of the event and its method of detection, and contains remarks as to the probable cause(s) of the accounting system's defeat.

Each variable is self-explanatory except for bank size which is ranked by the ABA deposit group number as shown in the following table.

Bank Size by ABA Deposit Group Number^a

Bank size by ABA deposit group number	Total Deposits (\$1000)
1 if deposits	<750
2 if deposits	750-1,500
3 if deposits	1,500-2,000
4 if deposits	2,000-3,000
5 if deposits	3,000-5,000
6 if deposits	5,000-7,500
7 if deposits	7,500-10,000
8 if deposits	10,000-15,000
9 if deposits	15,000-20,000
10 if deposits	20,000-25,000
11 if deposits	25,000-35,000
12 if deposits	35,000-50,000
13 if deposits	50,000-75,000
14 if deposits	75,000-100,000
15 if deposits	100,000-150,000
16 if deposits	150,000-250,000
17 if deposits	250,000-500,000
18 if deposits	500,000-1,000,000
19 if deposits	1,000,000-2,000,000
20 if deposits	>2,000,000

^aSize of entire bank; not size of victimized branch in a branch banking state.

ABBREVIATIONS AND DEFINITIONS

Y = yes; N = no; ? = unknown

Lapping: The theft of cash received from a customer and covered at a later date by an illegal entry--e.g., using another customer's deposit to cover the theft.

Kiting: Any scheme that involves illicit use of a monetary float. A monetary float is the total value, at any one time, of checks in the process of payment and cancellation. In general, kiting schemes take advantage of the fact that there is a lag between the time a check is issued and the time the bank receives it for payment.

Bank fraud and embezzlement (BF&E) cases: a catalog of case characteristics, 1976-77.

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	Y	8	15.2	2	?	Pres.	Fictitious contracts; forgeries	Annual audit by CPA	Failure to confirm contract directly with customer
Y	N	6	500.0	?	?	Officer	Issuance of drafts not entered on books; concealed overdraft by not posting foregoing checks	Officials became aware of unusual return of checks by Fed	One-man operation; weak internal controls
N	N	7	10.0	1	2 y	V.P.	Issued trust agreement without board authority; issued certificate without book entry	Review of files after resignation of suspect	None
Y	Y	11	243.5	3	2 y	Pres.	Withholding of entries; false land appraisal	Unknown	Ambiguity in policies concerning dealings between customers and officials
Y	N	8	32.0	2	?	V.P.	Payment of an unsigned savings withdrawal; records destroyed and/or falsified	Withdrawal slip returned unpaid by computer center	No clear responsibility for safeguarding records, failure to balance accounts daily; casual handling of transactions
N	N	3	645.0	1	?	Cashier	Fictitious loans taken to pay off previous fictitious loans	Examiner was suspicious of signatures and collateral on loans	One-man operation; dual controls circumvented
N	N	7	78.36	1	?	Branch mgr.	Withholding of customer deposits	Employee observed perpetrator placing deposit tickets in personal safe deposit box	Branch operated in nearly autonomous manner
N	N	7	22.6	1	3.5 y	Book-keeper	False debits made to customer accounts and credited to perpetrator	Suspicious deposit slips found that had not gone through proof machine account	No segregation and rotation of duties
Y	N	15	43.1	5	18 m	Dir.	Concealed property to avoid writ of attachment; ledger entries used to transfer funds to affiliated co.	State examination	No board approval for a transaction involving insiders
N	N	5	20-30	1	6 m	Pres.	Kickback scheme; mis-application by improper loan approval	Allegation by loan customer	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	6	250.0	1	1 m	Pres.	Fraudulent lease purchases; kickbacks; approval of substandard lease contracts	Examinations by FDIC and state authority	Poor lending policies; inadequate board supervision
Y	N	17	152.67	2	5 m	Clerk	Unauthorized withdrawals from customer accounts	Customer complaint	Failure of personnel to check records against new account number listing
N	N	19	15.6	1	7 m	Asst. mgr.	Embezzlement of customer accounts	Customer reported shortage	Customer trusted suspect, occasionally did not receive deposit receipts
N	N	6	416.6	1	7	Cashier	Embezzlement of funds and possible record falsification	Internal audit	None
Y	Y	10	40.0	2	?	Employee	Made and concealed unauthorized loan; falsified records	Confessed to president before FDIC examination	None
N	N	12	10.0	1	3 m	Bookkeeper	Diverted funds from cashier check account to personal account	Bookkeeper discovered uncancelled checks when suspect was absent	None
N	N	18	35.0	1	9 m	Asst. V.P.	Embezzlement through forged unauthorized withdrawals from dorm deposit accounts	Customer complaint	None
N	N	11	35.45	1	1 m	Employee	Theft of cash	Shortage in coin bag during transfer from one office to another	Coin shipments not verified
N	N	10	100.00	1	?	Loan officer	Fictitious loans	Unknown	Inadequate separation of duties and internal audit
N	N	13	15.0	1	1 d	Teller	Cash shortage	Teller reported shortage	None
Y	N	13	50.65	2	?	Dir.	Properties overappraised on mortgages to customers who bought insurance from suspect; parcel of land given to suspect as a gift	President looked at some of properties when mortgages overdue	Incomplete documentation of mortgage files
N	N	5	20.0	1	?	Pres.	Loan granted was an accommodation to officer making the loan.	Borrower revealed the truth	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	16	252.0	1	?	Manager	Unauthorized charge to customer account	Borrower noticed discrepancy	One-man operation; suspect's activities unquestioned by senior management
Y	Y	17	60.0	3	?	V.P.	Outsider pretended to own equipment he did not have to obtain lease financing	Employees became suspicious and spoke to examiner during examination	No supervision of leasing dept; no verification of equipment ownership
Y	Y	?	?	4	?	V.P.	Emoluments received by vice president for granting loans; falsification of records	Outside tips to senior management led to investigation	Loan officer activities did not receive appropriate review
Y	Y	8	44.0	9	20 m	Pres.	Unsecured loans granted	Regular examination	Inadequate supervision of chief executive by directors; poor loan files and records
N	N	7	32.96	1	?	Pres.	Improper advances on construction loans	President checked on collateral	Failure to review advances by board or loan committee
N	N	11	50.0	1	?	V.P.	Fraudulent loans unauthorized withdrawals from customer accounts bogus loan applications	Customer complaints	Loose procedures for reviewing and approving loans
N	N	11	92.5	1	?	Asst. cashier	Credit cards granted to questionable individuals and corporations	Discovered by auditors during investigation of unusually large cash advances	Credit cards sent to suspect instead of mailed directly to customer
Y	N	8	18.16	2	?	V.P.	Loan fraud involving forgery	Borrower filed suit against bank claiming forgery	None
Y	N	13	12.2	2	9 m	Auditor	Forged withdrawals from dormant savings and checking accounts	Customer complaint led to polygraph test of suspect	Tellers blindly followed auditor's instructions and cashed his withdrawals without question
N	N	11	51.0	1	3 y	V.P.	Overcharged purchases of securities for customers and bank	Customer complaint	Ill-defined procedures and inadequate audit supervision
Y	Y	8	86.3	5	2 y	Pres.	Unsecured loans	Persistent collection effort by officials caused borrowers to provide information	None

Collusion	Outsider	ABA bank size no.	Loss (\$,000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	12	188.95	1	7	V.P.	False entry; unsecured loans in fictitious names; fictitious financial statements	President became suspicious after questioning suspect on a loan	Small size of each loan allowed suspect to bypass normal procedures; inadequate audit system
Y	N	6	10.0	2	3 m	Chairman of the board	Unsecured loan made to customer for payment of debt suspect owed customer	Examination	None
N	N	10	15.96	1	8 d	Exec. V.P.	False entries; issuance of unpaid cashier checks	Discovered by cashier during normal audit	None
N	N	12	100.0	1	7	Exec. V.P.	Issuance of unrecorded letter of credit	Unknown	Poor control of letters of credit
Y	Y	5	10.24	2	11 m	Pres.	Nonexistent collateral used to renew loan	Investigation by new president after dismissal of suspect	Collateral files to be more closely reviewed by directors
N	N	5	19.82	1	10 m	Teller	False entries and lapping of deposits; check total on ledger raised to cover misappropriated cash	Discovered by asst. cashier during routine review of deposit records	Posting of individual ledger and customer statements not rotated
N	N	6	14.5	1	17 m	Dir.	Fraudulent collateral documents; forgery	Attorney noticed possible forgery during foreclosure of collateral; reported to examiner	Bank's attorney handled title work on his own loan
Y	N	7	145.0	3	2 y	Pres.	Misrepresentation of collateral for a loan to FDIC examiners	Examination	None
N	N	13	123.18	1	45 m	Sr. V.P.	Extension of credit made despite disapproval of loan committee; suspect benefited	Review of suspect's account	Lack of supervision by board and finance committee
Y	N	11	73.76	2	32 m	Pres.	Unauthorized customer debits offset by deposits to personal account	Unknown	None
N	N	8	10.07	1	7	Teller	Cash shortage in teller drawer	Routine count of teller cash	None
Y	N	15	41.72	3	20 m	Pres.	Excessive use of expense accounts and bank cars without board approval or knowledge	Check of bank's bills and expense items and review of fixed assets	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	14	105.0	1	?	Pres.	Receipt of royalty interest for arranging loans and providing financial guidance for borrower; false entry	Unknown	None
N	N	14	535.0	1	?	V.P.	Understating loan delinquency reports to board of directors	Semiannual audit revealed significant increase in delinquent loans	Insufficient segregation and rotation of duties; deviation from customary reporting procedures
N	N	15	10.0	1	?	V.P.	Customer checks made payable to bank were converted to official checks, made payable to a fictitious name and cashed	Questioning of a loan officer and subsequent follow through	Loan officer receiving payment was negligent
N	N	10	40-50.0	1	?	Pres.	Unauthorized use of travel and entertainment account; personal use of income from insurance sales	Discovered during regular CPA audit after dismissal of subject	Lack of internal control over officer checks; inadequate review of expense accounts
Y	N	9	179.0	3	10 y	Ch. of the board	Withholding income from insurance commissions without knowledge of directorate	Asst. cashier discussed matter with new president, unaware that it was inappropriate	Lack of director supervision of insurance arrangement
N	N	3	12.36	1	4 m	Pres.	Wire transfer of bank funds to personal account charged personal expenses to bank	Employee resignation and wire transfer brought matter to attention of chairman of the board	None
N	N	11	16.0	1	?	Book-keeper	Shortage in correspondent account	Routine balancing procedures during absence of suspect	Separation of duties not followed
N	N	11	17.95	1	?	Proof Oper.	Proof operator embezzled by extracting own personal checks from outgoing cash letter	Corporation examination noted missing checks in reconciliation	Separation of duties not followed; proof operator also responsible for reconciliation of accounts
N	N	16	11.84	1	?	Asst. V.P.	Approved expenses for services and materials never furnished to bank	Unknown	Lack of dual control over expense disbursements, no follow-up procedures to see if disbursements were made

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	10	284.69	1	?	Pres.	Certain notes sold to private parties not entered on loan records and letter of credit not disclosed	Board members found out by accident	Transactions initiated by executive officer and not questioned by subordinates; no daily review of large transactions
N	N	6	18.6	1	2.5 y	Asst. cashier	Checks charges against customer dormant demand deposit accounts; when customers requested a statement, shortage was shifted to another account through error corrections	Customer wrote a check in excess of balance shown on records	Lack of separation and rotation of duties; no follow up on unusual entries when noticed by vice-president
N	N	6	111.66	1	1 m	Cashier	Issued check backed by insufficient funds; manipulated clerical staff for cover-up	Members of bookkeeping staff notified president of unpaid checks	Clerical staff felt that they owed their allegiance to suspect (v.p.) as their immediate supervisor not board of directors
N	N	6	85.7	1	1 m	Cashier	Forged money orders	Corporation examiner suggested audit	Vice president not supervised by directorate; unorthodox procedures not reported to directors by clerical staff
N	N	5	182.23	1	?	Pres.	President made bank loans for personal benefit; false statements made to conceal loans	Information supplied by a bank director and review of checking accounts	Lack of thorough review of loans by discount committee or directorate
N	N	7	771.62	1	?	Pres.	Collateral for loans listed livestock that did not exist	Regular examination	Failure to review daily report of large items; failure of loan committee and directorate to question large and unsecured loans
Y	N	5	86.22	4	?	Asst. cashier	Manipulation of demand deposit accounts; concealment of ledger sheets from examiners	Balancing of demand deposits	Lack of controls and infrequent balancing to general ledger
N	N	9	11.97	1	?	Teller	Withdrawal of cash from teller windows	Audit of teller's cash	Failure to have an officer initial all shortages and failure to check all beginning teller cash balances with general ledger
N	N	9	30.0	1	?	Branch mgr.	False entries to offset a customer's insufficient funds check	Audit by CPA firm	Suspect trusted customer to cover deficit in a few day

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	5	29.85	1	?	Asst. V.P.	Entered previously paid out notes back on bank books; forged signatures on notes and received proceeds for self.	Regular audit by CPA firm	None
Y	Y	5	84.4	2	?	Pres.	Paid overdraft checks without proper authorization; routed returned checks to a correspondent bank	Reported by banks who received checks	Lack of daily review of overdrafts
N	N	12	1157.52	1	Sev. y	V.P.	Funds embezzled through fraudulent entries to correspondent bank account via unauthorized memo deposits to personal account	Examination	Official checking accounts now reconciled by persons who do not have authority to issue checks on these accounts
N	N	17	40.0	1	25 y	Super.	Embezzlement and concealment by withholding subsidiary records first in savings dept. and then in time accounts after conversion to computer	Upon retirement suspect replaced ledger sheets; when proofed to general totals, deficit was found	Failure to separate and rotate duties
N	N	5	25.39	1	?	Teller	Altered deposits and converted to cash for personal use; sent false statement to customer	Customer complaint	Failure to have periodic audit with direct verification of deposit accounts; inadequate review by directorate, allowing employees to process their own deposits
N	N	5	16.06	1	?	Asst. cashier	Embezzlement by falsification of records; increased the amount of interest due on time deposits and diverted the difference to personal use	President noticed difference in total interest paid on computer print-out and general ledger	One-person control of interest paid accounts
Y	Y	6	55.0	3	?	Pres.	Received kickbacks on loan	President became aware of irregularity when trying to collect balance of debt from outsider	None
Y	N	9	10.39	4	5 d	Asst. cashier	Shortage of vault cash	Vault teller discovered shortage during cash count	Vault cash verified daily many employees had access to vault

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	Y	12	400-900	2	?	Asst. V.P.	Gave loans for personal benefit	A suspicious loan prompted an audit	Loan matters not reported to board of directors
N	N	9	20.0	1	?	Mort. officer	Diverted mortgage payments to private use	Unknown	None
Y	Y	16	95.6	2	1 d	Employee	All cash except bait money removed from safe while bank was closed; alarms deactivated	Branch manager found safe open in morning	Setting of time lock not witnessed by manager; inside suspect had access to all keys and combinations
Y	Y	5	16.08	2	7 m	Head teller	Cashing of fraudulent coupons; insider was deemed negligent but not suspect	Bookkeeper became suspicious of activity in account	None
Y	F	17	10.0	2	1d	Head teller	Mysterious disappearance of currency from Brink's shipment; no suspects	Cash count	No known deficiency; seal maintained until discovery
N	N	11	26.604	1	?	V.P.	Embezzlement of funds by manipulation and/or removal of notes, ledgers, and credit files	Inability to balance books during examination	Weak operational procedures and controls
N	N	16	10.46	1	?	Clerk	Misappropriation of funds through fraudulent bookkeeping entries	Routine audit	None
N	N	19	10.53	1	7 m	Clerk	Substituted customer signature cards with fictitious ones and made withdrawals from these accounts	Customer complaint	Access to teller window by nonoperational personnel
Y	Y	19	26.9	7	13 d	Teller	Cashed stolen government checks; forgery scheme	Alert security guard noticed a customer avoid the ready teller line and go to a particular teller	Teller was able to accept treasury checks bearing a second endorsement without approval by branch manager
N	N	12	31.23	1	?	Teller	Missing checks from daily work of teller	Regular examination	Failure of operating supervisor to "prove-out" all tellers prior to daily departure

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	19	11.41	2	1 m	Asst. V.P.	Fraudulent withdrawal of certificate of deposit by substituting false signature card for authentic one	Bank officer discovered substitution of signature cards	None
N	N	13	284.40	1	?	Mgr.	Unauthorized loans made to borrowers in excess of lending authority	Examination began while suspect was on vacation	Inadequate supervision by senior management; restraining of loan personnel
N	N	19	31.51	1	4 y	Book-keeper	False entries to personal account; destroying off setting debit, and amount as a missing item in daily reconciliation	Internal audit	Lack of separation of duties
N	N	19	600.0	1	?	Asst. cashier	Misapplication and false entries through concealment of bank money orders; customer checks held to prevent overdrafts	Regular audit discovered ledger accounts out of balance and money orders not entered on books	Too much reliance on suspect; branch manager lacked knowledge of detail operation
N	N	14	8-10	1	?	Proof mach. oper.	Teller would cash suspect's personal checks; suspect would later destroy the check	Officer reviewing the missing item account discovered a pattern of missing checks	Warning signs were not responded to
N	N	5	27.5	1	?	Exec. V.P.	A loan was granted by the vice president to two state examiners	Regular examinations	Lack of understanding of criminal statutes
N	N	9	52.2	1	?	Sr. V.P.	Misapplication of funds by issuing bogus notes and money order	Regular independent audit	Lack of control in the disbursement of loan proceeds
Y	N	19	30.34	3	9 m	Mgr.	Forged Loans	Anonymous tip received by loan officer	None
Y	Y	19	178.0	2	?	Pres.	Misapplication; gratuity for loan; false entries; forgery of notes; loan fraud	Tracing of loan proceeds	One-man operation; ineffective board; unsatisfactory vacation program
Y	N	8	325.0	2	?	Pres.	Issuance of certificates of deposits with no deposits having been made; omission of entries	Simultaneous examination of all banks owned by suspect	Poor records; inept and dishonest staff; absence of controls

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	Y	12	121.35	?	3.5 y	Pres.	Loan to company in dire financial stress	After sustained loan losses, investigation revealed collusion	Failure of insider suspect to reveal conflict of interest
Y	Y	9	610.0	2	?	Dir.	Suspect profited from loan to customer	Tracing proceeds of large credits during examiner visitations	One-man operation
Y	Y	11	371.0	4	18 m	Pres.	Loan issued as a favor	Disclosed by president during examination after default of loan	Inadequate supervision by board of directors
N	N	12	30.0	1	3 d	Runner	Disappearance of cash placed in vault	Suspect had liberal spending habits; discovery of \$3000 in his trunk led to confession	Unsupervised accessibility of suspect to cash
Y	N	9	1094.28	2	?	Pres.	Forgery of customer signatures to notes; lack of documentation of personal expense account financed by bank	Forged notes discovered by internal audit through direct verification of loans purchased by bank	Failure of management to exercise executive supervision
N	N	9	10.82	1	8 m	Secretary	Diverted funds by intermixing personal bills with regular bank expenses, using unauthorized cashier checks for personal bills	Investigation after discovery of fictitious note	None
Y	N	11	902.4	4	?	Pres.	False entries	Regular examination	One-man bank (president)
?	?	?	22.0	?	?	Unknown	False entries	Confidential tip; investigated while employee on vacation	Loose internal operation
?	?	?	40.18	?	?	Unknown	Diversion of loan funds for personal use	Internal check	Lax internal controls on loans to managers
N	N	9	36.62	1	?	Exec. V.P.	Embezzled from bank securities account	Cashier notified examiners of unusual transactions	Excessive personal spending, marital problems; unlimited control over account by one individual
Y	N	11	12.0	2	2.5 m	Teller	Disappearance of cash and bank records	Shortage during reconciliation of teller transactions	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	8	87.5	1	5 m	Ch. of the Board	Misused funds loaned to director	Examiner traced loan proceeds	No monitoring of loan application statements
?	?	15.		?	?	Unknown	Misrepresentation of financial condition by director when applying for loan	Examiner reviewing loan outs	Lack of proper credit analysis of insider transaction
N	N	17	10.06	1	9 m	Loan officer	Fictitious loans	Routine internal check	None
N	N	14	205.96	1	1 y	Employee	CD not entered in books by CD deposit clerk	Audit of interest account	Kept CD herself
N	N	8	49.91	1	?	Asst. cashier	Understated amount of interest received on loans, keeping difference	Numerous unexplained discrepancies in dept.	Lack of supervision of employees
N	N	10	12.0	1	?	Operations Officer	Transferred money from customer demand deposit to personal account internally	Customer complaint of shortages in his account	Lack of effective day-to-day internal audit
N	N	14	380.0	1	?	Employee	Disseminated false information to customers concerning investment in local firm	Complaint by D.A. office	Employee receiving commission for directing investments to firm
N	N	15	22.85	1	4 y	Note Teller	Dept. interest paid to perpetrator by false entries in books	Routine internal audit of commercial loan interest account	None
N	N	11	11.38	1	2 m	Book-keeper	Irregular transactions probably embezzlement	Routine audit	Low level employee exceeded her authority and cashed checks without okay from above; lack of proper checks and supervision
N	N	17	32.63	1	6 m	Branch mgr.	Overdrafts on customers account not reported	Routine audit	Sloppy managerial procedure; checks not processed on timely basis
N	N	17	29.8	1	?	Utility Clerk	Took customer deposits and deposited to own account	Customer complaint	Also authorized overdraft; exceeded her authority

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	11	13.76	1	?	V.P.	Purchased securities at price above market quote; kept difference; conspiracy with broker	Routine check of securities portfolio	Formal investment policies violated; inexperienced president let it slip by; poor controls
N	N	16	170.0	1	?	Loan officer	Kickback for loans granted	Unknown	None
N	N	8	120.76	1	?	Teller	Used cashier checks; records destroyed	State examination	Incident difficult to uncover because employee destroyed records
N	N	11	59.99	1	1 m	Commercial teller	Bought cashier check but withheld check used to pay for it and the credit copy of the cashier check	Employee auditing cashier check sales	Caught immediately
N	N	17	38.7	1	?	Secretary	Diverted funds from customer accounts to own account	Internal audit	Suspect had signing authority over accounts affected
?	?	?	22.39	?	?	Pres.	False financial information filed in loan application	Bank requested to verify status of loan collateral	Weak loan policy for insiders
Y	N	15	16.19	2	32 m	Asst. V.P.	Made loans to friends for own ultimate use	Routine audit	Lack of proper review of new loans; lack of review of officer and employee deposit accounts
N	N	8	15.0	1	1 y	Pres.	Undervalued bank real estate and sold to son-in-law	Routine perusal of other real estate account	Board of directors not overseeing president's activity; too much authority
Y	N	8	550.9	16	16 m	Pres.	Loans made to various people to be used ultimately by one special customer	Routine evaluation of loan portfolio	This arrangement circumvented the bank's lending limits to individuals; recipients of loan paid people for their investments
N	N	11	37.14	1	8 m	Pres.	Falsification of records; received portion of loan proceeds himself	Unknown	None
N	N	6	30.0	1	1 y	Book-keeper	Withdrew money from customers accounts; series of false entries used to cover; some records destroyed	Examiner found shortage	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	18	178.0	1	?	V.P.	Forged security agreement after losing original	Original turned up during course of business	Afraid of consequences so covered up error; some evidence of outside interest in firm to which loan was made
N	N	17	38.8	1	10 m	Sr. V.P.	Created fictitious loans and used proceeds	Subordinates became suspicious of delays in processing notes	None
N	N	18	1000.0	1	1 y	V.P.	Issued phony CD payable to bearer; debits to reserve funds	Customer questioned lavish life style of vice president which triggered an audit after the death of the suspect	No supervision; inadequate audit program
N	N	8	5-20	1	2.5 y	Investment officer	Diverted securities and miscellaneous fees via phony debit/credit memos	Internal audit which lasted 3 years	Too much autonomy in several areas
N	N	10	71.53	1	?	Asst. cashier	Cashed checks without verifying sufficient balances-insufficient funds	Checks bounced	Far exceeded check cashing authority; lack of adequate controls on junior level staff
N	N	11	10.09	1	7 m	Teller	Received deposits but did not record them	Depositor reported credit had not been received for deposits	Haphazard and loose procedures on bag deposits
N	N	10	27.8	1	1 y	Admin. Assist.	False entries; sales of bonds and cashier checks	Cashier check presented for payment; payment not entered into ledger	Too much autonomy; performed numerous account functions and had access to numerous accounts, permitting juggling
N	N	10	455.59	1	?	V.P.	Fraudulent loan for own use; false entries to cover	Regular audit by Haskins & Sells	Lack of segregation of duties
N	N	15	10.01	1	?	Asst. cashier	Issued loan to customer for personal use	Bank suspicious when suspect over-extended himself	Got into financial difficulties
N	N	7	50.0	1	2.5 y	Pres.	Used unissued bank stocks as collateral for loan; falsified books to reflect this	Examination	Extravagant lifestyle; could not make interest payments with salary
Y	Y	8	72.0	2	?	Pres.	Altered face amount on CD	Officers checked on CD in question	President in collusion with female outsider

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	Y	6	43.68	4	1 y	Dir.	Fake money order	Routine examination	Loose accounting system
N	N	8	37.28	1	4 y	Asst. cashier	Embezzlement through withholding of deposit items	Customer complaint	Failure to rotate employee duties
Y	Y	4	200.0	1	?	Chair. of the board	Kiting between two banks	Routine examination	None
Y	Y	9	150.0	4	2 y	Pres.	Loan fraud	Examination	Failure to separate duties
Y	Y	9	52.5	2	2 y	Pres.	Misapplication	Detected by officers after resignation of perpetrator	Ill-defined practices
Y	Y	9	75.0	2	2 y	Pres.	Loan conspiracy	Routine procedures	Too much authority to one person; lack of independent appraisal
Y	Y	9	26.07	4	2 y	Pres.	Cashier check fraud	Suspicion of managers	Too much authority to one person
Y	Y	9	?	3	2 y	Pres.	Misapplication	Confession by outsider	Too much authority to one person
Y	Y	6	10.5	3	1 m	Exec. V.P.	Misapplication; kiting	Routine examination	Loose operations
Y	Y	4	28.0	3	4 m	Chair. of the board	Misapplication	Discovered by president	None
Y	Y	12	36.98	2	3.5 y	V.P.	Renewed loans to bankrupt partner	Discovered by clerks while suspect on vacation	None
N	N	10	10.0	1	5 y	Cashier	Unauthorized withdrawals and transfers	Discrepancy noted by victimized account holder	None
Y	Y	14	32.1	5	58 m	Pres.	Loan fraud	Review of real estate records	None
N	N	2	38.0	1	?	Exec. V.P.	Misapplication	Examination	Too much trust in one man
Y	N	4	15.5	2	1 y	Exec. officer	Check fraud	Consumer complaint	Employee ignorance

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	4	30.72	2	?	Exec. officer	Misapplication	Customer complaint	None
Y	Y	19	119.87	3	4 m	Branch mgr.	Misapplication; kiting	Routine review of overdraft report	Lack of supervision by bank manager
N	N	17	74.14	1	?	Asst. br. mgr.	Delayed posting of credits	Customer complaint	Improved monitoring of control procedures needed
Y	Y	15	12.53	3	8 d	Employee	Falsification of records	Return of check for non-sufficient funds	None
N	N	14	20.0	1	?	Asst. V.P.	Forgery	State examination	Lack of separation of duties
N	N	7	100.0	1	?	Cashier	Fictitious note	Admitted crime to bank officers	Lack of good audit program; cashier in financial difficulties
N	N	12	35.0	1	1.5 y	V.P.	Fictitious loans	Detection by employee	None
N	N	9	10.41	1	16 d	V.P.	Cashier check fraud	Approached by president and confessed	Lack of dual control over cashier checks
N	N	8	12.5	1	?	Special service teller	Theft of cashier checks	Discovered by FBI	No dual control over unissued cashier checks
Y	N	11	21.4	2	?	Teller	Mysterious disappearance of cash	Internal audit	None
Y	N	12	29.0	3	?	V.P.	Embezzlement of cash	Customer complaints	Lax procedure for teller machines
N	N	3	84.0	1	4 m	Exec. V.P.	Overdrafts	Discovered by president while suspect on vacation	Insufficient supervision by board of directors
N	N	12	17.16	1	?	Auditor	Cashier checks issued to cover personal debts	Bankers became suspicious due to missing checks	Unauthorized person allowed to sign official checks
N	N	16	58.05	1	?	Loan officer	Fictitious notes	Review of records by vice president	None
N	N	15	32.0	1	3 d	Branch mgr.	Cash stolen from vault	Note left by thief	One man had full access to cash
Y	Y	13	25.0	3	?	Branch mgr.	Conflict of interest; receipt of commissions for procuring loans	Accidental discovery of conflict	Better auditing needed

Collusion	Outside.	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	13	16.5	1	?	Teller	Lapping federal tax deposits of depositors	IRS inquiry while suspect absent with illness	None
N	N	9	18.4	1	8 m	Asst. V.P.	Fictitious notes	Rumors reached president	Failure to review employee accounts
Y	Y	8	35.24	2	14 m	Pres.	Purchased bonds in excess of value; kickback	Examination	Failure to supervise bond transactions by board of directors
N	N	9	184.0	1	?	Pre.	Forgery	Customer complaint	Ineffective review of activities of bank officers
N	N	10	78.55	1	?	Exec. V.P.	Falsification of records; financial link between officer and outside agency	Investigation of agency going out of business	Better defined lines of authority required
Y	Y	8	10.0	2	31 m	V.P.	Misapplication; receipt of commissions for procuring loans	Unknown	None
Y	Y	8	2472.05	2	?	V.P.	Misapplication; kiting	Informant told examiners	One-man operation; financial distress
N	N	8	921.0	1	?	V.P.	Loan fraud	Confessed after being fired for other unexplained differences	One-man operation
Y	Y	7	5151.785	2	?	Pres.	Misapplication; trading U.S. securities for own benefit	Confession	One man handled all securities transactions
Y	Y	8	10.0	2	12 d	Pres.	Unauthorized cashiers check for payment to outsider	Special examination	None
N	N	12	23.25	1	?	Clerk	Improper computer input and erroneous loans	Routine procedures	None
N	N	8	10.0	1	?	Employee	Misapplication; demand deposit account shortage	Review of ledger sheets	None
Y	Y	?	52.9	3	?	Unknown	Fake collateral	Anonymous tip-off	Failure to verify collateral
Y	Y	12	104.0	2	?	Asst. cashier	Forgery	Customer complaint	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	8	36.5	1	?	Installment loan clerk	Faked balance of ledger sheets	Regular examination	Lack of adequate internal audit
N	N	8	53.0	1	?	Installment loan clerk	False register sheets	Inspection of ledger sheets	Lack of adequate internal audit; no continuous 2-week vacation
?	?	?	13.04	?	?	Unknown	Unlocated difference in ledger	Examination	No rotation and separation duties; no suspects
?	?	?	?	?	?	Unknown	Kiting operation with outside corporation	Routine examination	None
N	N	15	14.5	1	2 y	Trust officer	Transfer of funds	Routine examination by bank trust auditor	None
N	N	12	52.0	1	?	V.P.	Illegal transfer of funds; cashier checks	Routine audit	None
N	N	14	250.0	1	?	Branch mgr.	Irregular signatures; forgery	Uncovered by employee of other branch	None
Y	N	12	15.0	3	?	Branch mgr.	Cash missing from teller box	Examination	None
N	N	11	40.0	1	1 y	Asst. cashier	Alteration of loan documents	Unknown	None
N	N	6	11.05	1	?	Teller	Manipulation of cash collections by teller	Discovered by employees	Lack of control of cash collections
?	?	?	100.0	?	?	Unknown	Misuse of bank funds to obtain a loan from another bank	Regular examination	None
N	N	12	16.9	1	?	V.P. branch mgr.	Theft of cash from teller window	Unknown	None
?	?	?	50.0	?	?	Unknown	Loan fraud	Regular examination	None
N	N	16	10.0	1	?	Teller	Forged withdrawals from customer accounts	Customer complaint	None
N	N	18	20.0	1	6 d	Vault custodian	Vault cash shortage	Revealed in cash settlement	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	12	2200.0	3	2 y	Pres.	Back-dating notices of the right to rescission	Regular examination	None
N	N	13	11.568	1	?	Book-keeper	Misapplication of service charges	Audit by outside CPA firm	None
N	I	12	17.21	1	22 d	Settlement clerk	Missing bond coupons in registered mail shipment	Unknown	None
Y	Y	14	1500.0	5	?	V.P.	Loan fraud	Discovery of concealed records	Loose loan procedures; collateral not checked for authenticity
N	N	10	90.0	1	?	Head book-keeper	Forgery	Suspect found in company of a known felon; investigation begun	One-man operation
N	N	16	81.0	1	?	Asst. head teller	Issued and cashed registered checks through cash drawer	Examination	None
Y	N	17	11.48	10	5 d	Money room employee	Disappearance of cash from money room	Discovered by manager of money room	None
Y	Y	14	100.0	3	2 y	Pres.	Loan fraud	Regular examination	Negligence in granting loan
Y	Y	14	250.0	2	1.5 y	V.P.	Receipt of commissions for procuring loans	Regular examination	Proper procedures ignored
N	N	8	23.15	1	?	Head teller	Shortage in coin bags and lapping of deposits	Customer complaint	None
N	N	10	100.0	1	?	Pres.	President asked loan officer to falsify appraisal	Loan officer reported incident to board	None
?	?	?	50.0	?	?	Pres.	Kite involving many banks	Regular examination	Suspect held above suspicion due to his insider relationships in each institution
N	N	12	24.25	1	?	Teller	Cash removed and replaced by debit entries	Internal audit	None
N	N	14	17.24	1	1 y	Note teller	Misappropriation through false entries	Normal audit	None
N	N	15	190.3	1	?	Cashier	Checking abuse; false entries	Bookkeeper reported irregularity to president	No internal audit of book-keeping department

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	15	17.3	1	?	Asst. branch	Transfer of funds; fictitious loans	Customer inquiry	Lack of segregation of duties
Y	Y	?	90.0	3	?	Unknown	Fraud	Discovery of encoding error by Fed. Reserve Bank	None
N	N	9	10.5	1	?	Loan officer	Falsification of records; forged notes	Customer information	None
Y	Y	?	35.0	2	?	Unknown	False loan application (president and director of another bank)	Examination	None
N	N	8	78.0	1	9 m	V.P.	Falsification of records and fictitious loans	Customer complaint	To pay gambling debts
Y	N	6	60.0	2	8 m	Pres.	Fake promissory note	Routine examination	None
Y	N	6	150.0	?	?	Pres.	Unauthorized letter of credit	Routine examination	None
N	N	9	67.0	1	?	Teller	Falsification of records	Federal Reserve Bank	Deficient audit procedures
N	N	9	120.28	1	?	Book-keeper	Check fraud	Anonymous tip by employee during audit	One-man control over posting of deposit ledgers
N	N	12	10.0	1	?	Proof and transit clerk	Bank records altered and destroyed for diversion of funds	Missing ledger copies could not be located	None
N	N	8	20.1	1	14 d	Vault teller	Theft of vault cash	Cash count in connection with regular audit	No restrictions on vault access
N	N	11	16.7	1	?	Discount teller	Diversion of interest and loan payments	Review of work when employee failed to return from lunch	Inadequate internal audit program
Y	N	7	34.9	2	?	Pres.	Misrepresentation and misapplication of borrowers funds	Examination	None
N	N	15	435.0	1	10 y	Sr. V.P.	Forgery of checks; falsification of monthly statements	Customer complaint	Bank allowed account statements to go directly to new business officers instead of directly to customer; inadequate controls on debit memos paid by cash

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	6	161.08	3	2.5 y	Pres.	Embezzlement of customer funds	Replacement of management personnel disclosed same irregularities; the rest found during special examination	Rotation of employees instituted to avoid collusion
N	N	16	32.36	1	?	Asst. Treasurer	Fictitious loans, diversion of loan proceeds, false entry on general ledger	Internal audit	More formalized record retention system; better audit; better review of employee deposit accounts needed
Y	Y	6	16.57	2	?	Asst. cashier	Disposed of property used for collateral	Review of loans	Failure to service lien line in keeping with the known financial problems of borrowers
N	N	4	10.1	1	1 y	Pres.	Acquired charged-off notes which were not declared worthless by directorate	Normal review of charged-off notes	None
N	N	3	98.3	1	9 m	Exec. V.P.	Fictitious loan entries	Examination	None
Y	N	6	246.8	2	14 m	Pres.	Concealed use of funds for ventures in which suspects had an interest; deceived directors and bank examiners	Directors who were non-active officers notified supervisory authorities	Domination of bank affairs by the two suspects
?	?	?	125.0	?	?	Branch mgr.	Falsified information on loan application	Examination turned up suspicious loan	Low standards in screening loans to insiders
?	?	?	285.0	?	?	Branch mgr.	V.P. and senior loan officer submitted false information to board of directors to grant loans to outsiders	Examination	Credit verification and loan granting were not separated
?	?	?	?	?	?	Branch mgr.	Numerous loans made to outsiders without credit verification	Examination	Auditing department did not care; fully audit loan account
?	?	?	2838.0	?	?	Branch mgr.	Purchased installment loans from various local corporations; essentially worthless	Examination	Failure to establish review and audit procedures to test soundness of loans

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
?	?	?	788.0	?	?	Branch mgr.	Accepted poor quality in- stallment loans as col- lateral for business loans	Examination	V.P. and senior loan officer reportedly covered up problems and continued with same prac- tices
?	?	?	1150.0	?	?	Branch mgr.	Loans made without proper collateral	Examination	No controls over officers
Y	N	8	74.22		6 m	Pres.	Fraudulent entries	Routine review of trans- actions	No controls over president in small bank; failure of auditor to reconcile accounts on a regular basis
N	N	17	19.9	1	?	Head teller	Forged withdrawal slip to withdraw from dor- mant account	Customer came in to up- date interest and dis- puted withdrawal	No regular checking of dormant accounts
Y	Y	17	163.19	4	1 y	Branch mgr.	Credit given without proper authorization	Internal audit	Unauthorized loans given to a number of firms headed by same individual
N	N	13	23.43	1	?	Asst. V.P.	Diverted funds into demand deposit for own use	Routine internal audit	No periodic review of func' on performed by suspect
N	N	15	11.23	1	6 y	Teller	Withheld cash deposits	Internal audit	Shoddy controls; withheld small amounts on a con- tinuing basis
N	N	19	10.0	1	5 m	Asst. V.P. (branch mgr.)	CD account disappeared; manager diverted to own use	Depositer came in to see why interest was not being paid; had no ac- count number assigned to him	Depositer did not speak English; manager took money
N	N	20	18.0	1	5 m	Service rep.	Processed false loans against time certifi- cates of depositors	Depositer received loan verification form as part of routine audit and called the bank	Poor internal control
N	N	19	12.2	1	2 m	Teller	Made out a cashiers check to himself	Internal audit	None
N	N	18	43.64	1	?	Asst. bank officer	Lost money on customer's foreign exchange account by mistake; covered with false entries	Internal audit	Honest, but poor judgment
N	N	8	10.87	1	?	Branch mgr.	Embezzlement through manipulation of de- positor accounts	Customer complaint fol- lowed by internal audit	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	17	12.52	1	1 d	Teller	All cash missing from box of teller who did not report to work	Unknown	None
N	N	17	11.29	1	?	Branch mgr.	Forged withdrawals from customer account	Customer complaint	No verification of all savings accounts
N	Y	15	16.64	1	?	Pres.	Misapplication of mortgage payments to personal account by president of mortgage company (outsider)	Bank ordered special audit of mortgage firm	None
N	N	20	19.25	1	1 d	Teller	Suspect left for lunch with cash and did not return	Cash missing	None
N	N	12	11.8	1	?	Head teller	Cash shortage	Unknown	None
N	N	19	81.0	1	8 m	Asst. V.P.	Granted unauthorized loans to relatives; indirect benefits to suspect	Annual internal audit	None
N	N	19	10.37	1	?	Branch mgr.	Four fictitious loans	Loans verified after arrest for nonbank related theft	Loans repaid by third party possibly in collusion with suspect
Y	Y	19	95.3	4	14 m	Branch mgr.	Conspiracy to make loans for the benefit of other than the named borrower	Insider confessed	None
N	N	13	124.75	1	2 m	Branch mgr.	False entries to show loan payments from a firm in which the manager had an interest; forgery	Internal investigation of bad account revealed forgeries	None
Y	N	19	0.95	8	2 y	Pres.	Bank funds used to pay personal letter of credit	Internal scrutiny of unusual activity in account	One-man operation by chairman of the board
Y	N	19	?	8	2 y	Pres.	Use of compensating balances to obtain personal loans; use of bank funds to pay interest on personal debts	Scrutiny of an account because of unusual activity	One-man operation by chairman of the board

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	19	12000.0	8	2 y	Pres.	Loans made in excess of authorized lending limits by various officers	Routine analysis of the branch loan portfolio	Senior management accepted and condoned this practice
Y	N	19	84.0	8	2 y	Pres.	Utilization of loan proceeds by president	Investigation instituted after disclosures by comptroller	Faulty lending policies
N	N	9	29.9	1	?	Teller super.	Misapplication of inactive customer savings account funds	Routine check of employee's accounts during regular vacation	None
Y	Y	?	10.0	2	?	?	Outsider fraudulently instructed a teller to transfer funds to himself from another customer account	Wire transfer did not clear the bank inter-office system	No test code was required for money wire transfers
Y	Y	?	14.49	?	?	?	Securities sold to bank in excess of going rate	Examination	Lack of investment policy and board participation in purchase of securities
N	N	12	21.92	1	?	Teller	Forged endorsements on cashier checks made out to customers; based on fraudulent notes	Customer complaint	Failure to control computer work prior to opening hour, allowing suspect to remove late notices from computer. Tellers cashing checks for other than endorsors, taking the word of bank officers
Y	N	7	25.0	2	?	Pres.	Sale of nonbooked loan and concealment of from board of directors and regulating agencies	Examination	Weak internal controls; no independent audit
N	N	7	23.9	1	?	Exec. officer	Took money in excess of amount authorized and falsified bookkeeping entries	Unknown	No internal auditor; one-man operation; board of directors was a rubber stamp
Y	N	3	220.0	2	?	Chairman of the board	Deposited rubber checks from another bank and received immediate credit	Checks were returned	Deficiency: paying checks on uncollected funds; liquidated
N	N	13	500.0	1	?	V.P.	Switched loans from one name to another; falsified collateral reports; intercepted overdraft report	Unknown	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	5	22.97	1	?	V.P.	Misapplication of funds and falsification of records	Unknown	None
N	N	11	17.5	1	?	Loan officer	Disbursement of loan proceeds to the loan officer's personal checking account	Regular examination	Disbursement of loan proceeds in cash through loan officers
N	N	18	14.45	1	?	New account clerk	Defalcation of funds; interstate transport of fraudulently ob- tained checks	Checks returned because of forgery and/or im- proper endorsement	Employees were not thorough in efforts to obtain proper I.D.s
N	N	17	53.0	1	?	Asst. V.P.	Altered and destroyed treasurer's check records and documents to em- bezzle	Audit performed during suspect's absence due to illness	None
N	N	9	33.0	1	28 m	Dir.	Personal use and benefits of loan proceeds by falsely purporting an affiliated company to be the borrower	Regular examination	None
Y	Y	15	95.7	3	?	V.P.	Acceptance of bribe to approve vouchers of borrowers	Borrowers admitted pay- offs when bank threatened to foreclose	None
Y	Y	15	750.0	3	?	V.P.	Conspired to lend a construction firm more money than was actually used	Detailed review of ac- count after insider was terminated	Phony voucher system allowed over-payment
?	?	?	190.56	?	?	?	Fraudulent notes dis- counted at bank	Annual directors audit	No credit checks, lack of formal loan review
Y	Y	15	53.15	2	?	Branch mgr.	Granted loans to cus- tomer from whom he re- ceived a loan of the same amount	Internal loan review	None
N	N	17	400.0	1	9 m	Branch mgr.	Cash acquired via fic- titious loans and an in- ternal accounting trans- mittal system	Unknown	None
Y	Y	?	119.8	3	?	?	Check kiting	Internal review	Failure to monitor reports of kite suspects

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	6	25.84	1	?	Cashier	Deposits not posted to customer account but used by cashier	Customer complaint	None
N	N	13	100.0	1	1 y	Book-keeper	False entries	Customer complaint	Inadequate managerial review; a single person could both generate and post entries
?	Y	?	50.0	?	?	?	False or stolen titles used as loan collateral	Normal loan review	None
Y	N	6	331.16	3	?	Exec. V.P.	Made loans and issued checks in excess of authority	Examination	No control over unissued cashier checks or president's signature stamp; no internal audit
Y	N	7	176.0	2	14 d	Pres.	Kiting scheme and loans in excess of authority	Examination	Inadequate supervision of overdrafts by senior management
Y	N	7	100.68	2	?	Pres.	Theft of cashier checks	Review of checking accounts of suspects	Audit program did not include review of officer accounts
Y	N	10	23.5	2	4 m	Pres.	Misplacement of funds for cashier check to own account	Examination	One person issued and balanced cashier check liability
Y	Y	3	373.0	3	?	V.P.	Improperly granted loans and released collateral without approval	Review of loans by directorate	Lack of periodic review by another officer
Y	N	9	300.0	2	?	Cashier	Irregularities in ledger accounts; embezzlement	Checks discovered in cashier drawer while on vacation	Lax control; no separation of duties
N	N	8	41.54	1	3 y	Exec. V.P.	Paid personal expenses with bank expense checks; stole recording and filing fees	Chairman of audit committee became concerned over suspect's manner of living	None
N	N	11	25.74	1	2 y	Employee	Falsified records, misapplication by diverting \$160 per week from a company account	Corporation examination	Poor internal controls; records not balanced daily; inadequate audit trails
Y	N	12	22.0	3	?	Sr. V.P.	Embezzled funds from due-from and due-to accounts; used them to pay loans at other banks	Unknown	None

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
N	N	8	13.3	1	?	Sr. V.P.	Embezzled funds; falsified records	Audit of loans made after suspect's suicide	Bank practice to audit an officer's loans if he resigns or leaves abruptly
Y	N	18	572.9	3	?	Cash vault supervisor	Embezzled cash from money shipments received by vault teller; defalcation concealed by holding out other deposits until subsequent days	Extravagant life style and effort to prepay lease for a girlfriend caused suspicion and investigation	No mandatory vacation policy
Y	Y	11	603.0	3	8 m	Chief exec. officer	Submitted false financial statements to obtain loan	Review of affairs by outside auditors	Inadequate supervision by board of directors
N	N	10	400.0	1	?	V.P.	Fictitious entries	State examination	Failure to verify all entries relating to the correspondent bank account
Y	N	10	128.4	2	3 y	Asst. cashier	Missing cashier checks, not purchased but books in balance	Examination	No vacation policy
N	N	13	5-10.0	1	?	Exec V.P.	Kiting	State examination	None
Y	Y	?	44.4	2	?	?	Check fraud	Review of nonsufficient funds checks which were paid into overdraft status. The volume and nature of checks prompted a review	Paying checks on uncollected balances
Y	Y	5	135.0	4	2 y	Chairman of the board	Loan guarantee granted under false pretenses	Examination	One-man control
Y	N	7	150.0	2	3 y	Pres.	Receipt of commissions for processing loans; misapplication	Unknown	None
Y	N	8	350.0	1	?	Chief exec. officer	Falsified loan information	Review of loan file and verification of collateral loans	Lax servicing of loans
N	N	5	88.25	1	?	Pres.	President made unauthorized loan to oil company in which he had an interest	Informed by minority shareholder	Small bank run by one man

Collusion	Outsider	ABA bank size no.	Loss (\$1000)	Group size	Period concealed	Highest ranking insider	Nature	Detection	Remarks
Y	N	7	10.0	2	23 d	Exec. V.P.	Illegal transfer of loan proceeds	Review of debit and credit activity of errant account	None
Y	N	9	1100.0	3	?	Pres.	Use of uncollected funds; kiting	Regular examination	No follow-up on kite suspects
N	N	11	14.3	1	1 w	Stock-boy	Cash missing from night depository bag	Teller noticed cash box missing	Stock boy had access to area where cash boxes kept
N	N	16	40.3	1	?	Supervisor	Activated dormant credit card numbers to convert funds to personal account	Internal audit	Inadequate controls on dormant accounts
Y	N	16	15.0	2	1 d	Branch officer	Shipment of currency fund short	Count of money	None
N	N	12	25-30.0	1	3 y	Branch mgr.	Converted funds from loan payments to private use	Internal audit	Regular audits to be conducted
Y	Y	15	63.0	2	4 y	Investment dir.	Purchased securities at inflated prices; kick-backs	Internal audit of classified securities	None
N	N	7	100.0	1	2.5 y	Pres.	Letter of credit issued without board or loan committee approval	Documents relating to incident were found in suspect's desk while on vacation	No control over the issuance of letters of credit
N	N	7	12.5	1	4 m	Pres.	Intent to deceive board of directors by issuing five unsecured notes	Examination	Loose loan procedures for amounts less than \$5000
Y	N	8	?	6	?	Exec. V.P.	Mysterious disappearance of savings ledgers and abstraction of an equivalent amount of cash through collusion	Customers presented pass-books for which bank had no records	Surprise counts of teller cash and more frequent audits required
N	N	6	10.0	1	2 m	Pres.	\$10,000 commission demanded for recommending loan approval	Loan applicant reported to FDIC	None

COMPUTER-RELATED CRIME CASE CHARACTERISTICS, 1958-78

ABBREVIATIONS AND DEFINITIONS

?: Indicates that only sketchy background information was available.

ID: year of crime and sequence number

Loss: in dollars

Type of organization:

Finance: banking, insurance, securities

Govt: federal, foreign, state, local government

Medical

Educational

Sales/mfc: chemical/pharmaceutical, petroleum, manufacturing

Comm/publ: communications, publications

Trans/util: transportation, utilities

Comp serv: service bureau, consulting, credit bureau

Prof org: professional organizations, labor unions, fraternal and
political organizations

Ind: individuals

Conspiracy: Y = yes; N = no

No. of perp: number of perpetrators involved in the conspiracy

In/out: I = insider; O = outside; I/O = both

A question mark indicates uncertainty. For example, if there was a conspiracy, and one perpetrator was known to be an insider, but the status of the other was not known, I/? was used.

Position (of perpetrator): The title of the highest ranking insider is listed.

If the exact position was unknown, employee was used. If the incident involved outsiders only, outsider was used unless his position in outside employment was known.

Description: A brief explanation of the nature of the crime, method of discovery, motive, and personal information, if known.

Trap door: A specifically designed clandestine program inserted into the original software or inserted later by a system penetrator. The program cuts off a legitimate user of a time sharing system and transfers his

access and data to the perpetrator. Upon falling through the trap door the legitimate user is usually led to believe the system has malfunctioned.

Trojan horse: As with the trap door, a trojan horse is a specifically designed clandestinely inserted program. The program is written such that a user with certain specified characteristics will trigger a sequence of events (unbeknownst to the legitimate user) which allows the perpetrator complete control over the system.

The following abbreviations are used:

ATM: Automatic teller machine

EDP: Electronic data processing

DP: Data processing

A: age(s) of perpetrator(s), if known

Computer related crimes: a catalog of case characteristics, 1958-78

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
581	20	Sales/mfc	N	1	I	Employee	Overran sick leave; raised computer punch card check; employed 20 years
591	277,607	Finance	N	1	I	V.P.	Fictitious entries for cash receipts; punched cards on weekends, 1951-59; employed 10 years; \$18,000 annual salary; motive: gambling money
621	?	Prof org	N	1	I	Employee	Erased tape by running magnet over reeled tape through flange openings
622	?	Finance	N	1	I	Employee	Destroyed tapes of all GE dividend accounts with sharp instrument
631	2,000,000	?	N	1	I	Comp operator	Overworked operator took unentered billings home and destroyed them
632	81,120	Finance	N	1	I	ELP mgr.	Added phony names to punched cards for check production; cashed checks; employed 16 years; \$16,000 plus bonuses annual salary
641	?	Educ	?	?	?	?	Trojan horse program kept appearing; when used, cut user off
642	2,500,000	Sales/mfc	N	1	I	Programmer	Attempted to sell programs he worked with to Texaco for \$5 million
643	?	?	Y	2	I	Employee	Sold employee address list
644	?	Finance	?	?	?	?	Opened account; put own deposit slips on counter; got others' deposits
645	?	Finance	N	1	0	Depositer	Depositor replaced blank deposit slips with his own micro-coded forms
651	?	?	N	1	I	Employee	Program run each month to add one cent to each item (sales and cost of sales) until columns balanced; justification was, "You should hear those accountants scream if these don't balance."
652	?	Trans/util	N	1	I	DP mgr	Credited employee tax withholdings to own payroll account by using a punch card and staying within control total ranges; caught when company changed to 1401 system which changed controls
653	1,000	Educ	N	1	I	Supervisor	Did not remove employees who had quit from payroll lists; continued to send in time reports; caught when his employer questioned his W-2 form
654	?	Sales/mfc	Y	?	I	Keypunch operator	Keypunch operators destroyed charge slips for own purchases

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
655	?	Educ	Y	?	?	?	Trapdoor call used to patch time-used figures; some getting use free
656	?	Educ	N	1	I	Personnel	Terminal repair log-in ID was being used by unauthorized person
661	?	Educ	Y	?	I	Student	Out of curiosity, students crashed system by creating a large number of temporary mode files until physical disk storage space was exhausted
662	1,357	Finance	N	1	I	Programmer	Altered program to ignore overdrafts in checking account
663	26,300	Finance	N	1	I	Employee	Bank employee transferred money from inactive accounts to own, 1961-66
671	?	?	N	1	I	Comp operator	Dropped pieces of metal into IBM 2740s causing fire, shorts, downtime
672	200	Educ	Y	2	I/O	Employee	Employee caused system crashes to allow friend to log-in; identified by analysis of core dump
673	10,000	?	Y	2	I/O	Employee	Unauthorized use of services resulting in loss of \$10,000
681	203,000	?	Y	7	I	Employee	Employees formed new firm, took documentation, and did work for old clients
682	1,000,880	Sales/mfc	N	1	I	Accountant	Embezzled for six years, using computer to perform financial analysis of company's true cost of operation and to budget amounts embezzled; suspect was in charge of accounting for company but also owned a computer service bureau that performed services for company; programmed algorithms such that given the bottom line figure of accounting data, the program would then generate all of the detailed data that would produce the required end results; wanted to confess so he arranged a deal with an attorney for a payoff if given a light sentence A:38
683	1,000,000	Comp serv	Y	?	O	Gang	Gang used computer printout of credit card customers and 3000 stolen blank credit cards to make phony cards with real names and account numbers
684	500,000	Finance	Y	3	I	Employee	Misappropriation of customer funds; alleged securities manipulation; clients were told that fraudulent transactions appearing on their accounts were mistakes caused by company computer

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
685	2,750,000	Govt	Y	30	I	Employee	Using computer, generated time sheet with fake names and addresses; turned them in so that computer printed youth corps paychecks; \$2,750,000 over nine months; discovered checks in car
686	?	Trans/util	Y	3	I/O	Claims clerk	Railroad claims clerk processed duplicate photocopied claims; undetected until input error caused a duplicate claim to be placed in surplus file where duplication was noticed
687	?	Sales/mfc	N	1	I	DP consultant	Changed holes in punched card to credit his oil company account
688	?	Educ	Y	2	I	Student	Reprogrammed student records tapes to provide themselves higher grades
689	?	Educ	Y	2	I	Student	Found passwords in trash; ran up program charges; comprised all passwords
691	?	Educ	?	?	?	?	IBM 360/40 central processor damaged by wire cutting and acid
692	?	Educ	Y	?	I	Student	Students took control of computer center to force demands on administration
693	?	Trans/util	N	1	I	Terminal operator	Broke CRT terminal; wrecked luggage control system
694	?	Ind	N	1	I	Programmer	Programmed computer to weed out blacks from employee selection process
695	?	Comp serv	?	?	I	Programmer	Two time-sharing firms were supposed to share technology, but when they did not to the extent agreed upon, they decided to penetrate each other's system to check on data; penetration started with discovery of privileged commands by trial and error; error messages helped inform user that a command was legitimate but did not have high enough privilege status to use it
696	100	Sales/mfc	N	1	I	Programmer	Altered program to print fictitious credit notes for cigarette coupons for self; collected credit notes and exchanged for goods; motive: to demonstrate company weakness; discovered by outside information; A:38.
697	?	?	N	1	I	Employee	Computer accessed proprietary salary info on executives disseminated; no financial gain
698	4,000	Govt	Y	2	I/?	Operator	Payroll checks produced by computer for fictitious employee

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
699	2,000	Finance	N	1	I	Employee	Made unauthorized loan and false entries; extended \$2000 credit of revolving loan account
6910	?	Finance	N	1	I	Employee	Inserted accounts payable punch cards into system to issue \$9999.99 monthly checks to a fictitious nursing home; signed to own firm; amounts stolen were just below floor limits on audits; discovered accidentally
6911	1,800	Comp serv	N	1	I	Comp operator	Sold personal medical record tapes for marketing use
6912	?	Educ	Y	2	I	Student	Students accessed accounting file; suppressed charges and obtained priority
701	100,000	Sales/mfc	Y	5	O	Anti-war group	Beaver SS, antiwar group, destroyed tapes and punch cards
702	1,500,000	Educ	Y	4	I	Student	Data center bombed; twenty years of data lost.
703	?	Educ	?	?	?	?	University data center bombed; small damage to tape racks
704	?	Educ	Y	60	I	Student	Students hold AEC computer for ransom-incendiary devices defused; motive: to get bail money for jailed Black Panther
705	1,000,000	Educ	Y	?	I	Student	CDC 3150 fire-bombed in student-led riot; A:18
706	?	Sales/mfc	N	1	I	Employee	Termin- employee destroyed on-line file in pharmac ...ical firm; had just been given two weeks notice
707	?	Govt	N	1	I	Army officer	Disgruntled officer erased army purchasing data from magnetic tape
708	3,000,000	Comm/publ	Y	3	I	Comp operator	Three million customer names list stolen during night shift and sold by operators
709	2,500,000	Comm/publ	Y	?	I	Company	Magazine used computer to handle files on subscribers; when subscriber notified magazine of change of address; computer was supposed to create a new record but instead wiped out service to subscriber due to SDC program and/or operator error
7010	?	Comp serv	Y	2	I	Employee	Population tapes borrowed, copied and sold
7011	21,500	Comp serv	N	1	I	Employee	Took computerized address list from employer for use in own new firm
7012	20,000	?	N	1	I	Comp operator	Removed input documents and related cash; inserted cards into computer which printed false totals not equal to detail records; company violated basic rule of control: persons in data processing department. had access to cash and other departments

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7013	30,000	Finance	Y	2	I/?	Bank clerk	Bank clerk withheld checks deposited and forwarded for processing; gave checks to accomplice, who duplicated signatures and machine encoding; made out forged checks in same amount payable to account of accomplice and inserted in next day's processing so control total would balance. As checks cleared, accomplice withdrew funds
7014	128,000	Finance	Y	5	I/O	V.P. comp system	Transferred money from infrequently used accounts to new accounts
7015	50,000	Govt	Y	11	I/O	Employee	Used computer-generated terminated state welfare numbers, changed names to issue checks; discovered through questioning of payees and former payees
7016	900,000	Finance	Y	5	I/O	Bank V.P.	Entered checks as cash deposits, then drew on checks not covered
7017	1,500	Govt	N	1	I	Adjustment clerk	Through data prepared for a computer, transferred unclaimed tax credits from one taxpayer's account to another. Each time a credit was recorded, transferred it to another account until it ended up in a relative's account; detected when real claimant of tax credits turned up for his money
7018	1,600	Finance	N	1	I	DP supervisor	Night-shift supervisor of DP Input/Output Control function withdrew from savings account and destroyed withdrawal slips before keypunching; caught when missing withdrawals equaled deposits in his checking account
7019	?	Govt	Y	2	I/?	DP operator	Sold fuel, reduced inventory records without billing, made dummy vendor invoices.
7020	200,000	?	N	1	I	Executive	Executive who was both a director on the board and a sales manager, made credits to fictitious companies with simultaneous debits for same amounts; put into computer payment authorizations for goods which he pretended had been supplied by fake companies; collected processed checks; A: 33
7021	29,000	Finance	N	1	I	Programmer	Electronically transferred funds to account under alias
7022	?	Govt	?	?	?	?	Rate changes made on postal bank payment card
7023	6,800,000	Finance	Y	2	I/O	V.P.	During a two year computer change over, V.P. and other entered credits in new computer system that were not in old one; caught erasing
7024	?	Comp serv	N	1	?	?	Seized a long line leased to TS service; used account numbers and passwords of TS employees to gain access and extract private data

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7025	?	Comp serv	Y	2	I/?	Engineer	By accident used comptime password allowing unlimited priviledged access
7026	?	?	Y	2	I	Employee	Attempted to set up business based on unauthorized use of service
7027	?	Educ	Y	3	I	Student	Students found a way of running job without being charged
7028	?	Comp serv	N	1	I	Employee	Used employer's computer as a resource in personal consulting service
711	?	?	N	1	I	Employee	Laid-off employee removed labels on 1500 tapes
712	?	Finance	Y	3	I/?	Comp technician	By telephoning a tape recording of the signals used by a central data collection computer to poll remote data stations, saboteurs prevented printout of processed data such as bill payments and loan requests
713	?	?	N	1	II	Programmer	Programmer changed employer's program to destroy all records when terminated
714	?	?	Y	?	O	Extremist	Left-wing extremists vandalized computer center
715	?	Sales/mfc	N	1	I	Employee	Angry employee destroyed all files and programs
716	?	Educ	N	1	I	Student	Student tried to erase every volume of table of contents on disk packs
717	6,000,000	Comp serv	N	1	I	Employee	Computer program stolen over phone circuit terminal at Univ. computing; discovered when computer began spewing cards inexplicably; A:29
718	?	Trans/util	Y	4	I	Chief fin officer	Theft of rolling stock by manipulating inventory input
719	?	Comp serv	N	1	I	Comp programmer	Obtained safeguarded passwords from time-shared computer through terminal.
7110	30,000	?	N	1	I	Programmer	Contract programmer held programs for extortion
7111	?	Comp serv	Y	?	I	Company	Software firm took safeguarded contract software and sold to other firm
7112	22,000	Govt	Y	?	I	Company	Used registered voter list for commercial purposes: to address junk mail to voters
7113	?	Comp serv	Y	3	I	Programmer	Software taken from old employer and sold to new employer

ID	Loss (\$)	Type of Organization	Conspirac	No. of Perp.	In/out	Position	Description
7114	?	Govt	N	1	I	Policeman	Tapped computer to get info for private use; pulled the dossier of a financier and passed to lawyer brother-in-law, who was considering trading on the financier as a client
7115	?	?	Y	2	I/O	Programmer	Info stolen from payroll system and sold to insurance company agent
7116	?	Sales/mfc	N	1	I	Technician	Removed PDP-8 one piece at a time from plant and assembled at home
7117	?	Comp serv	Y	2	I	Employee	Extracted and sold data; after being fired, tried to get others to do same thing
7118	?	?	N	1	I	Comp operator	Destroyed header input cards punched to watch for his unauthorized long distance phone calls
7119	?	Sales/mfc	N	1	I	Engineer	Agent copied safeguarded data on 3000 W. German firms; gave to East Germany
7120	5,000	Comp serv	Y	6	I/O	Owner of EDP service	650,000 addresses copied without authorization; 86,500 business letters with copied addresses printed for a mail order company by EDP service
7121	5,000,000	Finance	Y	2	I/?	Designer of software pkg	Designer of software package took programs from old employer to new
7122	10,150	Finance	N	1	I	Systems analyst	Misapplication of funds by former systems analyst
7123	?	?	N	1	I	Employee	Accrued round-downs to own salary
7124	?	?	Y	?	I	Clerk	Govt. clerks diverted computerized family allowances for children when death notices were received
7125	?	Medical	N	1	I	Claims mgr	Manager of claims in a government sponsored medical aid program put in false doctor claims and directed payments to fictitious doctor's office
7126	120,000	Sales/mfc	Y	2	I/O	Accounts clerk	False account and invoices entered from store for food not delivered over three year period
7127	6,000	Sales/mfc	N	1	I	Bookkeeper	Bookkeeper embezzled \$6000 through computer system
7128	123,000	Sales/mfc	N	1	I	Employee	Employee changed punch card input to change salaries; inadequate data control; surprise audit discovered fictitious salaries
7129	?	Sales/mfc	N	1	I	Employee	Altered deceased employee's data to have pension paid to own account

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7130	?	Finance	N	1	I	Employee	Changed account numbers of deceased to own to collect pensions; caught when a staple in one punch card forced manual handling, which revealed crime
7131	?	?	N	1	I	Employee	Left accounts of dead pensioners in system but changed the recipient bank account numbers; caught when auditors noted that most pensioners appeared to die in January and February
7132	?	?	N	1	I	DP operator	Pressed printer repeat button to make 200 extra copies of own check
7133	30,000	?	N	1	I	Programmer	Programmer transferred L17,000 to special account established for writing off errors
7134	?	Finance	N	1	I	Programmer	Raised limit check from \$2,000 to \$200,000 to claim higher credit
7135	211,000	Finance	N	1	I	Programmer	Programmer collected round-downs
7136	?	Sales/mfc	N	1	I	Programmer	Mail order company was preparing a commissions ledger; programmer opened new account named Zwana; rounded down other accounts to nearest penny and accumulated in last account; discovered after three years when marketing chose the first and last account for a PR exercise
7137	?	Trans/util	N	1	I	Programmer	Input false cards to pay grandmother's electricity bill for three years
7138	2,400	?	N	1	I	Programmer	Traded in old car as deposit on new one; knew own code number in computer system; patched program to bypass printing his account balance out so it did not appear on the current list
7139	130,000	Finance	I	2	I	Asst.V.P.	Embezzlement by computer operator and asst. V.P.
7140	200,000	Finance	Y	?	I/O	Gang	Gang got credit bureau employees to set up false identities and records in company computer; placed people in credit positions in banks to feed false info into data banks and make bogus loans
7141	?	Finance	Y	?	I	Company	To enable kiting fraud to be scientifically controlled and system enlarged, company leased a computer with a free supply of programs originally devised for stock control
7142	?	?	N	1	?	?	Tapped computers of time-sharing services by busying out all the lines, going into a verification trunk, and listening in to the passwords

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7143	720	?	N	1	I	Wages clerk	Committed fraud using computer because it was a horrible impersonal machine"; falsified computer accounts
7144	?	Sales/mfc	Y	?	I	Employee	Employees studied internal computer system; information to be used for private gain
721	500,000	Prof/org	N	1	I	Key punch operator	Inserted metal object to cause short circuit in disk file drive 56 times in two years; \$500,000 spent on tracking down problem; closed circuit TV system was installed to monitor activity and catch perpetrator; motive: overpowering urge to shut down computer
722	?	Sales/mfc	N	1	I	Messenger	Messenger carried computer tapes between two companies; erased data using magnet
723	8,000	Educ	Y	2	I/?	Comp operator	Malicious mischief case of crashing the system; through unauthorized inquiries into the system, obtained safeguarded systems info which allowed crash program to be developed and stop operation of system
724	10,000,000	Finance	N	1	I	Tape librarian	Tape librarian to be fired replaced all tapes in vault with blank tapes
725	50,000	?	N	1	I	Employee	Shut down computer three times in week to embarrass supervisor; investigation of breakdown led to culprit's identity; motive: disliked new boss
726	?	?	N	1	I	Student	Student destroyed course files, left messages until caught
727	?	?	?	?	?	?	Acid dumped on longline phone wires into computer causing downtimes, etc
728	?	Educ	N	1	I	Student	Student allegedly had inserted trap door into system
729	589,500	Finance	?	?	?	?	Damage to memory stacks by pointed instrument
7210	?	Medical	N	1	?	?	Unauthorized order entered for patient of doctor opposed to computer system; breach of security made possible by an innocent physician who failed to press sign-off key
7211	?	?	N	1	I	Comp operator	Computer operator sabotaged computer system; detected by closed circuit T.V.
7212	?	?	N	1	I	Former employee	Destroyed minor amount of documentation and data identification
7213	?	Trans/util	?	?	?	?	Gained access to control room, shut off power to airport computer center

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7214	?	Comm/publ	N	1	O	Outsider	By posing as a journalist, operator of telecommunications supply firm was given manuals and demonstrations which aided him in ripping off Pacific Telephone; used phone for entry to computer system of F&T to place large orders with company's central supply division; picked up equipment sent to company docking areas; sold to large companies and individuals
7215	?	Ind	?	?	I	Company	Computer system automatically renewed cancelled insurance policy; insurance company said it was not liable for accident, but judge disagreed
7216	21,600	Ind	?	?	I	Company	Policy owner had an accident; insurance company refused to pay; said they had cancelled policy, but customer had received computer-generated renewal notice; cancellation notices were never transmitted to computer files; judge said they had to pay
7217	?	Govt	Y	5	I	DP operator	Operators destroyed traffic tickets issued to their and other's cars; uncovered when meter maid became suspicious
7218	?	Govt	Y	2	I	Admin assist	100 punch cards for unregistered voters entered into registration list; perpetrator needed the cooperation of someone in another department to gain access, but that person was not identified; two witnesses overheard telephone conversation; A:44 employed 13 years
7219	?	Educ	N	1	I	Student	Student copied 5000 passwords from system file, using text editor
7220	?	Comp serv	N	1	I	Ex-employee	Obtained credit reports using ID number of legitimate subscriber
7221	?	Comp serv	N	1	I	Employee	Employee tried to change credit data about himself by submitting forms; discovered when observant keypunch operator noticed perpetrator name and wondered why an employee was submitting forms for changing his own record
7222	?	Comp serv	Y	?	I	Programmer	Programmers and others took software and sold to marketer
7223	?	Sales/mfc	Y	2	I	Programmer	Two programmers scheduled to be laid off took program listings of secret processes to be patented
7224	80,000	Sales/mfc	N	1	I	Programmer	Got safeguarded info one record at a time; was trapped selling output list to agent
7225	?	Govt	N	1	I	Comp specialist	Tax record checking logic sold to persons to guide deduction claims

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7226	?	?	N	1	I	Employee	Data vulnerable to in-house access. Personnel salaries were printed out
7227	2,485	?	N	1	I	Ex-employee	Former employee stole a program and sold it; discovered when perpetrator returned to company to ask for an updated copy of the program
7228?	Educ	N	1	O	Outsider	Phony professor visited and raided U.S. computer centers; obtained info and programs; started a software mail-order house; discovered when one company found that he was selling copies of their top secret computer programs
7229	215	Comm/publ	N	1	?	?	Extra hole punched in phone bill to get 1000 kr benefit
7230	215	Comm/publ	N	1	?	?	Punched extra hole in phone bill to get 1000 kr benefit
7231	3,500	Trans/util	?	?	?	?	A magnetic ink character recognition (micr) imprinter was used to imprint correct micr code on 14 phony checks; in manual handling, clerk noticed different color of phony checks
7232	40,000	Govt	N	1	I	Employee	Put own address on pay records for former employees for four months; received checks; discovered when computer rejected misspelled name of a former employee
7233	61,800	Medical	Y	2	I	A in	Accounts receivable insurance checks diverted and marked uncollectable; administrator and manager deposited payments from insurance company in dummy accounts
7234	290,000	Govt	N	1	I	Key punch operator	Key punch error set property tax rate base \$7,000,950 too high, revenue lost; discovered when an erroneous tax bill was received
7235	?	Finance	N	1	O	Outsider	When reader failed to read a check, the center punched a substitute document and got into system through a card entry run to keep system running smoothly, a customer had issued a payroll check from his payroll account; someone photocopied it. put in different names and cashed checks, which were sent to bank; since micr strip did not photocopy, computer rejected it and put substitute in; detected when customer became curious about checks charged to him
7236	?	?	N	1	I	Controller	Controller embezzled by setting up dummy vendor in accounts payable; uncovered in process of computerization of manual systems

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7237	8,300	Finance	Y	6	I/O	Secretary	Defaced micr codes on own checks after crediting payee, destroyed checks
7238	?	Govt	N	1	I	Employee	Welfare employee input extra cards to produce unauthorized grants
7239	1,150,000	Finance	N	1	I	Mgr	Assistant office manager sold firm's stock holdings; kept receipts; erased computer tapes; suspicions aroused with the appearance of inconsistencies in firm's records
7240	2,500	Finance	N	1	I	Employer	Withheld items from data bank he prepared for submission to data processing; made false entries to reconcile
7241	1,000,000	Govt	N	1	O	Pharmacist	False medical prescription claims for deceased persons processed; discovered when someone wondered why claims were being filed for two dead people
7242	600,000	Finance	Y	2	O	Gangster	Used bank codes to send telex or cable to get money from Korean bank; bank executive gave out secret code to gangsters but was never brought to trial; rumors that he was with CIA
7243	?	Sales/mfc	Y	?	I	Operator	Drug company EDP employees asked pay raise or would mishandle invoices; employees got raise were later replaced
7244	28,000	Govt	N	1	I	Consultant	In course of legal work, consultant took care of keys to various offices and had access to systems, forms, info, etc.; filled out and cashed phony grant IOUs from data in computer file
7245	28,800	Trans/util	N	1	I	Employee	Entered cards for phony damage claims against ships; sent sums to dummy accounts; discovered by chance when coded a shipping rate incorrect
7246	164,000	?	N	1	I	Accounts receivable clerk	Falsified invoice info and then transferred funds into his own account
7247	2,800	Govt	Y	3	I	DP mgr	Employees sold 250 hours computer time to loan industry without detection for two months; industry was unaware of illegality of actions
7248	840	Educ	N	1	I	Computer center director	Director of computer center at a college obtained outside DP job and ran programs associated with it on college's sigma 5 without paying school

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7249	?	Comp serv	N	1	O	Student	High school student found password in waste basket, used time and got data; discovered when a computer operator noticed a requested file that was unusual for the particular account number; further monitoring revealed a practice of calling and reading (fishing expeditions); Purpose: to play games
7250	?	Educ	Y	5	I	Student	Students replaced business output data with anti-government slogans
7251	100,000	Govt	Y	?	I	Employee	Defrauded telephone system; rewired an exchange for own use; modified equipment to allow free access to outgoing trunk lines; discovered by post office investigation division; perpetrators were mostly P.O. employees in their 20s with university degrees; 5 year scheme
7252	?	Educ	N	1	I	Student	By assigning console to reader, student took over the rest of the system from remote job entry
7253	?	?	Y	2	I/O	Operator	Operator performed computer services for others while working
7254	?	Comp serv	Y	2	I/O	Salesman	Sold free computer time cheap to customer for kickback; uncovered by a financial executive analyzing computer use
7255	70	?	Y	2	O	Student	Students from nearby university misused control console and got in main CPU for loss to company, stole time by getting their remote terminal identified as the control console of the TS service
7256	?	?	N	1	O	Outsider	Unknown person used password to get on Univac 1108; played games; computer center later changed password procedure, adopting a voice validation procedure
7257	?	Govt	N	1	I	Politician	Requisitioned mailing list printout for use in political re-election campaign
731	?	Educ	N	1	I	Student	Semi-privileged user put a trojan horse program in library for file maintenance, waited until operator executed program in privileged mode, got into soft catalog and found top executive; altered top executive to start another privileged job; erased trail; discovered by system programmers when a crash occurred
732	?	Sales/mfc	Y	?	I	Employee	Employees returned from strike and sabotaged on-line inventory and order system

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
733	?	Sales/mfc	N	1	I	Employee	Disgruntled employee threw disk packs from 5th floor window; data lost
734	3,000	?	N	1	O	Software vendor	Software program designed to fail at certain times and need revisions; problem revealed after extensive manufacturer tests and threats of legal action to be taken against supplier
735	?	Educ	Y	3	I	Student	Students found their account had gained privileged status to run restricted programs; bug was fixed after several pranks were played
736	?	Educ	N	1	?	?	Someone entered a program which copied itself and filled space
737	500	?	N	1	I	Employee	Interconnect cables cut
738	?	Sales/mfc	N	1	I	Programmer	Out of revenge, wrote routine into sophisticated program and screwed up program for months
739	70,000	Govt	Y	2	O	Outsider	Br/be offered for theft of driver address tape usually sold by bureau; operator did not take bribe but contacted officials, who notified police
7310	1,000,000	Ind	Y		O	Thieves	Burglary suspects had output listing of affluent supermarket owners; unknown how they got list or who compiled it; A:26,29,37,63
7311	?	Govt	?		?	?	Hidden transmitters in CPU at a security agency, capable of transmitting to outside truck with electronic receiving equipment
7312	?	Comm/publ	N	1	I	Operator	Deciphered telephone company codes and gave management unlisted phone numbers from protected files to show how poor data security was
7313	?	Educ	Y	2	I	Operator	Student employee took files, cards, tapes; used computer without authorization; had operator accomplice
7314	8,000	Educ	Y	?	O	Thieves	Thieves cut wires and removed a computer communications adapter in on-line system
7315	70,000	Comp serv	Y	1	O	Operator	Girlfriend switched programs on innocent boyfriend computer operator when he was not looking and tried to sell to service bureau customer; A:19
7316	?	Govt	Y	?	I/O	Employee	Government forms stolen; falsified requisition forms processed by computer and submitted; shipments made and diverted before arriving at delivery place over a several year span

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7317	?	Sales/mfc	?	?	?	?	Micro file of plans of PGI controller and IBM and GE disk drives missing
7318	200,000	?	N	1		Ex-comp operator	Broke in and took 22 reels of customer and marketing data; held for ransom; ransom paid
7319	100,000	?	N	1	I	Manager	False physical counts of inventory entered into computer records; internal security firm was called in to investigate shortage; one department head was responsible for test counting inventory items, feeding data into computer, and running spot counts during day; failed to record counts for later processing into computer
7320	?	Finance	Y	?	I	Company	Sale of computer program to general partner firm without disclosing; violation uncovered in routine SEC audit
7321	5,000	Prof/org	Y	3	I/O	DP mgr	Sold list of discharged servicemen to insurance men for possible clients
7322	?	Govt	N	1	I	County assessor	Took fee for sale of county computer program to other government agency; program was from a computerized property appraisal system; A:55
7323	24,500	Sales/mfc	N	1	?	?	Stole computer circuit diagram
7324	?	Govt	?	?	?	?	Code for nuclear reaction simulation transmitted to USSR via Sweden
7325	1,500,000	Finance	N	1	I	Teller	Manipulated hundreds of accounts through teller terminal; caught by hookie bet
7326	200,000,000	Finance	Y	22	I/O	Company	Equity funding created 64,000 fake policies and sold them to reinsurers
7327	4,000	Finance	Y	2	I/O	Programmer	Programmed transfer of \$100 from 41 sequential accounts to wife's account; officials became suspicious when patrons complained about unauthorized withdrawals from their accounts
7328	33,000	Finance	Y	2	I/O	Clerk	Made checks to former shareholders but sent to a friend; erased records
7329	300,000	Sales/mfc	N	1	I	Operations mgr	With help of computer, issued forged corporation drafts and cashed; programmed computer to advise master computer that so much money should be credited to a particular account; caught when perpetrator went on vacation before one forged check had returned and was seen before perpetrator could destroy original A:46

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7330	8,000	Finance	Y	2	I	Employee	Created 10 phony savings accounts using branch terminal; 90% passbook loans were entered against each of the phony accounts; instructions for noncollection of loans was entered; each loan taken out against dummy savings accounts was withdrawn and converted to cash; amount used to open savings accounts was also withdrawn
7331	?	Sales/mfg	Y	2	I	Programmer	Modified program for men's clothing store to put invoices into aging status and suppress statement printing; purchased clothing without paying
7332	40,000	Educ	?	?	I	?	Payroll system manipulated to keep terminated teachers' records active to process payroll checks
7333	?	Govt	N	1	I	Employee	Sold salary raises to other employees; altered records in night runs
7334	15,000	Govt	N	1	I	Coordinator	Collected time cards of terminated employees and issued computerized pay warrants
7335	2,000,000	Finance	Y	2	I/O	Operator	Boyfriend tricked operator into wiring money from western bank to NY bank account by getting her to type numbers into the console; absconded with \$2.5 million; bank did not have an adequate system of message verification or a properly discriminating personnel security control
7336	1,500,000	Finance	Y	36	O	Fraud ring	Coded 450 phony auto registrations; reported cars stolen; got insurance
7337	150	Finance	N	1	I	DP messenger	DP messenger made withdrawals of \$150 from passbook accounts belonging to others
7338	1,800	?	Y	3	I/O	Claims processor	Claims processors and outsiders submitted fraudulent claims for services; detection through accidental means; required intense policy investigation to prove; although relatively little involved with knowledge of computer programs, still a computer abuse because the volume of claims required automated systems less amenable to close supervision of personnel
7339	?	?	N	1	I	Comp operator	Computer operator made program change to collect \$.10 from each employee's check
7340	?	Finance	?	?	I	Employee	\$200 insurance premium payments recorded as \$100, and \$100 embezzled

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7341	10,000	Finance	N	1	I	Branch mgr	Bank branch manager juggled accounts using computer input
7342	25,000	Trans/util	Y	2	I/O	Customer rep	Outside person went to Con Ed customers and entered into agreement with with them in which, instead of paying monthly bills to Con Ed, customers gave representative half the face amount of the bill in cash each month; insider, by forging punch cards, affected credit on those accounts so it would appear the bill had been paid
7343	800,000	Finance	Y	?	O	Thieves	Tapped wires, broke code, and diverted interbank transfer to Bahamas
7344	5,800	?	N	1	I	Employee	Tampered with punched card to lower record debt to employer
7345	?	Govt	N	1	?	?	Updated automobile registration with false information
7346	?	Educ	N	1	?	?	Theft of account password and use of computer services
7347	?	Educ	N	1	I	Student	Student was given an account number and limited computer time; wrote a bandit program that masqueraded as the computer system to get others' secret account numbers; program would simulate a system malfunction and would sign off; victim would think he had been subjected to a system crash and would start over; his account number would be known by perpetrator, and his account would be rapidly depleted
7348	1,850	Comp serv	N	1	I	Student	Student was given a demonstration user name when in a school computer program; later installed home terminal; called in by phone to activate school computer with proper codes; extracted info to play
7349	2,000	?	Y	3	O	Outsider	Third party sold computer services which were unauthorized
7350	500	?	N	1	I	Comp analyst	Analyst sold computer time at low rate when supposed to be testing; uncovered by accident when president asked manager how he could sell time so cheaply; manager knew nothing about it and investigated
741	?	?	?	?	?	?	Damage to memory stalks by pointed instrument
742	?	Educ	Y	3	I	Student	Students disrupted computer services by crashing system; methods of crashing unknown
743	2,000,000	Comp serv	Y	4	I/O	President	Gasoline poured on equipment and ignited, destroying IBM 360/40

ID	Loss	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
744	?	Finance	N	1	I	Comp operator	Operator shot computer with handgun out of frustration
745	?	Finance	N	1	?	?	Screwdriver attack on core
746	10,000	Govt	?	?	?	?	During computer installation, wires and cables cut on three occasions
747	?	Govt	Y	4	I	President	Criminal records sold to detective agency; sold info on job applicants
748	?	Educ	Y	5	I	Student	Five students printed list of all accounts in system with password
749	?	Educ	Y	5	I	Employee	Computer user and account information taken but not used
7410	?	?	Y	?	I/?	Printer operator	Printer operator paid to stop program and make duplicates of crucial reports needed for information leak
7411	20,000	Sales/mfc	Y	3	I	Comp operator	While working alone on nightshifts, erased and substituted invoice numbers on accounts receivable program to reflect a credit of sale for stolen merchandise; manipulated computer to juggle the record of stock
7412	?	?	N	1	I	Ex-programmer	Fired employee returned for flow chart he had been working on, but janitor caught him in the act
7413	?	Comp serv	Y	?	I/O	Investment counselor	Used computer center to list clients with certain savings, who would be willing to transfer to certificates; received payment from clients
7414	?	Comp serv	N	1	I	Employee	Mailing house employee offered customer list on magnetic tape for sale to competitor; caught when competitor pretended to accept offer
7415	?	Comp serv	N	1	I	Student	Student used school terminal to crack security of a major TS service; found there was no read protection on any location in the core; wrote dump program, printed out operating system, and from that listing, along with tips from programmers at the service and an obsolete system manual, worked out entire system; printed out the account name and line number of every terminal logged on to the system, located buffers, and wrote a program to eavesdrop on whatever was being typed on a terminal by printing out contents of buffers; got privileged access but did not do much with it

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7416	?	Finance	N	2	I/O	Comp operator	Salesman, helped by computer operator, changed input data to make the unqualified qualified; sold insurance to unqualified for kickback
7417	?	Govt	N	1	O	Ex-convict	Received stolen cars from other countries; made new records using government computer; caught when no paper for cars were found
7418	85,000	Trans/util	Y	4	I/O	Computer clerk	When a driver came in with a collection slip for inventory pick-up, computer clerk would give him a document to return before exiting. System was breached when clerk entered a driver's false collection slip in the computer, thereby allowing release of driver
7419	?	?	N	1	I	Executive	Secretary saw executive call up on display and read safeguarded information stored in firm's computer; suspected of using inside info to guide speculations in commodity markets and causing financial injury to employer; since it was secretary's word against his, no action was taken
7420	8,578	?	N	1	I	Janitor	Monthly pay increase entered in error as hourly increase; discovered when an accountant noticed perpetrator was doing exceptionally well for a janitor, better than the boss; investigation began; worker refused to repay; A:36
7421	125,000	Sales/mfc	Y	?	I	Employee	Collusion in an order entry system; fraudulent clothing orders and nonshipments of clothing products; caught by auditors
7422	?	Ind	N	1	I	Programmer	Unwarranted refund computed and sent to customer repeatedly; due to error computer was not programmed to clear an account when a refund was made; customer finally cashed refund check and sent in a personal check; next month he received a check for double the amount of the refund; this continued until the amount became so large that the insurance company finally noticed the error
7423	?	Finance	N	1	O	Kidnapper	Kidnap ransom was deposited on-line and withdrawn by cashcard
7424	22,000	Finance	N	1	I	Supervisor	Put false vouchers through collection company computer, which then issued perpetrator's false insurance refund checks; discovered by a clerk who noticed a very large refund check being mailed

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7425	10,000	Govt	N	1	I	Employee	When monitoring duties were added to input responsibilities, perpetrator initiated multiple unemployment checks and deleted them from disk records; discovered in audit
7426	5,300	Finance	N	1	I	V.P.	V.P. of EDP changed savings program to ignore withdrawals from his account; made fictitious deposits to own account and withdrew from another branch
7427	200,000	Govt	Y	5	I/O	Cashier	For five years, added names to printout of DMV applicants; got and sold driver licenses
7428	55,000	Sales/mfc	Y	7	I/O	Employee	Phony operation used store's central department computer center to steal and forge credit cards; charged merchandise to accounts of customers; A:19,24,30 and others
7429	8,000	Comp serv	N	1	I	Employee	Stole 2 million yen from automatic cash dispensers using counterfeit credit cards; A:32
7430	?	Ind	Y	2	I	Company	U.S. dollars bought and sold between banks for francs; computer systems were rigged to print out confirmations of foreign exchange deals but not to record such transactions on the banks' books. To conceal losses from forward currency transactions, manipulated transactions were carried out at rates that did not conform to the market; A:53,47
7431	902,000	Govt	Y	?	O	Outsiders	Check kiting scheme involved misprogramming the city computer to issue checks to fictitious corporate accounts; funds were then laundered by passing them through various banks; plot broken by help of informer involved in laundering
7432	?	Finance	N	1	I	DP mgr	EDP chief altered checks so they were not machine readable and had to be done manually by him; he then made new check amounts and diverted money
7433	150,000	Finance	N	1	I	Employee	Bank employee built a command into an EDP program which deducted \$1 from every tax credit over a certain amount and paid it into his account; bank clients assumed \$1 deduction was for services; discovered when auditors noticed large number of transactions in one account
7434	100,000	Sales/mfc	N	1	I	Accountant	Used computer to pad payroll until IRS audited his personal returns

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7435	160,000	Finance	N	1	I	Computer liaison officer	Computer liaison officer entered bogus transactions into record bank and manipulated accounts through innocent computer staff; drew checks for amounts less than ceiling requiring authorization, using facsimile signature of ranking machine. At end of month, he reconciled computer-generated accounts
7436	2,569	Comp serv	.	1	I	Keypunch operator	Hired to keypunch and verify; punched own account number into five others' deposits; when attempted to withdraw money, teller called security personnel, who called FBI
7437	?	Govt	Y	5	I	Employee	Payroll office employees altered files and fed phony data into computer for unearned overtime and vacation pay; method of capture not disclosed for fear of tipping off potential imitators
7438	73,525	Govt	Y	4	I/O	Terminal operator	Caseworker completed forms authorizing transactions for emergency assistance; transactions were fed into terminal and 173 unauthorized checks were printed and mailed to phony recipients in six months; discovered by auditor when a new quality control system was implemented
7439	?	Govt	Y	2	I/O	Employee	Official at agency changed input data to give wife unemployment benefits; discovered when checks were produced at wrong pay cycle
7440	600,000	Finance	N	1	?	Engineer	Set up fictitious companies and used them to obtain loans and to pump false info into data banks; 1970-74
7441	1,000,000	?	Y	?	O	Gang	Phony credit school specializing in credit procedures planted gang members in businesses; fed false info into data banks to which employers subscribed; using and selling credit, ring's operations drained up to \$1 million from banks and finance companies; caught when an undercover agent arranged for the purchase of credit credentials
7442	?	Sales/mfc	Y	2	I	Employee	Deducted \$0.02 extra weekly from each employee's withholding tax and credited self; caught when an employee noticed that deductions did not add up
7443	1,320	Finance	?	?	?	?	Account short by ATM activities, card stolen; PIN in misaddress file; by blocking the account one of the ATMs captured the card
7444	?	Finance	Y	2	I/O	Employee	Attempted to cash spurious check but failed when insider did not alter controls as planned

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7445	182,500	Finance	N	1	I	Mgr	Set up fake firms and tricked other employees into issuing credit notes and checks to them; shredded credit documents and replaced with new letters of remittance to the loan institution's bank so that the entire amount was credited to her own account; this went on for four years because the bank did not send a confirmation on every transfer to payer
7446	164,250	Financ.	N	1	I	Mgr	Owner of a firm tricked loan institution into paying out an amount in excess of firm's economic capacity; perpetrator manipulated EDP input to pay out a sum in excess of the amount of installment contract; firm went bankrupt
7447	67,300	?	N	1	I	Employee	Counterfeit punch card enabled perpetrator to deposit incorrect amounts in his account
7448	67,000	?	N	1	I	Employee	Obtained 86 false paychecks for himself from employer's computer
7449	66,000	Govt	Y	3	I/O	Clerk	Put unauthorized punch card payment vouchers for child allowances into computer; forged signatures of officials who should have made authorizations; punch card supervisor did not recognize forgeries and sent cards to EDP center, which authorized the transfer of amounts to fictitious persons
7450	5,000	Trans/util	N	1	I	Clerk	Clerk added overtime for other employees by name but with own ID number; payroll system identified employees by ID number, but input data, such as hours worked, by name; got false overtime; caught by auditor who noticed excessive overtime pay
7451	?	Govt	N	1	I	Employee	Employee of a network planning team put DMV system into irrecoverable crash to discredit state's use of IBM system 370/158 for educational time-sharing and to demonstrate fallibility of IBM's OS/MVT operating system
7452	?	?	N	1	I	Employee	User signed on with another user's password and stole disk space
7453	?	Govt	N	1	I	Data service director	County computer and staff used for private business; jobs contracted for as consultant
7454	?	Educ	N	1	?	?	Picked phone lock; used terminal to access outside TS system
7455	2,800	?	Y	16	I	Engineer	Sixteen engineers tampered with machine to print computer plans on copier; used computer about 20% of available time for lucrative purposes

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7456	?	?	N	1	I	Comp operator	Computer operator established own service bureau business by writing programs for salary (payroll) instruction, testing and running them in company computer; discovered when he forgot printouts in computer room
7457	N	Ind	N	1	I	Staff member	Names and data on employees away at school extracted from computer files and supplied to a political party for their campaign; use was authorized by an official who was also a member of the political party
751	?	?	?	?	?	?	Intentionally erased magnetic tape by passing it through strong magnetic field; accused of sabotage, but since tape itself was not damaged court ruled no offense committed
752	15,000	?	Y	?	O	Radical organization	Time bombs caused 600 million yen damage to company's computer facilities
753	100,000	Comp serv	Y	?	I	Company	Conspiracy to destroy business; wiretapping; burned plant; two competitive computer firms traded charges of conspiracies and criminal activities
754	110,000	Sales/mfc	Y	12	I	Employee	Twelve employees belonging to a Russian spy ring disclosed secrets about Western electronic data processing techniques to an East European secret service; caught taking components, manuals, tapes and circuit photos of computers
755	?	Sales/mfc	Y	13	I/O	Comp operator	Manipulated computers and tank gauges to hide diversion of oil to other companies; barge only recorded 1/2 of oil being placed in tank for delivery to other fuel companies; employees involved were a computer console operator, oil barge captain, and owners of independent oil firms who received the stolen property; A: 61,51,29,10 & others
756	?	?	?	?	?	?	Competitors of a rental agency were underbid by small amounts; suspected password leak to compromise rental agency files; confirmations to home owners a possible leak when passwords were changed, close underbidding was eliminated
757	?	?	N	1	I	Employee	Stole mag-tape; used to address labels for union organizing activities; unauthorized access to files traced to stolen tape that 11 people had access to

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
758	?	Comp serv	N	1	I	Clerk	Borrowed safeguarded county birth record tapes had private computer service bureau prepare for updating; wanted information put on a CRT terminal in his office because clerk was tired of old-fashioned method of referring to computer printout
759	200,000	Sales/mfc	Y	12	I/O	Employee	Inventory data in computer manipulated; furniture noted as misplaced; all 12 employees had access to books showing location of each piece of furniture in warehouse
7510	?	Govt	N	1	I	Systems analyst	Wrote program to get safeguarded data, birth dates, employment records for trustee election race; caught by another employee suspicious of his actions; A:44; employed seven years; \$21,000 annual salary
7511	?	Govt	N	1	I	Director	Took six magnetic tapes to update files of Chicago Title & Trust Co., a nonclient; fired for unauthorized programming; employed seven years \$21,000 annual salary
7512	?	?	?	?	?	?	Took printout of Wallace supporters, cash, letterheads, volunteers' names; entry to campaign headquarters had to be made with a key; no suspects
7513	?	Educ	N	1	I	Student	Student turned on paper tape at terminal and in eight hours got all tape and passwords
7514	1,000,000	Sales/mfc	N	1	I	Ex-employee	Former employee stole program
7515	?	Govt	N	1	I	Ex-employee	Mid-level executive worked at OSI from 1/75 to 6/75; stole a copy of a computer program, used phone lines to defraud OSI, and tried to become a consultant to FEA on computer security; OSI did computer work for FEA, and perpetrator tapped into computer that contained proprietary FEA files
7516	12,000,000	Comp serv	Y	?	I	Company	BASS ticket outlet allegedly got copy of proprietary software from third party
7517	?	Govt	N	1	I	DA inspector	Used special computer link to get DMV info for friend
7518	56,000	Finance	N	1	O	Outsider	Posed as handyman in DP center and instructed computer to issue him checks; discovered three months after he left; unknown who hired him as a handyman
7519	1,000,000	?	N	1	I	Executive employee	Inserted data for false suppliers and truckers; paid himself; \$25,000 annual salary; had received several plaques over the years from company auditors for excellent conditions of his records

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7520	20,000	Ind	N	1	I	Comp operator	Computer operator took cash receipts, removed input documents; customers complained about accounts not being credited but were pacified for several months by offering apologies for computer trouble
7521	?	?	N	1	I	Comp operator	Operator prepared a duplicate time card for a shipping department employee; checks were signed mechanically and totaled to prove that amount dispersed agreed with total on payroll register after removing computer-generated duplicate paycheck, operator forged employee's signature and cashed check by second endorsement
7522	?	Comp serv	Y	3	I/O	Gang	Credit card ring altered credit ratings via credit verification computers; higher credit ratings allowed purchase of much merchandise; A:33,30,19
7523	?	Govt	Y	?	I/O	Employee	Fed false info into computer to issue ADC checks to friends
7524	?	Finance	Y	9	I	Company	Phony computer run used to cover reused collateral operations; insurance company accused of fraud by SEC
7525	126,000	Finance	Y	2	I	Ex-cashier	Former ten year employee cashier quit to start a disco when he got upset over promotion prospects; cost him more than expected so went to bank and persuaded a former colleague to let him take some documents to computer entry port; inserted forged debit slips; would have succeeded if bank had not changed its methods while he was gone
7526	799	Finance	N	1	I	Teller	Teller withdrew from an account and altered tape to hide; surprise audit found shortage; A:21; employed four months
7527	190,500	Sales/mfg	N	1	I	Payroll supervisor	Inflated payroll totals to make blank checks; printed checks and forged signatures; A:35; employed 18 years
7528	?	Govt	N	1	I	Clerk	Clerk changed time charges held in computer for consultant services
7529	56,000	Finance	Y	4	I/O	DP employee	Employee in automatic data processing section of bank fixed program to reduce checks to eight stockholders; issued check to fictitious person for total and mailed to outside cohorts, who deposited checks and drew money; discovered when another bank employee became suspicious of large deposits and withdrawals

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7530	15,062	Finance	Y	2	I/O	Mgr	Altered DP system to credit totals of customer service charges to his own account instead of income account; no auditing procedure for checking service account or income account; unknown caller phoned bank about theft; auditors traced back deposit slips to find offset
7531	910	Finance	N	1	I	Operator	Perpetrator's job was to resubmit mutilated checks by placing them in an envelope encoded with the account number of the check; she had two checking accounts and would write a check on one and deposit it in the other; then mutilate the check so computer would reject it and return it to be placed in an envelope; she would then resubmit it with regular checks. By causing her checks to be rejected several times, she was able to keep her checks from clearing
7532	1,800	Finance	N	1	I	Programmer	Cashed checks on own account; entered delete card in computer to remove check before it was charged to account. Discovered by observant teller
7533	200,000	Finance	Y	2	I/O	Systems officer	Fixed DP system to debit general ledger account and credit accomplice's accounts at other branches; discovered during routine audit when an unsupported debit was found in the general ledger; eight deposit slips totaling the same amount were found; \$14,000-\$17,999 annual salary; motive: gambling debts
7534	4,000	Finance	N	1	I	DP mgr	Entered dummy deposit into own savings account through a testing terminal; fixed computer to divert withdrawals against savings to another account; made withdrawals and deposited into checking; next morning returned computer program to original state; \$14,000-\$17,999 annual salary; motive: living beyond means
7535	21,000	Finance	N	1	I	DP staff	Designed way to inflate an account by a computer entry; opened a checking account at bank under different name and wrote checks against account; during routine audit, bank found checking account and deposits made into it by means of a computer entry without documentation
7536	7,257	Finance	N	1	I	Control clerk	Deposited checks into own account from another account crossed out ABA numbers so computer would reject checks; when checks returned for balancing, substituted stolen checks for own check; first account was then never debited yet other account was credited for amount of deposit; discovered in normal audit of examining proof differences

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7537	27,967	Finance	N	1	I	Accounts receivable clerk	Clerk made up new punch cards and sent to check printer; created and used bogus checks in place of those of customer with same name; caught when forged authorization would not verify
7538	65,000	Finance	N	1	I	V.P.	Channeled funds from various internal and customer accounts into own account; routine audit found unexplained credits in personal checking account; concealed for six years; A:40; employed 14 years
7539	?	Finance	N	1	I	DP supervisor	Introduced a minus at beginning of trial balance to conceal withdrawals without putting books out of balance; minuses did not appear on printouts; fellow employee noticed suspicious actions which led to discovery
7540	90,000	Finance	N	1	I	Comp operator	Took account balance card to keypunch and raised balance; when statements came out, changed balance of statements by changing card; unaware that a computer printed out all numbered passbook transactions; caught when routine audit found nothing corresponding with a \$1000 deposit to account
7541	1,000	Finance	N	1	I	Teller	Made fraudulent deposit to own account from another account; entered transactions into machine; then got key from lax supervisor to remove total from machine but not computer; tore off tape and threw away brought in passbook next day to update
7542	75,000	Govt	N	1	I	Keypunch operator	Produced 86 false payroll vouchers payable through Swedish postal system; wrote false punch tape, disengaged computer memory, sent listings of vouchers to be expected to post office; post office needed more than four months to uncover; A:25
7543	?	Finance	Y	?	O	Outsider	Con men made off with proceeds of numerous loans on basis of bogus TRW reports; only checking done by bank was by calling numbers given by applicants for place of work; all numbers located in one fictitious location
7544	?	Comp serv	Y	?	I/O	Clerk	Six men paid a clerk to alter computerized credit records of poor-risk clients; by deleting bad info and/or adding good; normal duty was to verify that necessary changes in a given credit record were made; tip-off to FBI came from one who had been approached and offered a clean credit slate for \$600
7545	?	Comp serv	Y	?	I/O	Terminal operator	Operator falsified data for gang, doctoring credit reports for poor risks

101

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7546	2,817	Finance	N	1	I	Mgr	Embezzled money, concealed by computer entries; A:37; motive: travel expenses
7547	100,000	Finance	Y	23	I/O	Claims examiner	For four years, claims examiner filled out forms with real policy numbers, false claims, and a code directing the claim check to be mailed to claimants instead of doctors; claim forms passed to keypunch operator who checked if persons were insured by Blue Cross, which they were; machine and program only checked for errors, not fraud; plan was wrecked when a person involved in scheme filled out his own form erroneously and claim was rejected; claim went to quality control supervisor, who called doctor and learned operation was never done; audit traced crime to examiner; A:26; employed six years; 12 were arraigned: A:26,27,22,51,22,26,23,51,36,35,23
7548	2,500,000	Trans/util	?	?	?	?	Fraud in water account billing; \$2.5 million missing; possible kickback for employees not billing large water accounts; possible leaky pipe
7549	380,000	?	N	1	I	Programmer	Programmer sliced off, not rounded, fractional shares and put into own account
7550	?	Ind	N	1	I	Credit clerk	Made bogus credit slips and put customers payments to own account
7551	1,250	Finance	Y	2	O	?	Daily ATM withdrawals from account; two cardholders said cards stolen
7552	418,000	Finance	Y	3	I/O	V.P.	Falsification of bank records and check kiting to cover up account deficiencies
7553	64,000	Govt	Y	3	I/O	Social worker	Fictitious payment cards fed into computer; authorized payment to fraudulent bank accounts on basis of punch card info; money was paid into 18 to 20 accounts at several banks from 5/74 to 9/75; caught when an auditor picked a fake punch card that had no corresponding file
7554	146,300	Finance	N	1	O	House-painter	Withdrew maximum from many ATMs, driving full speed, using shortcuts; had liquidated all assets; still on the loose
7555	17,600	Govt	Y	2	I/O	State official	Used social security system for six months to obtain benefits for registered fictitious children; computer got suspicious when number grew to 12

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7556	2,050	Finance	N	1	I	Treasurer	Stole deposits by manipulating computer for two months; output showed rebate to customer for overpayment on a loan but it was not reflected in the general ledger nor was customer issued a check. Resulting discrepancy was used to cover stolen deposits; suspect did not realize output copies went to auditor; A:50
7557	500,000	Finance	Y	4	I/O	Claim supervisor	For eight years, inserted fabricated account in memory banks of computer, directing union benefit checks to be mailed to a relative; spot audit unearthed account that had no file, but matter was dropped. A second audit again revealed account so computer memory was dumped; it was found that all checks were made to one person instead of a hospital A:38,37,37,.39
7558	33,123	Govt	Y	2	I/O	Operator	Consultant bribed an operator to manipulate computer so normal safeguards were overridden; issued 447 duplicate medical billings. doctors were apparently unaware that they were being paid more than once for services performed; profit for consultant came when he collected fees which were based on a percentage of state payments to doctors
7559	99,304	Sales/mfc	Y	2	I/O	Supervisor	Supervisor inserted improper vendor code, diverting checks to sister
7560	9,600	?	N	1	I	Employee	Input own name in employer's computer as receiver of payments
7561	24,000	Finance	N	1	I	Employee	Made counterfeit postal account payment cards; applied a false stamp for debiting in bookkeeping department; sums from a fictitious sender and fictitious account number were then credited to own
7562	1,600	Educ	N	1	O	Student	Computer time stolen by use of passwords found on discarded cards; operators noticed stranger submitting weekend runs; caught; confessed; repaid stolen time
7563	?	Govt	N	1	I	Police chief	Police chief may have altered own driving record through network terminal; discovered during routine inspection of printouts which included changes made, date and time
7564	15,000	Comp/serv	N	1	I	Ex-engineer	Firm rented computer time to customers connected through a phone hookup; perpetrator used others' passwords, charged time to their accounts, produced tapes for tool machine - discovered when customers complained about high bills; A:42

ID	Loss (\$)	Type of Organization	Conspiracy	no. of Perp.	In/out	Position	Description
761	100,000	Educ	N	1	I	Programmer	Programmer pulled computer wires; disgruntled over being laid off; A:34
762	?	Govt	?	?	?	?	Printout of safeguard info on soundness of national banks stolen; employee suspected because only a few people had knowledge of info stored in a locked file cabinet
763	?	Finance	Y	2	O	Electronics specialist	Alleged conspiracy to compromise bank's on-line system for TV news show; electronics specialist charged CBS with asking him to break the accounting system of a bank electronically
764	?	Govt	N	1	I	Mgr	Manager of computer center sold personal info to outsiders not authorized to use it
765	?	Govt	N	1	I	Supply clerk	Used terminal to locate items to steal; programmed system to prepare fraudulent requisitioning documents; obtained and sold items
766	?	?	N	1	I	Programmer	Fired employee went to clean out desk and wrote program that destroyed accounts receivable six months later; company published ads pleading with customers to pay debts, but company went bankrupt
767	?	Govt	N	1	O	Soviet diplomat	Diplomat tried to recruit employees of a computer manufacturing firm with access to Pentagon computers
768	1,500	Govt	N	1	I	Comp operator	Made own tape of tax assessment info and sold it; director discovered unauthorized computer time and called in investigators; A:33; employed five years
769	?	Ind	Y	?	I	Company	Illegally tapped computer banks of credit bureaus; telephoned credit bureaus, claiming a subscription to their service; obtained codes; used info to harass debtors
7610	?	?	Y	?	O	Company	Fifty-six insurance companies employed informants to gain access to FBI and IRS computerized criminal history files and get info on policy holders; posed as doctors or nurses; made simple phone calls
7611	?	Educ	Y	12	I	Student	Employees upgraded their own and friends' transcripts through computer
7612	40,000,000	Ind	Y	17	I	President	Used computer to inflate inventories and revenue to mislead stock buyers
7613	?	Comp serv	Y	2	I/O	Clerk	Through an inside clerk, salesman improved persons' credit ratings in bureau files for a fee

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7614	10,000	Sales/mfc	Y	2	I/O	Ex-programmer	A former store programmer returned and ran sales slips with computer codes filled in through the register and then cancelled; took slips to customer service department to get refund and had refunds sent to cohort; discovered when an employee overheard a refund request and mentioned it to the salesman who supposedly sold the merchandise; A:26,25
7615	5,800	Educ	N	1	I	Student	Fifteen computer parts taken singly, possibly to build system to tap main computer
7616	?	?	N	1	I	Employee	Illegally copied computer tape
7617	?	Finance	N	1	I	Teller	From 1/73 to 12/75, altered data so that overdrafts of friends would not appear; for compensation received a new roof, two necklaces, and beer; A:45; employed 30 years
7618	8,200	Finance	?	?	?	?	Unauthorized withdrawals by daily ATM use; account holder never received card
7619	400	Finance	?	?	?	?	Unauthorized withdrawal following removal of hold on ATM account
7620	1,000	Finance	?	?	?	?	Unauthorized withdrawal; ATM cards and PIN still at institution; card use stopped on the same day machines were instructed to capture so fraudulent card was never recovered
7621	30,000	Finance	Y	6	I/O	Bank clerk	Clerk had access to computer which showed dormant accounts, enabling withdrawal of \$30,000; five accomplices made withdrawals under surveillance by bank security cameras
7622	9,585	Finance	N	1	I	Comp operator	Operator put deposits in own account instead of correct account through computer; a spot check discovered the missing funds
7623	90,000	Finance	Y	33	I/O	Employee	Two employees processed bogus claims through computer terminal; 31 others charged with receiving and negotiating bogus claim checks; A:31,34
7624	?	Govt	Y	?	I/O	Comp operator	Rigged computers to approve fraudulent duplicate medicaid bills and kick out vouchers for payment of bills
7625	1,176	Sales/mfc	N	1	I	Payroll clerk	For two months, entered wrong info in computer to steal from employer; A:24

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7626	17,000	Sales/mfc	N	1	I	Ex-supervisor	Clerk programmed fictitious data to issue vendor checks; fed into computer; checks were retrieved before being sent to vendors and placed for deposit only in own account; clerk was a former bank employee and knew the people she dealt with facilitating the scheme; motive: in debt; A:46
7627	14,000	Finance	N	1	I	Ex computer operator	Between 5/74 and 3/76, made false entries in bank records in bank computers
7628	150,000	Finance	N	1	O	Outsider	Due to apparent clerical error, savings account was given the same number as that of a corporation; account holder withdrew funds and took to Oregon; A:36
7629	?	Finance	N	1	?	?	Cash card stolen from home; later PIN stolen, used for withdrawals
7630	21,240	Govt	N	1	I	Wage officer	When doctors claimed expenses, wage officer put figure on payroll computer; doctors would be paid salaries and expenses together at end of month; rules allowed expenses to be paid direct to doctors immediately so perpetrator would pay doctors by computer and then have a hand-issued check for the same amount made out, which she paid into her own account; caught when a doctor called the department personally to get expenses paid immediately and found a check already issued; a checkup revealed a claim also in the computer; A:32; two year scheme
7631	?	Govt	N	1	I	Wage officer	When terminated doctors left, computer was programmed not to issue further salary checks, but details were not erased. After a short time, perpetrator would re-employ them on the computer and intercept salary checks which she would endorse fraudulently and pay into her own account; A:32
7632	950	Finance	N	1	I	Computer operator	Used position as program maker in a computer system to produce counterfeit cash cards with the computer; cashed
7633	14,269	Govt	Y	4	I/O	Computer operator	Computer operator created food stamp accounts for bogus identities; caught by entering funny names such as "King Kong Baby"; two cohorts; A:23,22,31
7634	608,000	Comp serv	N	1	I	President	For four years added hours to employee records and added fictitious employees; took pay; discovered by auditors; A:55
7635	109,000	Finance	N	1	?	?	Got accounts in false names; withdrew money with false identification

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7636	13,430	?	N	1	I	Employee	From 1971-76 falsified punch cards, got unjustified loans and compensation
7637	5,100	?	N	1	I	Employee	Falsified punch cards
7638	1,347	Finance	N	1	I	Employee	Used falsified punch cards to transfer funds from bank's account to own
7639	218,000	Finance	N	1	?	?	Withdrew from false accounts, falsified automatic banking cards and used
7640	70,000	Govt	N	1	O	Prisoner	Prison inmate used prison computer shop to penetrate the IRS system through the commercial TS network employed by the prison and the tax agency; filed eight fraudulent W-2 forms and returns for tax refunds
7641	?	Comp serv	Y	?	O	Student	Used minicomputer from father to get passwords and access unilink service
771	?	Educ	Y	8	I	Computer operator	Employees shut off air conditioning and power in labor dispute over rotation assignments
772	?	Finance	N	1	O	Outsider	Man fed up with computers; smashed window of bank; fed nonsense into terminal; police came when he tripped alarm; A:35
773	15,000	Sales/mfc	N	1	I	Employee	Terminated employee destroyed key file that cost \$15,000 to generate
774	?	Govt	Y	3	I	Keypuncher	Keypunchers disgruntled over pay raise deleted arrest records of 75 people; discovered when terminals were wired to detect tampering
775	100,000	Sales/mfc	Y	?	O	Looters	During blackout, looters destroyed Wang mini-computer and financial data
776	2,100,000	Finance	Y	5	I	Employee	Altered computer and bookkeeping systems to conceal brokerage firm's failure to obtain physical possession of stocks for customers
777	?	Sales/mfc	Y	2	I	Supervisor	When fired, stole 500 financial tapes and disks which contained all the future financial plans of ICC in Europe; security guards, accustomed to strange working hours helped load the tapes in car; held for ransom; called ex-boss and demanded \$400,000; A:25
778	17,000,000	Govt	Y	?	I	?	Gang used army logistics system to order, move and store computerized inventory items at convenient locations

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
779	?	Comp serv	N	1	I	DP mgr	Two companies, A & B, consolidated work on a computer with B's DP manager running the operation; he persuaded A and B to operate the machine also as a computer bureau for other companies; manager also worked for company C, another inhouse installation that sold time; company C found out that the computer clock that records time used had been out of order and time was logged manually; unauthorized sales of computer time for cash payments going into the manager's pocket could have been considerable
7710	?	Educ	N	1	I	Student	Student tapped phone lines, recorded computer signals transmitted on it, and thus obtained an access code that let him obtain relatively sensitive data from the computer
7711	?	Govt	Y	2	I	Agents	Two USDEA agents were involved in a conspiracy to sell computerized data about individuals associated with the drug world; DEA suspected someone of removing data so they created a fictitious file and entered false data into the computer; one agent returned to the DEA headquarters and removed the file, unaware that he was being videotaped
7712	100,000	Sales/mfc	N	1	I	Programmer	Computer company had entrusted perpetrator with disks to work on and refine at another office; fled with them; suspected of attempting to sell them on the black market for \$100,000; A:25
7713	?	Sales/mfc	Y	2	?/O	Student	Student was granted access to system as an aid for academic project; found that he could tap into the firm's main computer, which controlled what items the company shipped and received; with the aid of a cohort, concocted a fictitious firm and address and used his access to the computer to order merchandise to be shipped to this address; later instructed computer to mark bill paid; cohort was dissatisfied with share and told authorities
7714	?	Comp serv	N	1	I	Mgr	Took service bureau mailing lists and sold to own new customers; manager had been fired in a dispute over how well records were being kept; he returned the next day for six hours, after which records and tapes were discovered missing

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7715	312,000	Sales/mfc	Y	4	I	Executive	Three of four partners in a wholesaling firm operated a carpet outlet store on the side; they know the details of the order flow procedure and the only input that would generate an invoice ticket was a delivery ticket; they placed orders with the firm for carpeting and by-passed normal delivery process by picking up the material in a rented van at the will-call desk to conceal the actual destination from personnel. An employee, an ex-convict, destroyed the fake delivery tickets because of threats to expose his past; uncovered when firm manager found an undestroyed delivery ticket for which there was no documentation
7716	?	Educ	N	1	I	Student	Worked part-time in the registrar's computer area and got unearned Phi Beta Kappa status by changing his and others' grades
7717	200,000	Comp serv	Y	?	I/O	Employee	Upgraded computerized credit ratings for 30 people
7718	?	Ind	Y	2	I/O	Police chief	Police chief sold safeguarded criminal histories stored on the state's computerized crime data network
7719	18,000	Finance	Y	4	I/O	Teller	Used computer terminal to locate inactive savings accounts and transferred money to fictitious accounts; used money to cover debts at a social club with three friends, who made the withdrawals and split the money; discovered when a customer complained; A:26,30,27,29
7720	23,000	Sales/mfc	N	1	I	Payroll clerk	Created fictitious employee and time records and cashed payroll checks
7720	25,000	Finance	N	1	I	V.P.	Over 14 months, manipulated internal clearance account, transferred funds to other accounts - his personal checking, his mother's, and a school account for which he was treasurer; concealed by false entries on records; A:44; \$40,000 annual salary; employed 22 years; motive: gambling debts
7722	?	Finance	?	?	I/?	Employee	Computer records altered to conceal increasing company deficit
7723	24,187	Finance	N	1	I	Employee	Made false entries on bank records
7724	6,000	Finance	Y	11	I	Employee	Manipulated computer to allow withdrawals from customer accounts; A:22 plus ten others, ages unknown
7725	109,000	Govt	N	1	I	Payroll supervisor	Set up dummy accounts and overcharged schools for salaries; took money

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7726	450,000	Finance	N	1	I	V.P.	Responsible for conversion to new system; diverted money from accounts
7727	2,750,000	Govt	N	1	I	Employee	Programmed fake employee names on payroll; checks were printed; losses totalled \$2.75 million in nine months
7728	?	Comp serv	Y	?	I	Employee	Employees went into the customer info file (CIF) at night, transferred quarterly savings accounts to their own CIF numbers and then back after having made from \$10,000 to \$12,000 through ATMs over a weekend
7729	?	Govt	Y	3	I/O	Comp operator	Operator produced checks on unemployment account and had others cash them
7730	?	Govt	N	1	O	Outsider	Collected interest while waiting to get computer error corrected; interest collected bought him a car and a pool; A:36
7731	?	Ind	Y	3	I	Company	Wrote off and took as income customers' unclaimed credit balances
7732	64,000	?	N	1	I	Clerk	For one year, fed phony payroll into EDP; entered names on payroll list of those on vacation, sick or no longer with the company; collected extra cash wages from voucher for self; co-workers noticed discrepancies in wage statements, and a colleague found empty payroll envelopes with names on them in a wastebasket in the suspect's office
7733	91,000	Finance	N	1	I	Employee	Over 3.5 years, set up 35 false payroll accounts at bank where employed; put cash in accounts by granting fake persons a payroll account loan; when he cashed a check on his personal account, and it was checked by the bookkeeping department, he replaced it with a check drawn on an imaginary account, signed and stamped by him
7734	1,000,000	Ind	Y	7	I	Manager	For five years, programmers keyed a row of switches on computer panel that would boost the number of trifecta winners at dog tracks; phony tickets were printed for extra winners created by computer; cashed more winning tickets than sold
7735	?	Prof/org	Y	2	I	Longshoreman	Had someone else fraudulently insert his longshoreman badge into computerized system at hiring center to check him in as being available for fill-in work; improperly received benefits while working on docks elsewhere; A:37

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7736	17,000	Govt	Y	4	I/O	Accountant	Accountant stole and forged cancelled city employee payroll checks; finance department official became aware of missing checks when a store manager brought one in; three accomplices; A:26,31,23,22; employed three years; \$1,222/monthly salary
7737	1,000	Govt	?	?	?	?	IBM machines gave \$5 ticket when 25c ticket was inserted; problem surfaced when youngster offered a TV reporter a \$5 ticket for \$3
7738	4,885	Finance	Y	2	O	Outsider	Made phony ATM deposits; withdrew, and mailed to cardholder accomplice
7739	500,000	Sales/mfc	Y	?	I/?	Employee	Input false payment info into DP system for two years; underbilled for plastic bags sold to another company; probably used flagging code that would falsely prompt the CPU to indicate certain amounts receivable as paid
7740	171,756	Finance	Y	2	I/O	Margin clerk	For two years, changed stock purchase records to allow loans; wrote and cashed checks
7741	?	Finance	Y	?	I/?	Programmer	Phony account, bogus sales, checks produced, all computer records erased; caught when one person involved informed FBI
7742	40,000	?	Y	5	I/O	Employee	Computer-relayed race results allowed bets in Tijuana before official result; one person radioed in winning horses to another, who phoned info to a computer-operated message service. Messages were then relayed to a man near the betting window; an employee inside set the track clock back 1.5 - 2 minutes, lengthening the bet-taking deadline; A:22,22,44,30,40
7743	60,000	Finance	N	1	O	Camera dealer	Registered the latest of his photo-supply companies as a Visa credit card merchant; obtained a list of credit card holders and numbers and forged names on sales slips for fake purchases; deposited them in bank and had them transferred to a Swiss bank account; when he requested a second transfer, the bank refused and called in postal inspectors who discovered scheme through signatures; A:33
7744	11,000	Finance	N	1	I	Employee	Falsified bank receipts
7745	?	Govt	?	?	?	?	Rate changes made on payment card
7746	75,000	Finance	Y	2	O	Outsider	Withdrew from \$1,000,000 which bank recorded in error for \$1,000

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7747	55,000	Govt	Y	2	I/O	County buyer	Entered invoices for payment to fictitious vendors; deposited checks and withdrew; discovered when officials in county auditor's office found false invoices; A:38,27
7748	60,000	Finance	Y	5	I/O	Employee	From late 1976 to mid 1977, processed fraudulent Blue Cross claims; mailed checks to fictional names; A:35,27,42,49,28
7749	1,000	Finance	N	1	O	Outsider	Customer inserted plastic bank card and code to activate ATM; stranger asserted it was broken so customer walked away, leaving machine hot for several seconds; stranger pushed in withdrawal amounts
7750	3,000	Finance	N	1	O	Maid	For three months, maid intercepted ATM and code in mail and used before owner realized
7751	1,200	Finance	?	?	?	?	Withdrew \$1,200 from ATM; card owner denies card was used
7752	32,000	Finance	Y	5	I/O	Key punch supervisor	Two Blue Cross employees processed 18-20 phony claims for selves and others; three nonemployees received part of insurance money in exchange for use of their names and card numbers; later destroyed checks; A:26,30
7753	39,000,000	Ind	Y	6	I	Official	Used program to freeze liabilities, raise value of auto insurance stock
7754	78,000	Finance	N	1	I	Ex-DP operator	Entered phony deposit record by phone; withdrew by check; employed two months; A:29
7755	144,000	Sales/mfc	Y	2	I	Mgr	Used employer's computers without authorization to operate private business of arranging sheet music for publishers; A:41,44; employed from 1972 to 1977
7756	?	Sales/mfc	N	1	I	Programmer	Inserted trapdoors in developing UNIX for PDP-11 for Bell labs; motive: prank and challenge
7757	?	Govt	N	1	I	Student	For two to three weeks, wiped out programs and inserted obscene ones
7758	10,000	Govt	Y	2	I	Maintenance engineer	For two months, subcontractor employees used time for own business; also stole equipment; A:28,30
7759	?	Sales/mfc	Y	?	I	Company	Disclosed safeguarded beer price info on software demo to competitor
7760	?	Educ	Y	3	I	Student	Gave themselves unauthorized privileged access via phone lines and reserved memory in campus computer

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
781	?	Sales/mfc	N	1	I	Employee	Employee left, taking programs on tape
782	?	Educ	Y	2	I	Student	Attempted to alter student records in computer; A:18,20
783	200,000	Educ	?	?	?	?	One thousand printed circuit and other control boards removed from IBM 360/40
784	30,000	Finance	N	1	O	Outsider	Withdrawn from deposit made by bank's error in giving two accounts the same number; subject vanished; A:26
785	89,000	Govt	N	1	I	Programmer	Contract programmer issued checks using name of former city treasurer; A:40
786	23,000	Govt	Y	3	I/O	Computer operator supervisor	Created false info and transmitted it to a computer, bypassing normal authorization procedures; info re- activated terminated cases, sending payment checks to persons specified rather than former recipients; perpetrator cashed checks; investigation was initiated when other offices received computer- generated documents which were issued whenever the status of a case was changed and these did not match any of their own cases
787	?	Camp serv	N	1	O	Outsider	Computer credit card mail fraud
788	1,350	Ind	?	?	?	?	Withdrawal from ATM using stolen ATM card
789	108,314	Govt	N	1	I	Employee	Issued and cashed 72 checks to former employees caught when an employee received a W-2 form showing more than she received and complained
7810	104,000	Finance	N	1	I	Ex-con- troller	Impersonated the company's corporate treasurer to order fedwire transfer to western bank; bank detected odd info in the notice of the impending transaction and called the company to verify
7811	100,000	Finance	N	1	O	Coin dealer	Keypunch error deposited \$100,000; withdrew; spent \$26,000 before capture; error discovered during routine audit; A:55
7812	927,000	Finance	N	1	O	Bookkeeper	Keypunch error credited wrong account; holder wrote several checks; skipped; discovered when a client questioned about his wired transfer; A:52

113

ID	Loss (\$)	Type of Organization	Conspiracy	No. of Perp.	In/out	Position	Description
7813	70,000	Prof/org	Y	5	I/O	Clerk	Clerks stored bet in computer until home stretch; cancelled if bet was loser; one of two bettors would be the last person in line at window and would place bets just before machines were locked by steward but would not give clerk money; if bet was a loser, clerks would cancel and if it won, clerks would print winning ticket; clerks received \$5-100 tips; caught when state's computer detected their computer assigning a 15-digit code to every ticket, whether printed or cancelled
7814	300,000	Sales/mrc	Y	4	I	Reception-ist	Computer and records burned; auditors turned up a mysterious entry of \$141,000; between March and August, checks totalling \$300,000, were written against their balance
7815	?	Ind	?	?	?	?	Person linked to on-line user with a phony story and tried to get user to give a password for a directory
7816	?	Ind	Y	3	I	Student	Students used guest access allowed by a legitimate user to create mischief, change passwords, order manuals, etc.

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7. AUTHOR(S) John Heineke and Associates				3. RECIPIENT'S ACCESSION NO.	
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55