



# Our Experience

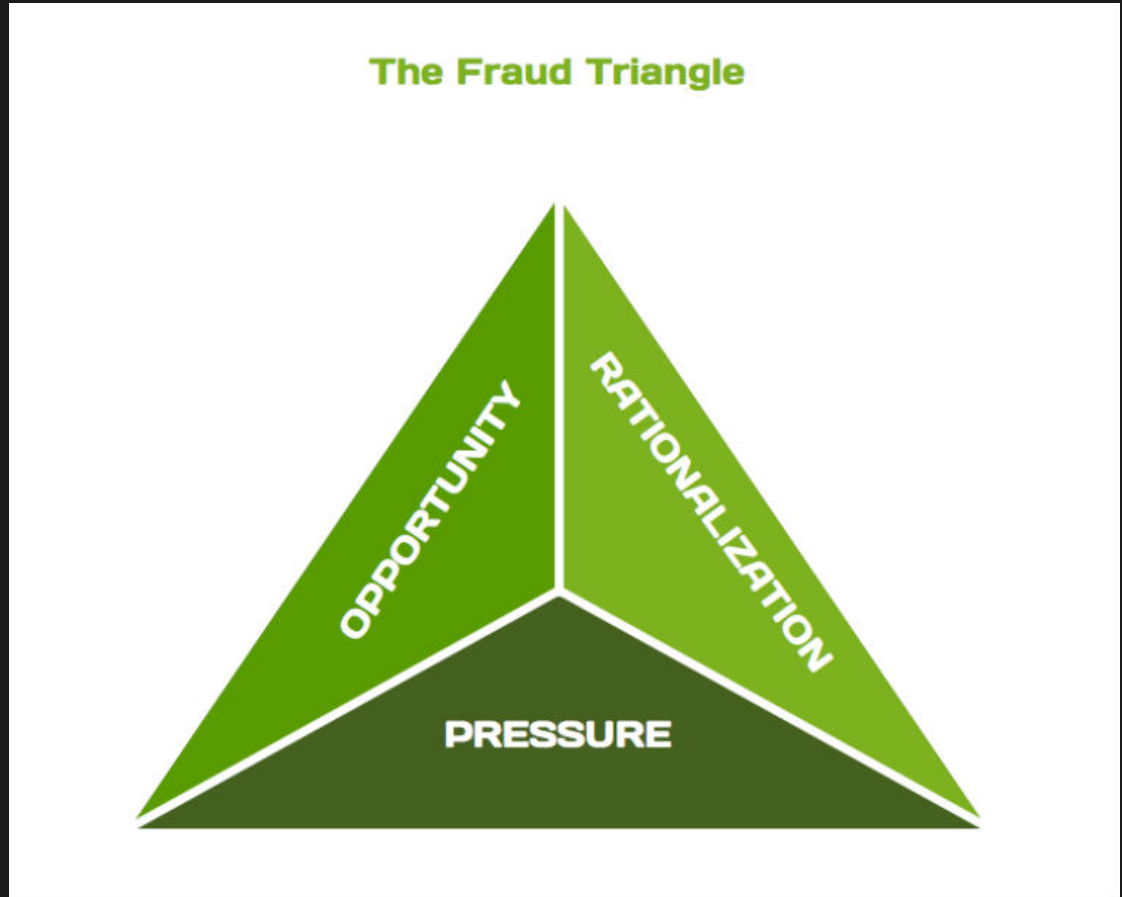
Travis County Tax Office

Tax Assessor-Collectors Association

Annual Conference

Galveston 2019

# Why People Commit Fraud



# Opportunity

- Weak Internal Controls
- Lack of Policy Enforcement
- No Separation of Duties
- Bad Culture

# Pressure

- Greed
- Financial Difficulties
- Living Beyond Means
- Unrealistic Targets

# Rationalization

- "I'm Underpaid"
- Sense of Entitlement
- Need to Provide for Family / Lifestyle
- "Borrowing"

# No Magic Bullet



# Do The Easy Things That Take Time

- Title Audits
- Restrict Access (Voids & Modify)
- Blind Close Outs
- Review the Obvious

## 3 IMPORTANT THINGS

- Redundancy
- Transparency
- Complacency



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# REDUNDANCY

- Minimum of 3 for every task
- Job Rotation
- Segregation of work

# TRANSPARENCY

- Staff must understand requirements
- Same rules for everyone in the office
- Don't discount employee morale

# COMPLACENCY

- Never, ever think "Can't happen here"
- Question everyone and everything
- Trust but verify

# MUST DO

- Be present
- Keep it simple
- Consistency