Internal Fraud & End-to-End Fraud Management



This presentation is intended to be used for Reap Annual Audit Summit 2026 only

Introduction



YOSAWAT JIRACHOKCHAIWONG

COO & Co-Founder

- Serial entrepreneur in tech companies (17 companies)
- One company had over 1M users
- Another company sold around 10% of daily usage of fuel oil
- Another company sold education toolkits to 17,000 schools in Thailand

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แนวทาง

- เล่าผ่านเคสจริง บนหัวข้อย่อยที่เจาะลงไปกับ
  - Governance,
  - Risk Assessment,
  - Prevention & Detection,
  - Fraud Investigation and Corrective Action และ
  - Monitoring Activities & Reporting (Continuous Improvement)

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The most dangerous perpetrator is the one you trust the most.

The Profile

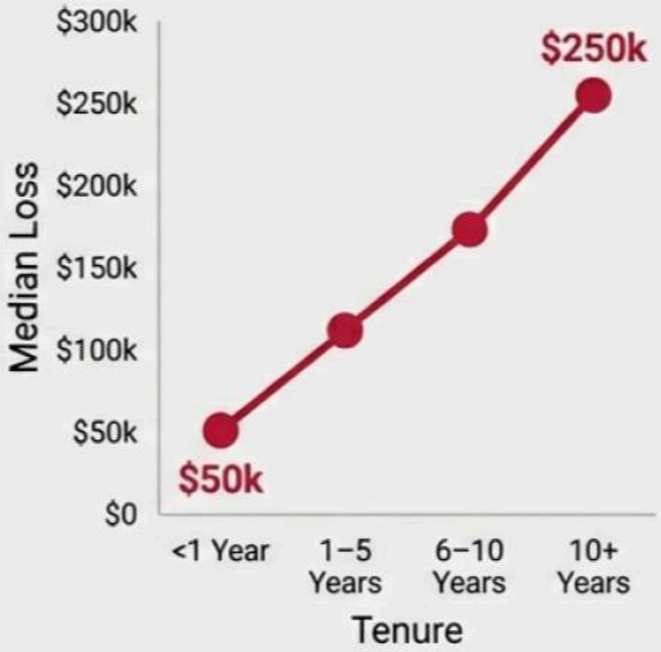


Education: 67% University Degree or higher.

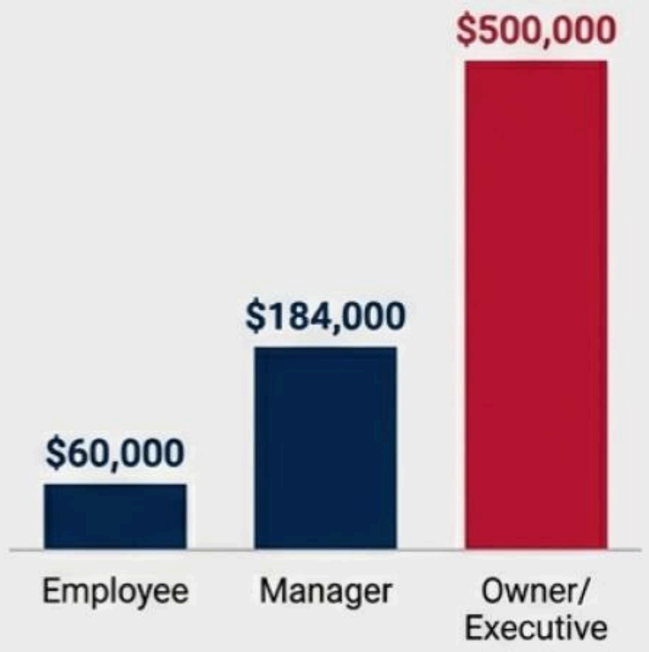
Age: 69% aged 31–50.

Gender: Predominantly Male.

The Tenure Risk



The Authority Multiplier



Losses caused by executives are 7x higher than those caused by line employees.

https://www.acfe.com/-/media/files/acfe/pdfs/rttn/2024/2024-report-to-the-nations.pdf

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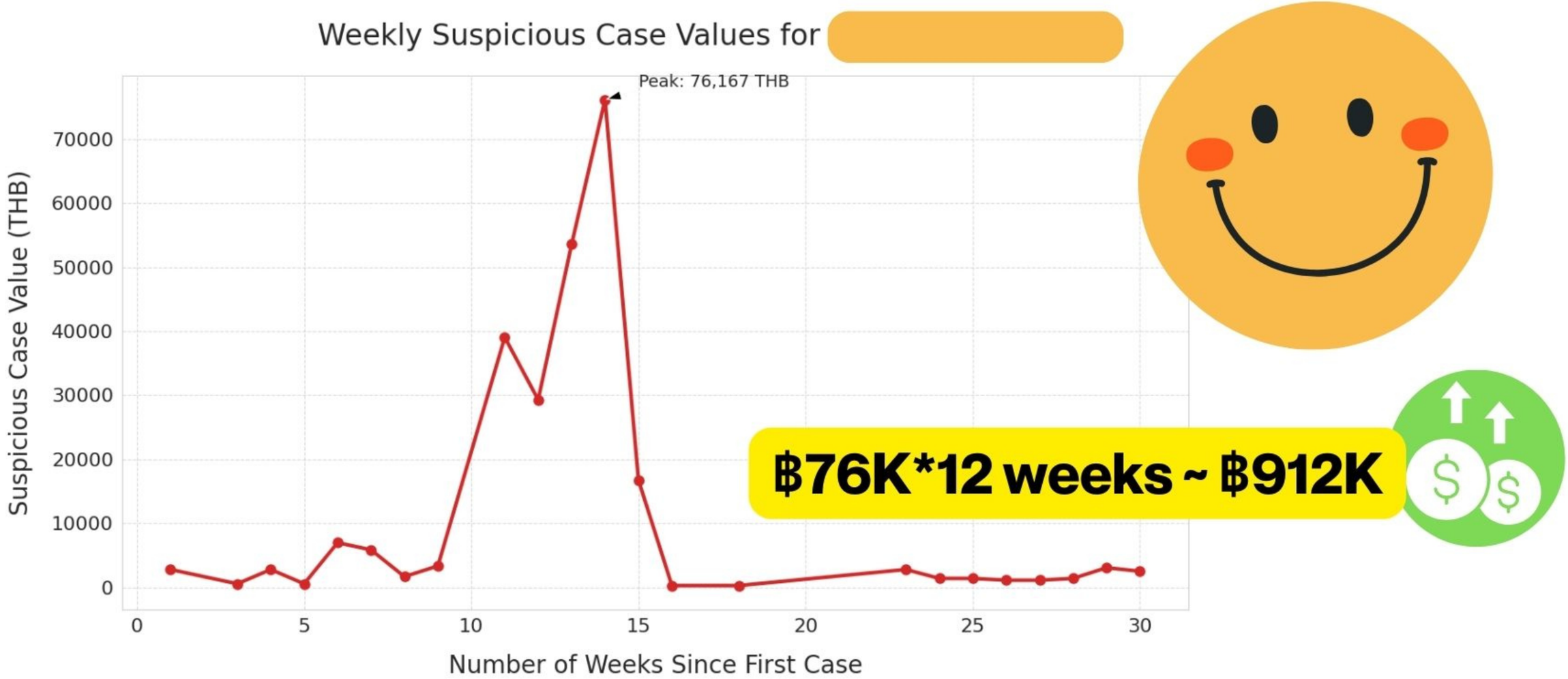
Culture = “Immune” system



https://www.acfe.com/-/media/files/acfe/pdfs/rttn/2024/2024-report-to-the-nations.pdf

Massive Loss was Stopped



฿76K*12 weeks ~ ฿912K

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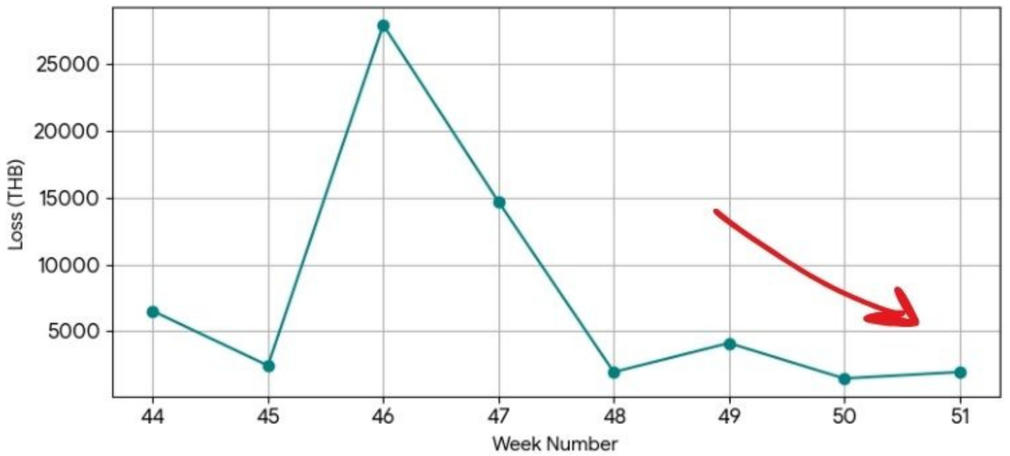
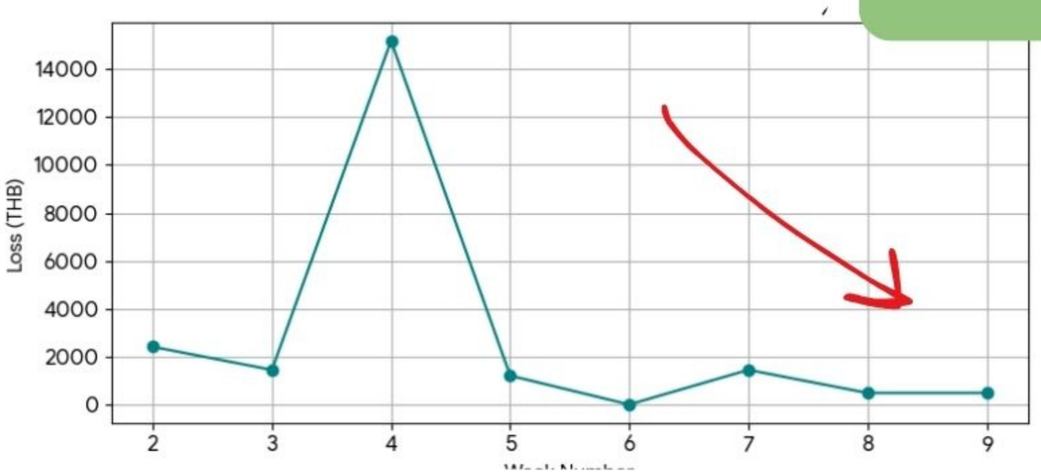
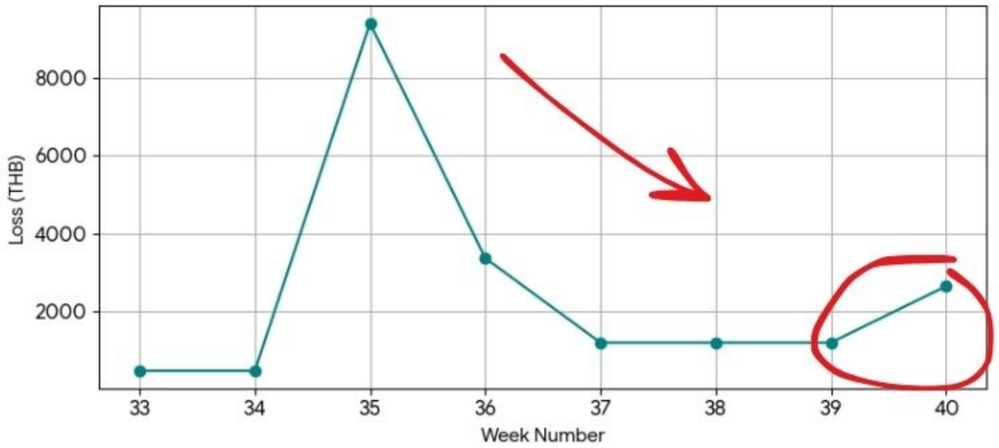
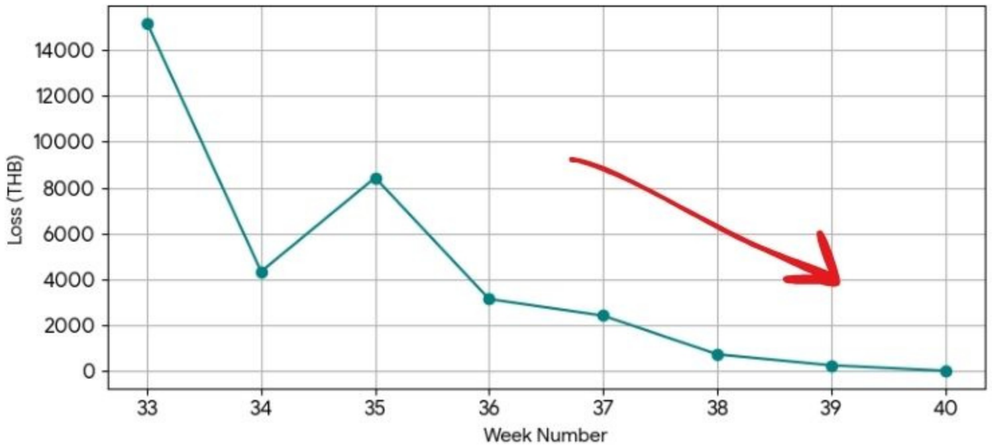
During the Past 8 Weeks

Controlled









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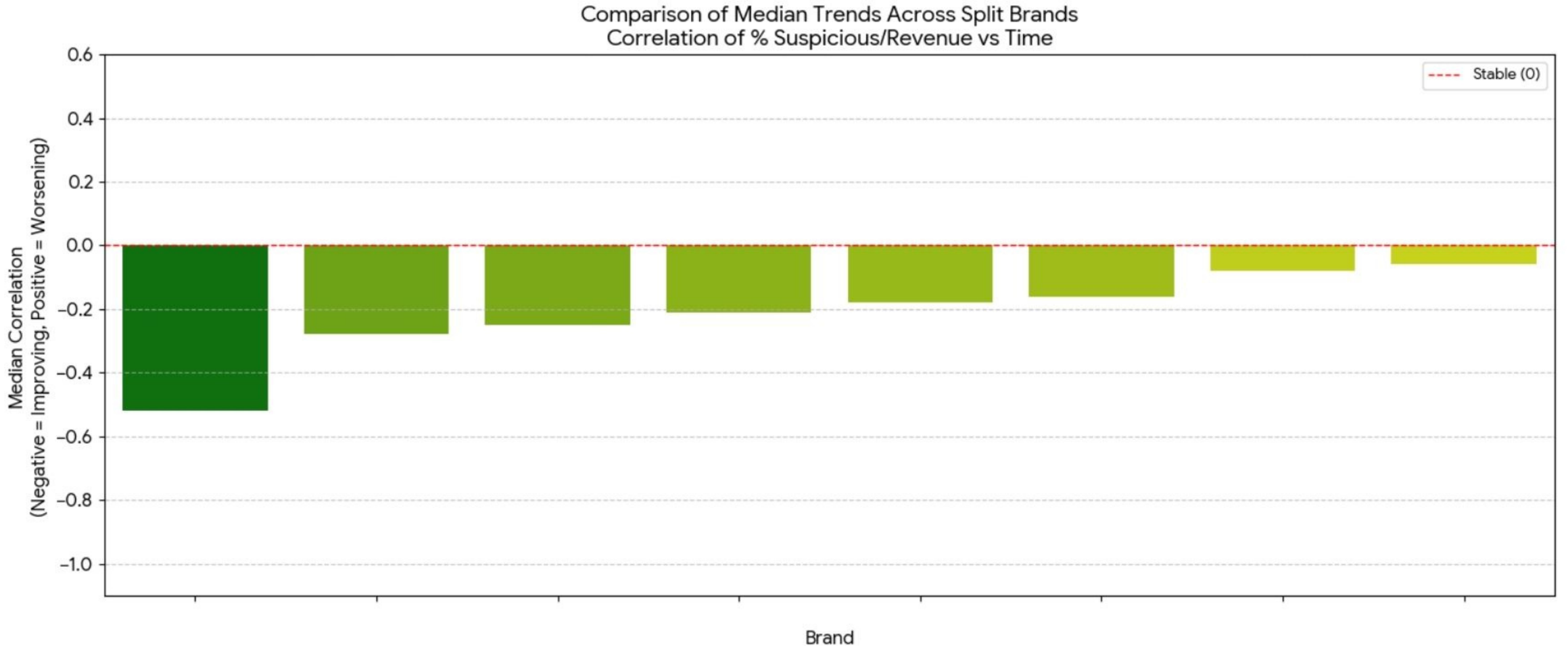

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Continuous Improvement

Continuous Detection

Action correction



Continuous Correction

Discover loopholes → System Iteration/redesign

GrabFood Dine Out Deals

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Think like a Fraudster

- APR สามารถควบคุมการสูญเสียจากคลังให้อยู่ภายใน 0.5% ของมูลค่าสินค้าคงคลัง
- เพราะเริ่มต้นระบบจากการคิดว่า ถ้าเราเป็นคนโกง เราจะโกงบริษัทเราอย่างไร?
- แต่ยังมีบางส่วนที่ยังปิดช่องโหว่ไม่ได้นั่นคือ CRM Fraud

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