

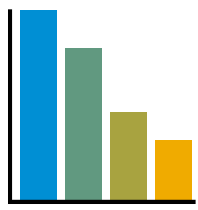
# The Painful Cost of Fraud for Small Businesses



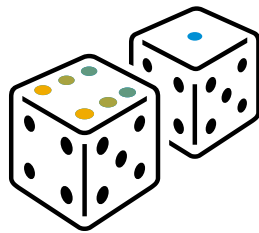
With employees spending more money across more spend categories using more payment methods than ever before, employee fraud has never been more complex. And while occupational fraud and compliance violations are expensive for any business, small businesses face even greater risks when these events go undetected.

To safeguard your organization, you need a partner that understands the impact of fraud on small businesses and delivers right-sized solutions. But don't take our word for it. See for yourself.

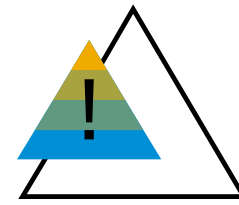
## THE RISK AND IMPACT OF FRAUD ON SMALL BUSINESSES



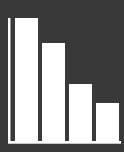
**GREATER LOSSES**



**UNIQUE RISKS**



**INCREASED VULNERABILITY**



**Small businesses lose almost twice as much per scheme to occupational fraud**

Median loss per scheme for businesses with less than 100 employees:

**\$200K**

Median loss per scheme for businesses with more than 100 employees:

**\$104K**

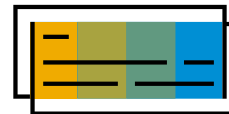


**Small business face greater fraud risks than larger businesses**



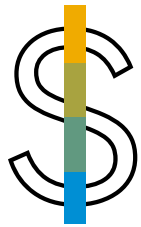
Expense reimbursement fraud is nearly

**2X MORE LIKELY**



Check and payment tampering is nearly

**3X MORE LIKELY**



Payroll fraud is nearly

**3X MORE LIKELY**



Skimming is

**2.5X MORE LIKELY**



**Small businesses have fewer anti-fraud controls in place than larger companies**

**Only 1 small business has proactive data monitoring and analysis systems compared to every 3 larger businesses**

## Putting safeguards in place is essential

Detecting fraud earlier can significantly reduce costs. In fact, small businesses with proactive data monitoring and analysis systems can **reduce losses by over 50%**.

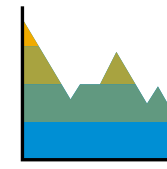


Organizations with anti-fraud safeguards

**detect fraud up to**

**50%**

**more quickly**



Anti-fraud safeguards can

**lower fraud losses**

**by as much as**

**54%**

Contact your account manager to learn more about how **SAP Concur** can be your partner in risk management, fraud detection, and increased compliance.

[Contact us »](#)

Sources:

Report to the Nations: 2018 Global Study on Occupational Fraud and Abuse, ACFE, 2018

Empower Organizations to Digitally Transform Their Expense, Travel, and Invoicing Processes, IDC, October 2018

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