ACFE’s 2026 Report to the Nations Highlights Ongoing Fraud Risks for Organizations



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The Association of Certified Fraud Examiners (ACFE) recently released its ***2026 Report to the Nations***, a global study of occupational fraud based on 2,402 cases across 143 countries. The findings provide a valuable look at how fraud occurs, where organizations remain vulnerable, and which prevention and detection measures continue to be most effective.

One of the report’s most notable findings is that organizations lose an estimated 5% of annual revenue to fraud each year. The cases analyzed resulted in more than $3.4 billion in losses, with a median loss of $104,000 per case. Fraud also remains difficult to detect quickly, with the average scheme continuing for approximately 12 months before being discovered.

Asset misappropriation remains the most common type of occupational fraud, while corruption continues to be a significant concern for organizations across industries. Although financial statement fraud is less common, it results in substantially higher losses than other fraud schemes, making it one of the most damaging risks organizations face.

The report also reinforces the critical role employees play in fraud detection. Nearly half of all cases were uncovered through tips, making employee reporting the most effective detection method by a wide margin. Organizations that foster a culture of transparency and provide accessible reporting channels are often better positioned to identify issues before losses escalate.

Another consistent theme throughout the report is the importance of strong internal controls. Many fraud cases involved either missing controls or situations where existing controls were overridden. Basic control activities such as segregation of duties, management review, approval processes, and ongoing monitoring continue to serve as some of the most effective defenses against fraud.

The findings also demonstrate a clear connection between detection speed and financial impact. Fraud schemes identified early generally result in significantly lower losses than those that remain undetected for extended periods. As

a result, organizations should focus not only on preventing fraud, but also on strengthening their ability to identify suspicious activity quickly.

For leadership teams, the report serves as a reminder that fraud risk management should remain an ongoing priority. Regular fraud risk assessments, effective reporting mechanisms, strong internal controls, and a culture that emphasizes ethics and accountability can help reduce both the likelihood and impact of occupational fraud.

As organizations navigate an increasingly complex risk environment, the 2026 *Report to the Nations* provides a useful benchmark for evaluating existing fraud prevention and detection efforts and identifying opportunities for improvement.

If you would like to discuss your organization’s fraud risk management program, internal controls, whistleblower processes, or fraud risk assessment practices, our team is available to help.