CFE Credential

Exam Candidate Handbook

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About the ACFE

Founded in 1988, the Association of Certified Fraud Examiners (ACFE) is the world's largest anti-fraud organization and premier provider of anti-fraud training and education.

The ACFE's mission is to reduce the incidence of fraud and white-collar crime and to assist members in fraud detection and deterrence. To accomplish our mission, we:

- Provide bona fide global qualifications for Certified Fraud Examiners (CFEs) through administration of the CFE Exam.
- Set high standards for admission, including demonstrated competence through mandatory continuing professional education.
- Require CFEs to adhere to a strict code of professional conduct and ethics.
- Serve as the international representative for CFEs to business, government and academic institutions.
- Provide leadership to inspire public confidence in the integrity, objectivity and professionalism of CFEs.

What is the CFE Credential?

The Certified Fraud Examiner (CFE) credential is recognized and accepted worldwide as the standard of professional excellence in the anti-fraud profession. Credential earners must pass a rigorous four-part examination covering the major disciplines that comprise the fraud examination body of knowledge: Financial Transactions and Fraud Schemes, Law, Investigation and Fraud Prevention and Deterrence.

CFEs have a unique set of skills that are not found in any other career field or discipline; they combine knowledge of complex financial transactions with an understanding of investigative techniques, law and how to resolve allegations of fraud.

Those who earn the CFE credential demonstrate expertise in fraud prevention, detection and investigation; understand the underlying factors that motivate people to commit fraud; and are trained to identify red flags that indicate evidence of fraud and fraud risk. They are able to trace fraudulent transactions, interview suspects to obtain information and confessions, write investigation reports, advise clients on their findings and testify at trial.

The CFE credential is documented evidence of expertise and experience, representing a high level of skill, knowledge and professionalism. ACFE research indicates that organizations with CFEs on staff uncover fraud 50% sooner and experience fraud losses that are significantly smaller than organizations that do not have CFEs on staff.

- Signifies expertise and competence in fraud examination
- Helps minimize risks to your organization
- Demonstrates a continued commitment to staying current on trends in the industry through maintenance of continued professional education

Nondiscrimination Policy

The ACFE does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation or military status in any of its activities or operations.

About this Handbook

The CFE Credential Exam Candidate Handbook provides a blueprint for the CFE credential to all aspiring and current candidates. The policies and procedures outlined in this document will guide you through the certification process, including exam and certification eligibility requirements and guidelines. The ACFE reserves the right to revise or update these policies, with or without notice, at any time.

Please review this Handbook carefully, with special attention given to the content outline and examination process.

Eligibility Requirements for Becoming a CFE

Before applying to become a CFE, aspiring candidates must meet the following eligibility requirements:

- Be an associate member of the ACFE in good standing.
- Meet minimum academic and professional requirements (described in more detail below).
- Be of high moral character and agree to abide by the bylaws and **Code of Professional Ethics of the ACFE**.

Academic and Professional Requirements

As part of the application process for the CFE Exam, candidates must provide proof that they meet the stated academic and professional requirements to become a CFE.

Point System

Eligibility is determined by a point system, which awards credit for education, professional affiliations and experience.

- To qualify to take the CFE Exam, a candidate must have at least **40 points**.
- To be eligible for certification as a CFE upon passing the exam, a candidate must have a minimum of **two years of professional experience** and **50 points**. Points can be earned before passing the exam or up to five years after the date that a candidate successfully passed their last exam section.

Check your eligibility with our calculator at **ACFE.com/CFEPoints**.

Academic Requirements

Any points claimed for education must be from an accredited institution of higher learning. No specific field of study is required. If you do not have a degree but have some education from an institution of higher learning, you may claim credit for each full year that you completed. You may also substitute two years of fraud-related professional experience for each year of academic study.

Academic Points	
No Degree Earned	10 points per year[1]
Associate Degree	20 points
Bachelor's Degree	40 points
Master's Degree[2]	5 points
Ph.D.	10 points
J.D.	10 points

Professional Affiliations

In addition to academic education, the ACFE has approved select professional affiliations (i.e., certifications/credentials) as equivalent to 10 academic points. You can **view a complete list here**.

This list is reviewed annually by the ACFE for changes or additions.

Fraud-Related Experience

Fraud-related work experience may also be used to earn points.

Professional Experience Points[3]	
2 years	10 points
4 years	20 points
6 years	30 points
8 years	40 points
10 years	50 points

[1] One academic year is equivalent to 24 completed credit/semester hours or equivalent.
[2] Additional academic points are calculated by a base of 40 points earned from a bachelor's degree or equivalent. For example, if you submit only a master's degree, you will be awarded 45 points.
[3] Experience is defined by 40 hours per work week. Part-time work may not be eligible for full points. Concurrent experience cannot be claimed.

The **ACFE's Board of Regents** has established the following categories as acceptable fraud-related professional experience:

- **Accounting and Auditing:** Candidates may qualify if they have experience as an accountant or auditor (e.g., internal or external auditor) and have certain responsibilities for the detection and deterrence of fraud by evaluating accounting systems for weaknesses, designing internal controls, determining the degree of organizational fraud risk, interpreting financial data for unusual trends and following up on fraud indicators.

- **Criminology and Sociology:** Only those professionals with education or research in the fraud and white-collar crime areas of sociology or criminology may claim experience under this category. An experienced background in general sociological fields is insufficient.

- **Fraud Investigation:** Experience in the investigation of civil or criminal fraud, or of white-collar crime for law enforcement agencies or in the private sector, qualifies. Examples include federal/national, state/provincial or local law enforcement (e.g., Internal Revenue Service, inspectors general and district attorney investigators). Insurance fraud investigators and fraud examiners working for corporations, businesses or associations qualify as well.

- **Loss Prevention:** Security directors for corporations and associations who deal with issues of loss prevention may claim this experience as credit. Security consultants dealing with fraud-related issues are also eligible. Experience as a security guard or equivalent is not acceptable.

- **Law:** Candidates with experience in the legal field might qualify, provided the experience deals with some consideration of fraud. Examples include prosecuting lawyers, fraud litigators and others with an anti-fraud specialization.

If a candidate's experience does not fall into one of these categories but their responsibilities include the detection, investigation or deterrence of fraud, their experience might still qualify. Candidates may submit their application, along with a detailed description of their professional experience, for review. Those who do not qualify will be notified and their application fee will be returned.

ACCEPTABLE FRAUD-RELATED PROFESSIONAL EXPERIENCE

Accounting and Auditing	Criminology and Sociology	Fraud Investigation	Loss Prevention	Law

Overview of the Certification Process

There are five steps to becoming a CFE:

PATH TO CERTIFICATION

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Join the ACFE	Prepare for the CFE Exam	Apply for the CFE Exam	Take the CFE Exam	Get Certified

Step 1: Join the ACFE

To apply for and maintain the CFE credential, you must be an active ACFE member in good standing. ACFE membership grants you access to exclusive benefits designed to ensure you stay at the leading edge of the fraud examination profession.

ACFE members share the common goal of protecting their organizations and communities from fraud. ACFE training and resources give you exactly what you need to achieve this goal. You can also connect with professionals who are eager to help.

Join the ACFE or update your established account online at **ACFE.com/Join**.[4]

Step 2: Prepare for the CFE Exam

Proper preparation is essential before taking any exam. The ACFE offers a number of study options to help candidates focus their efforts efficiently and effectively. For detailed information regarding each of these study options, refer to the **"Study and Preparation Options"** section of this Handbook or visit **ACFE.com/ CFEExamPreparation**.

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[4] Membership dues vary based on several factors. Use this **calculator** to determine your estimated membership dues.

Step 3: Apply for the CFE Exam

To be eligible to take the CFE Exam, candidates must have an approved CFE Exam Application with supporting documentation on file with the ACFE. The CFE Exam Application Fee is $450.

To apply for the CFE Exam, visit ACFE.com/MyExam.

After you submit your completed application, please allow three to five business days for review of application-related items. Once your CFE Exam Application has been approved, you will be able to schedule the CFE Exam at a time that is convenient for you.

For details on application requirements and how to fill out the CFE Exam Application, refer to the **"Applying for the CFE Exam"** section of this Handbook.

Step 4: Take the CFE Exam

The CFE Exam is a **closed-book and closed-notes** exam composed of **four sections**. Each section is a **separate two-hour exam** that contains **100 multiple choice** and **True/False questions**. To pass, you must correctly answer at least 75% of the questions in each section. Any unanswered questions will be marked incorrect.

Valid, government-issued photo identification is required to take the CFE Exam. The CFE Exam is computer-based and delivered and live-proctored by **Prometric**.

The exam sections can be taken either:

- Remotely at a location of your choice
- At an in-person Prometric Testing Center

Detailed scheduling instructions and information regarding exam administration can be found in the **"Taking the CFE Exam"** section of this Handbook.

Candidates will receive an email from Prometric with their exam results within 24 hours of completing each exam section. Candidates have **three attempts to pass each section of the exam**. (See more information in the **"CFE Exam Results and Retakes"** section of this Handbook.)

Step 5: Get Certified

Upon successfully passing all four sections of the CFE Exam, your CFE Exam Application, exam results and proctored exam sessions will be reviewed by the Certification Committee. When you meet all the qualifications for certification, you will be notified by email.

As part of becoming a CFE, you will be issued a digital CFE badge from Credly. Digital badges can be used in email signatures or digital resumes, as well as on social media sites such as LinkedIn. Displaying a digital badge allows you to share your achievements online in a simple and trusted way and enables easy verification of your credential in real time.

Printed CFE certificates are also available upon request.

Preparing for the CFE Exam

Exam Structure and Content

As previously mentioned, the CFE Exam is comprised of **four sections**. Each section is a **separate two-hour exam** that contains **100 multiple choice** and **True/False questions**.

The CFE Exam tests your knowledge in the four major areas of fraud examination, each of which is covered extensively in the *Fraud Examiners Manual*, the source of the ACFE's fraud examination body of knowledge. The four sections of the CFE Exam are:

- **Financial Transactions and Fraud Schemes:** This section explores basic accounting principles, forms of occupational fraud, fraudulent financial transactions and industry-specific fraud trends. It details how various fraud schemes work and the red flags associated with them.

- **Law:** This section focuses on the fraud-related laws and principles that affect an investigation and the potential prosecution of a case. It provides an overview of how the legal system works in both common law and civil law jurisdictions, as well as important legal considerations when conducting a fraud examination, such as the rights of subjects, how criminal prosecutions and civil actions typically work, rules of evidence and rules for providing expert testimony.

- **Investigation:** This section covers how to plan and conduct a successful fraud examination. It focuses on how to properly collect and analyze documents and other types of evidence, as well as best practices for interviewing, taking statements, obtaining information from public and nonpublic sources, analyzing data, tracing illicit transactions and report writing.

- **Fraud Prevention and Deterrence:** This section examines why people commit fraud and how best to detect, prevent and deter it. Topics covered in this section include crime causation, white-collar crime, occupational and organizational fraud, corporate governance, the role of management and auditors, fraud prevention programs, fraud risk assessment and management and the ACFE Code of Professional Ethics.

CFE Exam Content Outline

Following certification industry best practices, the ACFE routinely assesses the current and expected future knowledge, skills and abilities needed to show full proficiency as a CFE by conducting a formal job analysis study. The results of this study are used to create the content outline for the CFE Exam.

Using the CFE Exam Content Outline as a blueprint, the CFE Exam is then developed by subject-matter experts and reviewed by a team of editors. All CFE Exam questions also undergo psychometric review, a method of data analysis in which all candidates' responses for an item are evaluated to determine the item's fairness and difficulty, and thorough end-to-end testing.

The current CFE Exam Content Outline is listed in full below and can also be found online **here**. A new version is released every time the ACFE conducts a formal job analysis study, typically every five to seven years.

FINANCIAL TRANSACTIONS AND FRAUD SCHEMES

LAW

FRAUD PREVENTION AND DETERRENCE

INVESTIGATION

Association of Certified Fraud Examiners
CFE Exam Content Outline

Section 1: Financial Transactions and Fraud Schemes	

Domain 1: Accounting Concepts	Percentage of Exam: 5 – 10%

1. The accounting equation
2. Balance sheet/statement of financial position
3. Income statement/statement of financial performance/statement of operations/profit-and-loss statement/statement of changes in financial position
4. Statement of cash flows
5. Cash vs. accrual accounting
6. Various accounting frameworks (GAAP, IFRS, etc.) and when they are used

Domain 2: Financial Statement Fraud	Percentage of Exam: 5 – 10%

1. What financial statement fraud is
2. Types of financial statement fraud schemes
3. Financial statement analysis

Domain 3: Asset Misappropriation: Cash Receipts	Percentage of Exam: 5 – 10%

1. What cash skimming is
2. Types of cash skimming schemes
3. Cash skimming schemes: Prevention and detection
4. What cash larceny is
5. Types of cash larceny schemes
6. Cash larceny: Prevention and detection

Domain 4: Asset Misappropriation: Fraudulent Disbursements	Percentage of Exam: 5 – 10%

1. Types of register disbursement schemes
2. Register disbursement schemes: Prevention and detection
3. Electronic payment tampering: Prevention and detection
4. Types of billing schemes
5. Billing schemes: Prevention and detection
6. Types of payroll fraud schemes
7. Payroll fraud schemes: Prevention and detection
8. Types of expense reimbursement schemes
9. Expense reimbursement schemes: Prevention and detection

Domain 5: Asset Misappropriation: Inventory and Other Assets	Percentage of Exam: 1 – 5%

1. Misuse of inventory and other assets
2. Types of inventory theft schemes
3. Concealing inventory shrinkage
4. Inventory schemes: Prevention and detection

Domain 6: Corruption	Percentage of Exam: 5 – 10%

1. What corruption is
2. Types of corruption schemes (e.g., bribery, kickback schemes, conflicts of interest)
3. Methods of making illegal payments
4. Corruption schemes: Prevention and detection

Domain 7: Theft of Data and Intellectual Property	Percentage of Exam: 5 – 10%

1. Corporate espionage vs. competitive intelligence
2. Sources of competitive intelligence
3. How information is lost or stolen
4. Safeguarding proprietary information from insider and external threats

Domain 8: Identity Theft	Percentage of Exam: 1 – 5%

1. Types and methods of identity theft
2. How identity thieves steal information
3. Identity theft schemes: Prevention and detection

Domain 9: Financial Institution Fraud	Percentage of Exam: 5 – 10%

1. Types of financial institution fraud schemes (e.g., new account schemes, loan and mortgage fraud schemes)
2. Red flags of financial institution fraud
3. Financial institution fraud: Prevention and detection

Domain 10: Payment Fraud	Percentage of Exam: 5 – 10%

1. Types of payment fraud schemes (e.g., electronic funds transfer fraud schemes, payment card fraud schemes, mobile payment schemes)
2. Payment fraud schemes: Prevention and detection

Domain 11: Insurance Fraud	Percentage of Exam: 1 – 5%

1. Types of insurance fraud schemes (e.g., vehicle insurance schemes, agent/broker fraud)
2. Red flags of insurance fraud
3. Insurance fraud: Prevention and detection

Domain 12: Health Care Fraud	Percentage of Exam: 1 – 5%

1. Types of health care fraud schemes (e.g., fraud by the insurance company/group, fraud by the patient, fraud by service providers)
2. Health care fraud: Prevention and detection

Domain 13: Consumer Fraud	Percentage of Exam: 5 – 10%

1. Types of consumer fraud schemes (e.g., advance-fee schemes, elder fraud, pyramid schemes, Ponzi schemes)
2. Red flags of consumer fraud
3. Consumer fraud: Prevention and detection

Domain 14: Cyberfraud	Percentage of Exam: 5 – 10%

1. Information security goals and control objectives
2. Types of electronic social engineering schemes (e.g., business email compromise, phishing)
3. Types of malware (e.g., viruses, ransomware)
4. Combatting insider threats
5. Cyberfraud: Prevention and detection
6. Responding to cybersecurity incidents

Domain 15: Contract and Procurement Fraud	Percentage of Exam: 5 – 10%

1. Basic elements and phases of contracting
2. Types of contract and procurement fraud schemes (e.g., collusion with employees, collusion among contractors, performance schemes)
3. Red flags of contract and procurement fraud
4. Contract and procurement fraud: Prevention and detection

Section 2: Law

Domain 1: Overview of the Legal System	Percentage of Exam: 5 – 10%

1. Criminal, civil and administrative actions for fraud
2. Civil vs. common law systems
3. Adversarial vs. inquisitorial processes
4. Challenges in international cases

Domain 2: The Law Related to Fraud	Percentage of Exam: 10 – 15%

1. Misrepresentation of material facts
2. Breach of trust offenses
3. Mail fraud and wire fraud
4. False claims and documents
5. Corruption (e.g., bribery, conflicts of interest) and related international rules and standards
6. Perjury
7. Conspiracy
8. Concealment of material facts/obstruction

Domain 3: Bankruptcy Fraud	Percentage of Exam: 5 – 10%

1. Governance and management in bankruptcy proceedings
2. Types of bankruptcy filings
3. Role of key parties in bankruptcies (e.g., administrator/trustee, courts)
4. Types of bankruptcy fraud schemes (e.g., bustout schemes, concealment of assets)

Domain 4: Securities Fraud	Percentage of Exam: 5 – 10%

1. Securities laws and regulation
2. International Organization of Securities Commissions (IOSCO) recommendations
3. The role of self-regulatory organizations
4. Components of investment contracts
5. Types of securities fraud schemes (e.g., insider trading, unsuitable recommendations)

Domain 5: Money Laundering	Percentage of Exam: 10 – 15%

1. Money laundering stages
2. Methods of laundering money (e.g., using front businesses, emerging payment technologies, money services businesses)
3. Components of anti-money laundering programs
4. Anti-money laundering regulations and guidance (e.g., Financial Action Task Force [FATF] Recommendations)

Domain 6: Tax Fraud	Percentage of Exam: 1 – 5%

1. Tax avoidance vs. tax evasion
2. Common defenses to tax evasion
3. Types of tax evasion schemes (e.g., income and wealth tax evasion, consumption tax schemes)

Domain 7: Individual Rights During Examinations	Percentage of Exam: 10 – 15%

1. Employees' duty to cooperate
2. Employees' contractual rights
3. Whistleblower legal protections
4. Employees' rights in private actions vs. government actions
5. Rules regarding searches and surveillance in the workplace
6. Employees' expectation of privacy
7. Causes of action for violations of employee rights (e.g., invasion of privacy, intentional infliction of emotional distress, defamation, false imprisonment)
8. Data privacy and transfer laws (e.g., General Data Protection Regulation [GDPR])
9. Consequences for failure to preserve evidence

Domain 8: Criminal Prosecutions	Percentage of Exam: 10 – 15%

1. Corporate criminal liability
2. International Covenant on Civil and Political Rights (ICCPR)
3. Finders of fact in criminal cases
4. Criminal proceedings, sentencing and restitution
5. Criminal discovery
6. The burden of proof in criminal cases
7. Prosecutorial discretion and bargaining agreements
8. Corporate deferred prosecution agreements
9. Appeals

Domain 9: Civil Actions	Percentage of Exam: 5 – 10%

1. Beginning the civil action
2. Civil discovery and discovery methods
3. Preservation of evidence in civil litigation
4. Securing assets before judgment
5. Trial of a civil case
6. The burden of proof in civil cases
7. Counterclaims
8. Alternative dispute resolution
9. Civil remedies and recovering fraud losses

Domain 10: Basic Principles of Evidence	Percentage of Exam: 5 – 10%

1. Direct vs. circumstantial evidence
2. Admissibility of evidence (e.g., authentication, chain of custody)
3. Impeachment
4. Evidentiary privileges and protections (e.g., legal professional privilege, litigation privilege, waiver of privilege)

Domain 11: Testifying	Percentage of Exam: 5 – 10%

1. Purpose of testifying expert witnesses
2. Appointment of experts
3. Qualifying to testify as an expert witness
4. Direct testimony considerations
5. Cross-examination considerations and techniques

Section 3: Investigation

Domain 1: Planning and Conducting a Fraud Examination	Percentage of Exam: 5 – 10%

1. Definition of fraud examination
2. Considerations in planning a fraud examination
3. The basis of predication in fraud examination
4. Developing a fraud response plan
5. Preserving confidentiality in a fraud examination

Domain 2: Collecting Evidence	Percentage of Exam: 1 – 5%

1. Types of evidence (e.g., documentary, digital, testimonial)
2. Rules for the collection of evidence
3. Methods of obtaining evidence
4. Disposal of evidence

Domain 3: Interview Theory and Application	Percentage of Exam: 15 – 20%

1. Purpose of the interview
2. Planning for interviews
3. Documenting the interview
4. Questioning techniques (e.g., sequence of questions, question types)
5. Interviewee's legal and administrative rights
6. Providing an introduction and building rapport
7. Assessing the interviewee's behavior (e.g., observing reactions, establishing a baseline, considering behaviors together)
8. Dealing with resistance and difficult/volatile people
9. Verbal clues to deception
10. Closing the interview

Domain 4: Interviewing Suspects and Signed Statements — Percentage of Exam: 10 – 15%

1. Purpose of the admission-seeking interview
2. Preparing the interview room
3. Rules for admission-seeking interviews
4. Asking admission-seeking questions
5. Steps in an admission-seeking interview (e.g., making the accusation, countering responses)
6. Rules for obtaining signed statements

Domain 5: Covert Operations — Percentage of Exam: 5 – 10%

1. What a covert operation is
2. Documenting covert operations
3. Legal issues in covert operations (e.g., recordings, entrapment)
4. Procedures and considerations when using sources and informants

Domain 6: Sources of Information — Percentage of Exam: 15 – 20%

1. Uses of external sources of information in fraud examinations
2. Types of public records (e.g., local government records, court records, corporate filings, securities records)
3. Types of nonpublic records (e.g., credit reports, bank records)
4. Methods for gaining access to nonpublic records
5. Legalities of pretexting
6. General Data Protection Regulation (GDPR) application
7. Guidelines and use of online databases
8. Use of internet sources (e.g., social media, deep web, dark web, archives)
9. Documenting electronic evidence obtained online

Domain 7: Data Analysis and Reporting Tools — Percentage of Exam: 5 – 10%

1. Data analysis functions and their applications (e.g., Benford's law analysis, sorting, joining)
2. Advanced data analysis (e.g., unstructured data and textual analytics, artificial intelligence, predictive modeling)
3. Data visualization and reporting
4. Phases in the data analysis process

Domain 8: Digital Forensics — Percentage of Exam: 5 – 10%

1. Planning for digital evidence collection
2. Types of files to be recovered
3. Sources of digital evidence
4. The phases of a digital evidence investigation

Domain 9: Tracing Illicit Transactions	Percentage of Exam: 10 – 15%

1. The process of tracing illicit transactions
2. Obtaining and examining bank records
3. Types of financial records used to trace assets (e.g., correspondent banking, wire transfer records, electronic payment records, loan records, credit card records)
4. Methods of tracing and analyzing financial transactions (e.g., asset method, expenditures method)
5. Emerging technology implications in tracing illicit transactions
6. Locating hidden assets
7. Asset forfeiture/recovery

Domain 10: Report Writing	Percentage of Exam: 5 – 10%

1. Characteristics and structure of a good report
2. Purpose of a fraud examination report
3. Rules and best practices for fraud examination reports (e.g., guidance pertaining to conclusions and opinions, attachments, audience)
4. Providing follow-up and recommendations

Section 4: Fraud Prevention and Deterrence

Domain 1: Understanding Criminal Behavior	Percentage of Exam: 5 – 10%

1. The use of punishment vs. reinforcement to modify behavior
2. Theory of differential association
3. Social control theory and social learning theory
4. Differential reinforcement theory
5. Rational choice theory
6. Routine activities theory

Domain 2: White-Collar Crime	Percentage of Exam: 15 – 20%

1. Organizational opportunity for white-collar crime
2. Factors that contribute to white-collar crime
3. Effects of white-collar crime on individuals and society
4. Prosecutions for white-collar criminals
5. Organizational vs. occupational crime
6. Factors that contribute to organizational crime (e.g., structure, specialization, profit pressure)
7. Ways organizations rationalize questionable conduct
8. Ways to control organizational crime (e.g., compliance, deterrence)
9. Components of the Fraud Triangle
10. Research and trends in occupational fraud

Domain 3: Corporate Governance	Percentage of Exam: 5 – 10%

1. What corporate governance is
2. The parties involved in corporate governance
3. Establishing a corporate governance framework
4. Principles of corporate governance
5. Sources of corporate governance guidance (e.g., OECD, Treadway Commission)

Domain 4: Management's Fraud-Related Responsibilities	Percentage of Exam: 5 – 10%

1. What internal controls are
2. COSO's five components of internal control
3. Management's responsibility for the anti-fraud program
4. Elements of an effective anti-fraud compliance program

Domain 5: Auditors' Fraud-Related Responsibilities	Percentage of Exam: 5 – 10%

1. External auditors' fraud-related responsibilities
2. External auditors' reporting requirements
3. Financial statement materiality
4. Internal control findings
5. Internal auditors' fraud-related responsibilities
6. Internal auditors' reporting requirements
7. Government auditors' fraud-related responsibilities
8. Government auditors' reporting requirements

Domain 6: Fraud Prevention Programs	Percentage of Exam: 10 – 15%

1. Increasing the perception of detection
2. Employee anti-fraud education
3. Reporting programs and whistleblower protection programs
4. Reinforcing an enterprise-wide anti-fraud culture (e.g., tone at the top, organizational structure, performance management and measurement, hiring policies)
5. Response to and communication of fraud incidents
6. Minimizing employee pressures to commit fraud
7. Developing a formal anti-fraud policy
8. Developing an ethics program

Domain 7: Fraud Risk Assessment	Percentage of Exam: 10 – 15%

1. The role and objective of anti-fraud controls
2. Types of anti-fraud controls
3. Purpose and objectives of a fraud risk assessment
4. Elements of an effective fraud risk assessment
5. Types of fraud risks
6. Steps in conducting a fraud risk assessment
7. Ways to respond to residual risks
8. Reporting the fraud risk assessment results
9. The relationship between the fraud risk assessment and the internal/external audit functions

Domain 8: Fraud Risk Management	Percentage of Exam: 5 – 10%

1. What risk management is
2. Risk management frameworks (e.g., ISO 31000, COSO *Enterprise Risk Management— Integrated Framework*)
3. Principles of fraud risk management
4. Roles and responsibilities for fraud risk management
5. Objectives of a fraud risk management program
6. Defining risk appetite
7. Fraud risk management program compliance and oversight
8. Third-party fraud risk management

Domain 9: Ethics for Fraud Examiners	Percentage of Exam: 10 – 15%

1. Purpose of a code of ethics
2. Relationship among moral philosophy, ethics and the law
3. Implications of engaging in illegal or unethical conduct
4. Identifying and avoiding conflicts of interest
5. Integrity requirements
6. Professional skepticism
7. Giving opinions and drawing conclusions
8. Dealing with privileged and confidential information
9. Ensuring proper qualifications for engagements

Exam Version and Timeline Requirements

Prior to 2023, the CFE Exam was updated annually and valid for a period of two years after the release date. The version of the exam administered was determined by the year of a candidate's study materials.

The ACFE no longer releases a new version of the CFE Exam each year; instead, new questions or updates are cycled in periodically based on industry standards and best practices.

If the study materials you purchased have expired, you will be administered the most current version of the exam.

Exam Accommodations

The ACFE strives to provide an equal testing opportunity for all CFE candidates and complies with the Americans with Disabilities Act (ADA), as well as any country-specific equivalent, to provide reasonable accommodations to candidates with documented disabilities or special needs. Accommodations require advance review and coordination with Prometric and can take up to 30 days to arrange.

For a complete list of permissible items that do not require preapproval from the ACFE or Prometric, please **click here**.

To apply for an exam accommodation, please contact **ExamAccommodations@ACFE.com** before scheduling your exam appointment and at least 30–60 days prior to your desired testing date.

Study and Preparation Options

Passing the CFE Exam starts with the right study plan. The ACFE offers **a variety of options** to match personal preferences for instructor support, scheduling, budget and location. Make the most of your study time by choosing a preparation method that fits your circumstances and personal learning style.

Fraud Examiners Manual

The ***Fraud Examiners Manual*** contains the fraud examination body of knowledge; all content tested on the CFE Exam originates from this material. The *Fraud Examiners Manual* is the ultimate self-directed study option and is the most economical choice; however, with more than 2,000 pages of content, this method requires the most time and self-discipline to prepare for the exam.

CFE Exam Prep Course

The **CFE Exam Prep Course** is a flexible, self-paced computer-based program that allows users to customize their own study experience. It is the most popular preparation option, featuring pre-assessments, lessons, review questions with feedback and flashcards. The review questions contain direct links and references to the source material in the *Fraud Examiners Manual* for further study, and access to the *Fraud Examiners Manual* is included as part of this study method as well. The *CFE Exam Prep Course* allows users to create a more focused study plan through personalization and to use their time more efficiently by identifying the areas where they are struggling.

The *CFE Exam Prep Course* enables you to:

- Customize your learning experience through hundreds of lessons, review questions and flashcards.
- Follow a recommended study plan or create your own based on personal strengths and weaknesses.
- Set a target deadline for your studies and analyze your progress.
- Assess your strongest and weakest areas through optional pre-assessments.
- Personalize your studies by highlighting key points, bookmarking lessons and taking notes.
- Reinforce your understanding of key concepts through end-of-lesson Knowledge Checks.
- Quiz yourself with more than 1,300 review questions.
- Rate your confidence levels on the review questions you answer.
- Connect review questions to lessons and the online *Fraud Examiners Manual* for additional support.
- Create personal flashcards to help you retain important information.
- Prepare to take the CFE Exam by reviewing processes, tips and protocols for exam day.

Prep Course Add-Ons

Bring your studying to the next level by choosing a *Prep Course* package that includes the following additional study tools:

- The **CFE Exam Study Guide**, which offers an outline of the key points and foundational concepts found in the four main sections of the exam
- The **On-Demand CFE Exam Review Course**, which combines instruction with the flexibility of a self-study option through 20 hours of on-demand video from ACFE instructors

CFE Exam Review Course

The **CFE Exam Review Course** is a four-day class that features experienced instructors who explain the key concepts and content covered on the CFE Exam. This course is best for learners who require more structure, direction and interaction.

The *CFE Exam Review Course* is offered both virtually and in person throughout the year and includes international offerings from **ACFE Authorised Trainers**. An in-person course provides face-to-face interaction with the instructor and your classmates; a virtual course means all interaction is via a screen, without the necessity of travel.

Applying for the CFE Exam

Candidates should **apply for the CFE Exam** and submit all required documentation at least **60 days prior** to their desired exam time frame. Candidates who are unable to apply online may **download the CFE Exam Application PDF** and submit it by mail or email — payment must be included with the application. **PDF applications require an additional seven to ten business days for processing. This time frame is in addition to mail delivery times.**

Application Requirements

The CFE Exam Application addresses four important requirements for certification: Qualifications and Experience, Character, Consent to Proctoring and Signature and Payment.

Qualifications and Experience

As part of the application process, candidates must submit proof that they meet the stated qualifications and experience requirements to become a CFE. For more information on those requirements, see the **"Eligibility Requirements for Becoming a CFE"** section of this Handbook.

Character

To ensure the integrity of the CFE credential, all candidates must be of good moral character and a strong addition to the anti-fraud profession. Candidates must agree to abide by the bylaws and **ACFE Code of Professional Ethics**.

Candidates are also required to provide **three professional recommendations with their application.** More information on the specific requirements for the professional recommendations is found in the **"Professional Recommendations"** section of this Handbook.

Consent to Proctoring

The CFE Exam is a proctored examination. **To take the exam, you must agree to all Consent to Proctor policies.** See the **"CFE Exam Proctoring Disclosure"** section of this Handbook for more details.

Signature and Payment

Falsification of any information in your application is grounds for denial of your application or revocation of membership. **A printed or electronic signature and date are required with your application.**

Payment of the CFE Exam Application Fee is required before you submit your application and supporting documentation.

How to Fill Out the Application

There are two parts to the application process:

1. Complete the online prequalification.
2. Submit supporting documentation.

Part 1: Complete the Online Prequalification

To begin, log into your **ACFE.com account** and select **"Apply for and Schedule the CFE Exam"** from the Quick Tasks sidebar. Then, under **"CFE Exam Application,"** select the gold **"Create New Application"** button.
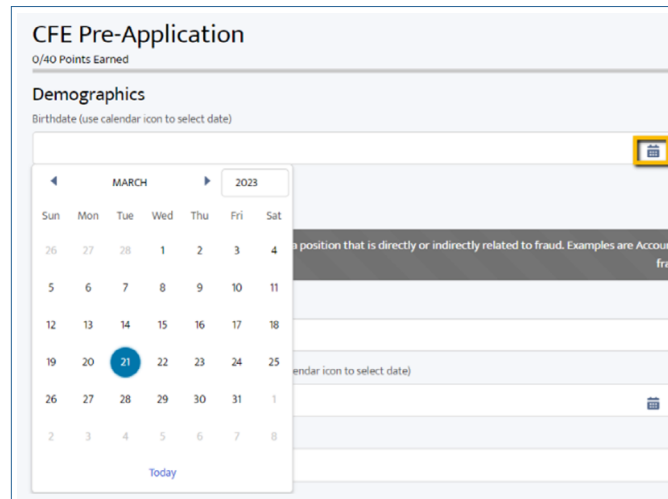
Under **"Prequalify and Purchase CFE Exam,"** click the **"Start Prequalification"** button to start your application.
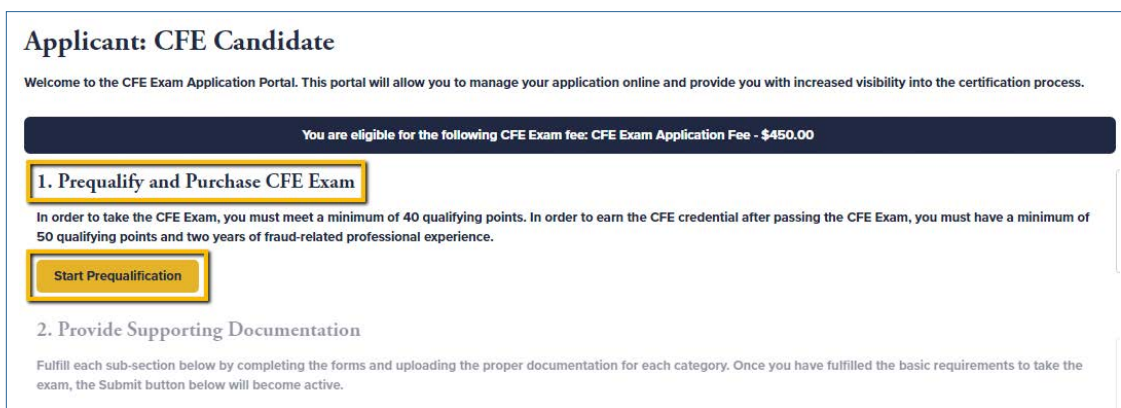
Prequalification
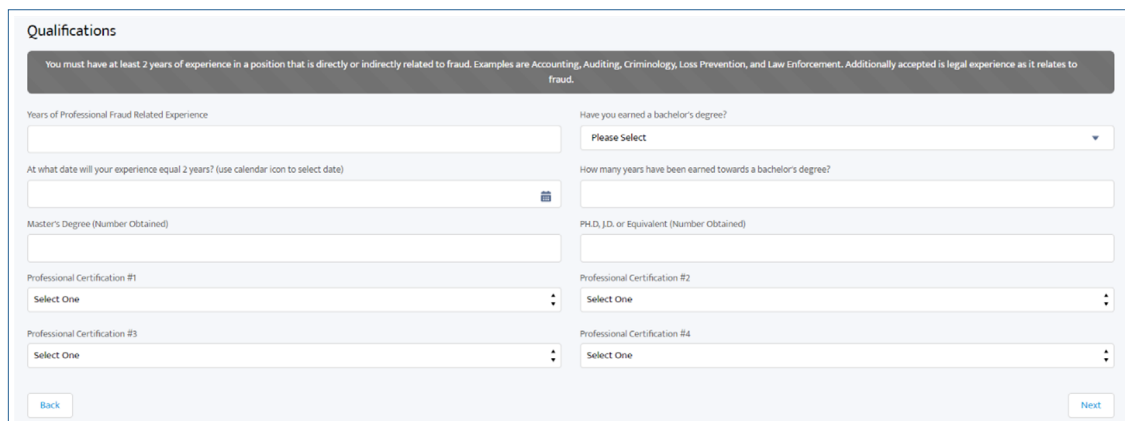
Demographics: Enter your date of birth in this field.

Candidate Tip: Use the calendar icon and select your birth year first, followed by birth month and day, in this specific order.

Qualifications: Complete the questions under this section that pertain to you and then select **"Next."** Some fields may be required to continue. If you receive an error message, please review the messaging and make the necessary corrections/updates.

Under **"Qualifications (cont),"** complete the remaining questions about your experience. *All questions in this section require an answer.*

Character and Signature Statement

Character: All questions presented in the **"Character"** section are required.

NOTE: If you answer "**Yes**" to any of the questions, you are not eligible to apply for the CFE Exam online. To be considered, complete the **CFE Exam Application PDF** and submit your application and an explanation of your answer to **Exam@ACFE.com**. You may also mail or fax your application. Your submission will be reviewed by the Certification Committee, and you will be notified of their decision via email.

Select **"Next"** to continue to the **"Signature Statement."** If you receive an error message, please review the messaging and make the necessary corrections/updates.

Signature Statement: You must agree to all terms and conditions as presented to proceed to the payment section. If you do not agree to the terms, you will not be eligible to apply for the CFE Exam.

Candidate Tip: Make sure all white check boxes are blue and have a white check mark inside before selecting "Next."

Payment

Payment: After completing the **"Prequalification,"** you will be redirected to the Certification Portal. To activate your access and application, payment is required. Select **"Click here to pay your fee"** to proceed to the Shopping Cart.

From the shopping cart, confirm that the price displayed for the CFE Exam Application Fee is correct and then select the gold **"Checkout"** button.

Reminder: The CFE Exam Application Fee is $450.
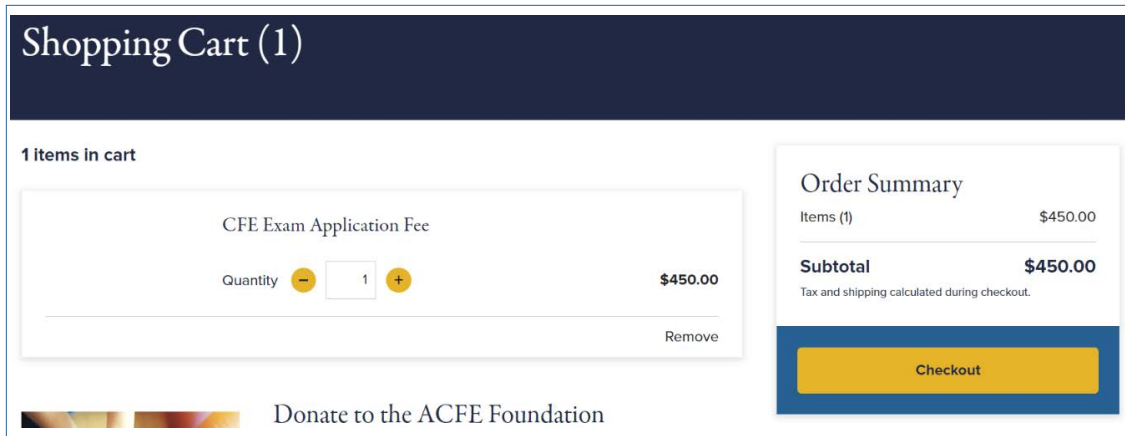
After selecting **"Checkout,"** you will be prompted to complete your payment information and billing details. Follow the prompts and select **"Place your order"** when ready.

Part 2: Submit Supporting Documentation

After payment has been processed and **Part 1** has been completed, candidates will receive access to the **Certification Portal**. The Certification Portal allows candidates to manage their CFE Exam Application by submitting documentation directly to the ACFE.

To upload supporting documentation, select **"Edit."**

Supporting documentation includes:

- **Proof of Experience:** Details on work experience, including responsibilities and percentage of time spent in each area.
- **Proof of Education:** Documentation of the education claimed on the candidate's CFE Exam Application. Accepted documentation includes official transcripts, photocopies of degree certificates or diplomas. (Advisory transcripts are not accepted.) English translations are required. Degree equivalencies may require additional documentation as requested.

- **Professional Recommendations:** Three professional recommendations completed by individuals who have worked with the candidate professionally and can comment on their character, integrity and professional skills. Professional recommendations are valid for a period of three years from the date signed.

Experience

Below are the details that you must submit for each job you are claiming as experience on your application:

- Job title(s)
- Length of service
- Detailed description of responsibilities
- Percentage of time spent in specific fraud-related areas

Under the **"Experience"** section, select the gold **"+Add"** button to add the fraud-related experience you would like considered.

You are required to provide employment details and a brief description of each position. Please be as detailed as possible regarding your fraud-related responsibilities and focus on how your position reduces or reduced the incidence of fraud and white-collar crime. If you do not provide adequate details, you will be asked for more information.

In addition to employment and job responsibility details, we ask that you assign a percentage of time spent (daily) to each category as seen below. **Total Percentage must equal 100.**

After you have completed your experience details, click **"Save,"** and you will see your experience in the application with a status of **"Pending Review."** You may edit or delete the submission up until your application is officially submitted for review. Repeat these steps for all experience submissions.

Proof of Education

The following are acceptable formats and requirements for documentation of education from an institution of higher learning:

- A photocopy or picture of transcripts, diploma or certificates for any degrees earned; documentation must clearly display your name, the degree type and date earned
- A letter from the registrar of your academic institution verifying your degree or equivalency, including your name and date earned
- **If no degree was earned:** A photocopy or picture of transcripts showing your name, the dates of attendance and total number of credits or hours obtained
- Verification of your degree and/or attendance using DegreeVerify℠, our free online service provided by the National Student Clearinghouse **(only available for education completed at an institution located in the United States and some U.S. territories)**

Advisory transcripts are not accepted, and degree equivalencies are handled on a case-by-case basis and may require an official letter from the institution confirming the specific equivalency and process.

All documentation must include an English translation. Documentation should be clear and free of blur or grain. If you send a picture, make sure you capture all required information and ensure that the photo is not blurry or difficult to read. All photocopies must be legible and contain the required information as listed above.

Under the **"Education"** section, select the gold **"+Add"** button to add your education details and documentation.

You are required to provide the **"School Name," "Field of Study," "Degree Type"** and **"Document Type."** If no degree was earned, you will be asked to provide your completed credit hours.

Document Type Selections	
Diploma[5]	Select this type if you are submitting a photocopy or picture of your official diploma.
Transcript	Select this type if you are submitting a photocopy or picture of official transcripts or an official registrar letter.
DegreeVerify Confirmation	Select this type to use our online DegreeVerify tool. Institutions must opt into the program and be located in the U.S. *If you do not find your school in the dropdown, you cannot use this tool.*

If the education status does not appear as **"Pending Review,"** you did not upload a document. Click **"Edit"** to upload your proof of education.

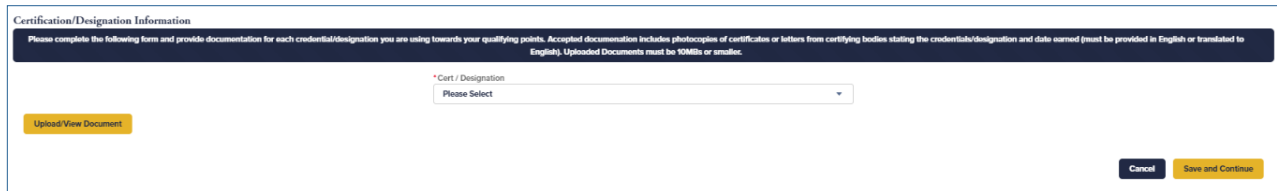
Repeat these steps for all education submissions.

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[5] You must provide a document via the gold "Upload/View Document" button or your education will not be approved. This applies to the submission of diplomas and transcripts.

Professional Affiliations

In addition to academic education, the ACFE has approved **select professional affiliations** as equivalent to 10 academic points.
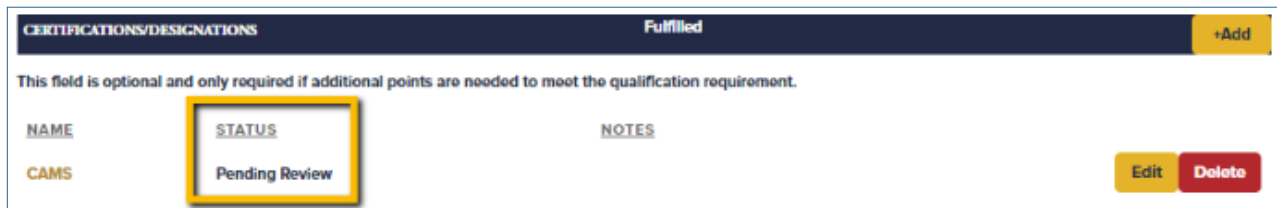
Under the **"Certifications/Designations"** section, select the gold **"+Add"** button to add the certification/credential/ designation and documentation.

If your certification/credential is not available in the dropdown list, it is not eligible for points on the CFE Exam Application.

If the Certification/Designation status does not appear as **"Pending Review,"** you did not upload a document. Click **"Edit"** to upload your document. Repeat these steps for all certification submissions.

Professional Recommendations

Professional recommendations must be completed by individuals who have worked closely with you in a professional environment or professional capacity (i.e., past or current co-workers, managers or supervisors). Individuals completing recommendations do not have to be CFEs.

For current student members, we accept recommendations from a current or past professor for exam eligibility. However, before you are certified, you will need to provide at least one recommendation from a professional working relationship.

There are two available format options for professional recommendations:

Professional Recommendation Formats	
Online Recommendation (preferred format)	Use this option to submit a request to your recommender to complete an online recommendation on your behalf. If this option is chosen, an automated email will be sent to the individual with a link to complete an online form. When your recommender completes the form, it will automatically be saved directly to your application.
Recommendation Form PDF	Use this option if you will be sending the recommendation form PDF directly to your recommender for completion. You must submit a completed digital or hard copy of the recommendation form with your application. A date and physical or electronic signature are required for the PDF.

Under the **"Recommendations"** section, select the gold **"+Add"** button to start an online recommendation or to upload your completed recommendation form PDF.

After selecting the correct recommendation format, complete all required information. Before saving the recommendation, make sure there are no typos and all dates are entered in the correct format.

Candidate Tip: For PDF recommendations, ensure that the form is legible, dated and signed, and that there are no typos in the recommender email address field.

Candidate Tip: For online recommendations, ensure that you enter all recommender contact information correctly. You cannot make changes after saving.

Online Recommendation Example

If the **"Online Recommendation"** status is not **"Needs Info,"** the recommendation request was not sent. Start over with a new recommendation and try again. Repeat these steps for all online recommendation submissions.

Recommendation Form PDF Example

If the **"Scanned Recommendation"** status is not **"Pending Review,"** you did not upload a document. Click **"Edit"** to upload your document. Repeat these steps for all recommendation form PDF submissions. If you scanned three forms together, you must upload the document to each recommendation submission.

Submitting Your Documentation for Review

Upon submission of the required experience information, education details and documentation and three professional recommendations, candidates will be eligible to submit their application to the Certification Committee for review. **Online applications require approximately three to five business days to be reviewed upon submission.**

3. Submit Application

Congratulations! You can now submit your CFE Exam application. Within 5-7 business days of submission, the Certification Department will review your application.

[Submit]

The Certification Committee will notify candidates by email upon completion of internal review. You may be asked to provide additional information or documentation by the Committee. You can view detailed notes regarding what is needed in the **"Notes"** column of all application submissions.

EXPERIENCE			Fulfilled	+Add
EMPLOYER	STATUS	YRS REPORTED	NOTES	
ACFE	Not Approved	6.45	Please create a new experience line to elaborate on your fraud-related responsibilities.	

Application Period and Expiration

CFE Exam Applications are valid for a period of two years from the date received. If you do not complete the CFE Exam within that time, your application will be invalidated/canceled and you will need to reapply for the exam, including resubmitting payment and supporting documentation.

Taking the CFE Exam

After candidates have completed their exam preparation, submitted an application and received approval, they become eligible to take the CFE Exam. The CFE Exam is administered year-round, and all exams are live-proctored by Prometric, the ACFE's exam delivery vendor.

Exam Delivery Options

Prometric offers two ways to take the CFE Exam:

- Through remote proctoring at a private location of your choice
- At an in-person Prometric Testing Center

It is important to familiarize yourself with the requirements of the remote proctoring option before choosing your preferred exam modality.[6]

Remote Proctoring with ProProctor

Remote exams are offered using Prometric's ProProctor™ online software. To take your exam remotely, you must ensure that you have access to a:

- Computer capable of installing a lightweight app
- Web camera capable of a 360-degree environmental check
- Microphone
- Stable internet connection
- Private location
- Valid government-issued photo identification

Additionally, ProProctor has the following **system requirements**:

- **Screen Resolution:** 1024 X 768
- **Operating System:** Windows 8.1 or above/MacOS 10.13 or above including MacOS 13.5 Ventura **(MacOS 13.0–13.2 Ventura are not supported at this time.)**
- **Web Browser:** Latest Google Chrome
- **WebCam:** Using a mobile device as a web camera is not supported.
- **WebCam Resolution:** 640 X 480p
- **Microphone:** Enabled
- **Download Speed:** 1.0 mbps

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[6] In-person *CFE Exam Review Course* attendees also have the option to take a paper-based exam during the week of the course. This option is **not** available for other *CFE Exam Review Course* formats, including **Authorised Training** courses.

You must also have access to a testing area that meets the following **environmental requirements**:

- The testing location must be indoors (walled), well-lit and free from background noise and disruptions. Glass walls are not permitted.
- No third party may be present in the room or enter the room for the duration of the exam. If this occurs, your exam will be terminated and/or your results invalidated.
- Workstation and surrounding area, including walls and shelves, must be free of clutter, including pens, paper and electronic devices.
- No content or materials that could potentially provide an unfair advantage during your exam, including anything posted on walls or within your immediate area, should be present during your exam.

Note that connecting your computer through a VPN may limit performance and block your access to the exam delivery software completely. We recommend disabling any VPN connections before your appointment. Similarly, if you choose to test from a corporate/work computer, we strongly recommend you involve your IT team to resolve any issues, including potential firewall or VPN issues, long before test day. **It is best to avoid testing on an employer-provided computer or network whenever possible.**

Additional details and expectations can be found in the **ProProctor User Guide**.

In-Person Prometric Testing Center

If you are unable to comply with all ProProctor requirements and policies, prefer to take the exam in person or require special accommodations, you may take the CFE Exam at a Prometric Testing Center. Government-issued photo identification is required. Note that an additional $10 fee will apply for each testing center appointment.

Prometric Testing Centers are located all over the world. **Click here to locate a testing center near you.** You will be required to select an exam to use the search feature. It does not matter which exam you select when searching for availability in your area, as long as it is an ACFE exam.

Activating Eligibility and Scheduling Your Exam Appointments

After receiving notification that your CFE Exam Application has been approved, you are eligible to request exam eligibility. All candidates have **60 days** to schedule and take each section of the exam upon generation of their eligibility. The ACFE recommends that all Prometric exam appointments be scheduled **at least 30 days in advance** to ensure that you will get the exam date, time and location of your choice. You will need to schedule a separate exam appointment for each section of the exam. To activate your exam eligibility and schedule an exam:

- Log into the **Certification Portal** and select **"Edit"** to view your approved application.
- Make note of your **"Eligibility ID"** (your ACFE member number) and the first four characters of your last name.
- Click the green **"Activate Eligibility"** button. Upon clicking this button, you will begin your 60-day eligibility window for completing the four sections of the exam and will be redirected to the **Prometric ACFE Landing Page** so you can schedule your appointments.

If you do not have access to the green "Activate Eligibility" button, you are not eligible to schedule an exam. Please contact the ACFE to determine how to move forward.

- Once you have been redirected to Prometric's website, find the scheduling link for your preferred exam delivery method (remote proctoring or test center). For quick access, scheduling links are located on the left-hand side of the page.

- After selecting a scheduling link, enter your **Prometric Eligibility Number/ID** and the **first four characters of your last name** when prompted.

- You will be asked to consent to the collection and processing of your personal data as described in the information presented. The full Prometric Privacy Policy can be found **here**.
- Follow the prompts to schedule an appointment for your first exam section. If you receive an error, make sure your Eligibility Number/ID and the first four characters of your last name are entered properly. **If you have not yet activated your exam eligibility, you will not be able to access the scheduler with your credentials.**

  The images and instructions below might vary slightly if you schedule at an in-person testing facility.

Prompt 1 – Select Your Exam

Prompt 2 – Select and Confirm Your Time Zone

Prompt 3 – Search Availability and Select Your Exam Date and Time

Candidate Tips:
- Your search window (i.e., time between start date and end date) can be set to a maximum of 2 weeks. For best results, it is helpful to set your search window to 1–3 days.
- The appointments will load with the first available date and time in a.m./p.m. format, starting at 1:00 a.m., but you can select "More Times" to navigate through the dates and times available within your window selection.
- Click "Select" when you are ready to confirm an appointment, and then select "Reserve Test Time."
- You will have 15 minutes to finalize and reserve your appointment after selecting your preferred date and time.

Prompt 4 – Confirm Your Appointment and Receive Confirmation

- After selecting your appointment time, you will need to consent to Prometric's Biometric Data Policy and provide additional demographic information.
- Next, verify that the appointment and personal details listed are correct. If the details are incorrect, you can go back and make any necessary changes. You can also sign up for text message appointment reminders from Prometric at this time.
- Select **"Complete Appointment"** if all details are accurate. Note that once you select "Complete Appointment," you cannot make changes unless you reschedule or cancel your existing appointment. (See the section on **"Rescheduling and Canceling Exams"** in this Handbook.)

- Review your appointment summary and check your email to ensure you received your confirmation details. **Keep this email in a safe place because you will need your confirmation number to launch your exam appointment** and to cancel or reschedule an existing appointment, if necessary.
- **Confirm that the time in your appointment confirmation email is correct as soon as possible. Note that the format will be in military time.**

- Return to **Prometric's ACFE Landing Page** and repeat these steps for all remaining exam sections.

Rescheduling and Canceling Exams

Should you need to reschedule or cancel an existing exam appointment, a rescheduling fee might apply. Please be aware of the following policy and time frames:

Rescheduling and Cancellation Policy	
30+ days before your scheduled appointment	There is no charge for changing or canceling an exam appointment 30 days or more before a scheduled appointment.
3–29 days before your scheduled appointment	Changes made between 3 and 29 days are subject to a $35 fee, paid directly to Prometric at the time of the appointment change.
Less than three days before your scheduled appointment	You may not reschedule an exam less than three days prior to your appointment. If you fail to show up for an exam or cancel within three days of a scheduled appointment, **you will be subject to a $50 rescheduling fee (paid directly to the ACFE).** Technical difficulties that prevent you from accessing or fully completing the exam might also be subject to fees, depending on individual circumstances.

To cancel or reschedule an exam appointment three or more days in advance:

- Visit **Prometric's ACFE Landing Page.**
- Click on the **"Reschedule"** or **"Cancel"** link that matches the testing modality you chose (i.e., remote proctoring or test center) and follow the prompts.
- You will receive an email confirming your new appointment time or cancellation.

Note that if you wish to change your testing modality, you will need to contact Prometric for assistance. If there are fewer than three days left before your scheduled appointment, contact the ACFE for next steps.

What to Expect During the CFE Exam

Candidates may arrive up to 30 minutes early to their exam appointments to begin the check-in process. For all Prometric exam appointments, please be prepared to confirm your:

- **Scheduling details:**
  - Exam appointment confirmation number
  - Eligibility Number/ID (your ACFE member number)
  - Exam name (e.g., Financial Transactions and Fraud Schemes)
- **Identity: Be sure to bring a valid government-issued photo ID.**
  - The name used to schedule your appointment must exactly match the name on the identification you will be showing at the time of your appointment.

Additional details specific to each type of exam appointment (remote or testing center) follow.

Remote Proctoring with ProProctor

BEFORE EXAM DAY: To ensure you are prepared for your exam, the ACFE highly recommends that you read through the **ProProctor User Guide** **before your first exam appointment.** This support tool will show you how to prepare for your exam session.

At least three days before your exam appointment, download and install the ProProctor application that delivers your exam to run an Enhanced System Check on your device. If the download launch is blocked by your computer's firewall, follow the links below for instructions to add ProProctor to the exceptions list on your device:

- **Windows OS**
- **MacOS**
- **Corporate computers**

From the ProProctor application, enter your appointment confirmation number and the first four letters of your last name/surname. Click **"CHECK MY SYSTEM"** and follow the steps below to complete the Enhanced System Check:

- Check your system for device requirements.
- Check that your camera can capture your ID (official ID not required for the Enhanced System Check) and self-image.
- Launch a demo exam.

If your device fails a check, please contact the **Prometric Help Desk**. The chat support is in the bottom-right of the webpage.

In addition to checking your device, we recommend assessing your testing area prior to your appointment. During the check-in process on exam day, you will be required to show your workstation and surrounding area through an environmental scan and participate in a quick personal security scan of your body. Preparations include:

- **Ensuring that you have a clear, orderly and well-lit room or workspace:** Completely remove any papers, books, envelopes, clutter or other materials from your testing area.
- **Getting your workstation ready:** Make sure you have a flat surface to test on, a stool or chair and a private room with four walls and a door. You will not be able to complete the environmental check if your testing area includes glass walls and uncovered windows or mirrors.

EXAM DAY: Please make sure you allow yourself at least 15 minutes to prepare your testing environment. When you are comfortably sitting at your workstation, go to the **Prometric ProProctor site** and launch the application. The exam onboarding process will include the following phases:

- Image Capture
- ID Capture
- Readiness Process
- Proctor Check
- Launch and Complete Exam

The self-serve check-in process will guide you through final preparations before you complete the Readiness Process and launch your exam.

The Readiness Process, which includes an environment and security scan, involves a full 360-degree scan of the room where you are testing, your desk/table area, your chair, the floor around you, your arms and hands, behind the ears, pockets and more. You will not be permitted to wear jewelry or have any notes or electronic devices near you. **You may be asked to remove or cover nearby clutter with a blanket or sheet.**

✓ Clear, orderly, and well-lit room or workspace

✓ Sit in an upright position

✓ Testing alone for the entire exam

✓ Desktop/Laptop must be on table or desk

✗ Sitting or reclining in a bed or couch with computer on your lap

✗ Poorly lit room or workspace

✗ Cluttered or crowded room or workspace

✗ Person(s) or pet(s) present at any time in testing room area

✗ Using a dual monitor configuration or any unauthorized electronic devices to take the exam

After successful completion of the environment and security scan, you will be ready to take your online-proctored exam. You will not see a Prometric Proctor on video once your exam begins, but they will monitor you throughout the testing process and will be available to help at any point during your exam. You can use the chat feature on the upper-right of your screen to speak with or send a message to your proctor if you need assistance.

When taking a remotely proctored exam, be aware that:

- All exams are continuously monitored by video and audio recording.
- Changing location while testing, turning off lighting or audio and speaking to or receiving aid from other individuals is strictly prohibited.
- Candidates are required to be professional, civil and respectful at all times while testing.
- A Remote Proctor (RP) is authorized to dismiss you from the exam session for any violation of testing policies and regulations, including exhibiting abusive behavior toward the RP, and will notify the ACFE of any incidents.
- You have **one five-minute unscheduled emergency break** should you need it. You must inform the RP before you take it, and you will be required to complete another full security scan before returning to the exam. **The exam timer will continue to run while you are gone. If you do not come back within five minutes, your exam session will be automatically terminated.**

In-Person Prometric Testing Center

BEFORE EXAM DAY: Review your confirmation email to ensure you know where your testing center is located, how to get there and the time of your scheduled appointment.

EXAM DAY: Please make sure you arrive at least 15 minutes early to your appointment. During the check-in process, Prometric testing center employees will:

- Visually check your identification and confirm your identity.
  - This includes thoroughly inspecting glasses/spectacles and masks or face coverings. Candidates wearing masks will need to lower or remove them momentarily for this process so that the reverse side can be inspected.
- Require you to sign in on a roster sheet with a Prometric-supplied pen.
- Provide you a key and an assigned locker to store your belongings, if needed. You will retain the key, and the locker area will remain under video surveillance while the center is open.

Prior to entering the proctoring room, the following processes will be enacted:

- As a part of Prometric's security protocols, test takers will be asked to show arms and ankles, as well as empty their pockets. Test takers will be scanned with a handheld metal detection device prior to entering the testing room.
- Test center staff will provide candidates with one sheet of paper and one pencil for taking notes during the exam. This is only meant to aid your testing and will be collected by testing center staff upon completion of the exam.

When attending an exam at a testing center, be aware that:

- Where local government guidelines dictate, test takers will be seated in a manner that ensures applicable distancing requirements are satisfied during testing.
- Monitoring of the test room will be done exclusively using existing DVR monitoring. Physical walk-throughs by testing center staff will also be conducted at least every 10 minutes.
- You have **one five-minute unscheduled emergency break** should you need it. You must inform the proctor before you take it, and you will be required to complete another full security scan before returning. The exam timer will continue to run while you are gone. If you do not return within five minutes, your exam session will be automatically terminated.
  - To take an emergency break or ask a question, test takers should raise their hands and wait for a testing center employee to acknowledge them.
- Testing center staff will record the candidate's time in and out of the test room, removing the need for the test taker to sign the roster when exiting and returning from breaks.

Once the exam is finished, test takers will be asked to return to the reception/admin area to complete their sign-out process, which includes:

- Signing out with a Prometric-provided pen
- Placing scratch paper and pencils into a secure bin
- Accessing lockers to collect personal items
- Returning locker keys

Exam Administration

Regardless of testing modality, when your exam begins, you will have 10 minutes to complete a tutorial that will guide you through the exam format and introduce you to the exam delivery platform's features. You may skip the tutorial and start your exam at any time. Your exam will launch after the tutorial, and **you will have two hours to complete it.** When you are ready to complete your exam, click the **"Finish Test"** button.

Reporting Concerns

If you have any concerns or feel like you were treated inappropriately during the onboarding process or at any time during your exam, please email **ExamSecurity@ACFE.com**. The ACFE is committed to ensuring that all CFE candidates are treated fairly and professionally, and we take such feedback very seriously.

CFE Exam Results and Retakes

Exam Results

After you successfully complete an exam session, Prometric will email you a Score Report Assessment containing your exam results within 24 hours (usually within an hour). Results can also be accessed in the **Prometric Score Report Portal** using your appointment confirmation number and last name.

To ensure the integrity of the exam, the ACFE is unable to share details regarding correct or incorrect responses, but the Score Report Assessment does provide a benchmark of proficiency levels in each exam domain, or content area. This information is intended to help identify areas where candidates need further study to enhance their knowledge and skills.

Upon passing all four sections of the CFE Exam, you will receive a confirmation email from the ACFE. Your CFE Exam Application, supporting documentation, exam results and proctoring sessions will then be submitted to the Certification Committee for final review. The final review process will take approximately three weeks to complete. Once approved for certification, you will be notified by email.

NOTE: If you have passed the CFE Exam but do not have enough points or fraud-related experience to become certified, your exam results will remain valid for five years from the date you passed your last exam section. (See the Handbook section on **"Eligibility Requirements for Becoming a CFE"** for more details.)

Retakes

Candidates have **three attempts** to pass each section of the CFE Exam. If you do not pass a section within three attempts, you may require additional approval from the Certification Committee to retest. Excessive attempts to pass the exam could terminate your eligibility to continue with the CFE program. To pass, you must accurately answer at least 75% of the questions in each section correctly.

Payment of $100 per failed section is required to retake failed exams. You are not permitted to retake an exam that you previously passed unless your results are invalidated, forfeited or expired.[7]

If you do not pass an exam section, you will be invoiced for a retake fee within three to five business days of completing the failed exam. Once payment is received, you will be issued a new exam eligibility within one to two business days. Retake eligibilities include an updated 60-day eligibility window to schedule and take the failed exam section(s). If any failed exams were taken at an in-person testing center, a $10 fee per testing center appointment must be paid before any retake eligibility will be granted.

Before retaking an exam, we highly recommend refreshing your knowledge by revisiting your study materials. Use your Score Report Assessment to help identify the content areas where you need further study and focus. Each content area on the exam maps to the corresponding chapter covered in the *Fraud Examiners Manual* and *CFE Exam Prep Course*. For additional study resources, guidance and encouragement, candidates may contact the **CFE Exam Coach** for personalized feedback, including strategic techniques and study tips.

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[7] *CFE Exam Review Course* attendees receive two $50 retake fees per section for their first two retakes.

Exam Integrity and Security Information

The concept of certification, as well as the anti-fraud profession as a whole, is built on fairness and integrity, which is why the ACFE treats exam security as a primary goal. CFEs work hard to earn the credential and deserve the respect and credence that comes with it. CFE Exam content is confidential; it is never appropriate to share, discuss, post or upload exam content in any manner or through any medium.

The ACFE has active measures to prevent, detect and investigate unethical conduct related to the CFE Exam and unauthorized use of our intellectual property. To ensure the integrity of the CFE Exam program, we consistently follow industry standards and best-practice guidelines for credentialing examinations, including modern testing designs and delivery methods. In addition to the security services provided by Prometric, our exam proctoring vendor, the ACFE also implements security safeguards and procedures that involve dynamic data forensic tools and benchmarks indicative of fraudulent activity, which enable suspicious behavior to be identified and addressed quickly and proactively. Furthermore, the ACFE's Legal and Exam Integrity Teams regularly engage in proactive monitoring activities to identify actual or suspected incidents of improper exam-related activity.

Some specific examples of ethics violations and misconduct include:

- Falsifying information on ACFE membership or CFE Exam applications
- Assisting someone else during their exam, having someone else assist you during your exam or allowing any other user access to your computer while taking an exam
- Communicating with other parties during the exam (other than with ACFE support staff or the exam proctor)
- Copying and/or distributing CFE Exam content
- Using notes, books or other preparation resources during your exam
- Using unauthorized electronic devices or other prohibited items during the exam
- Failing to follow directions of Prometric staff

To report suspected or known incidences of unethical behavior, exam misconduct or any other suspicious activities related to the CFE Exam, email the Exam Integrity Team at **ExamSecurity@ACFE.com**. The ACFE also offers an anonymous 24-hour third-party hotline for reporting misconduct by ACFE members. To file a report using this service, you can submit the complaint **online** or call the hotline at **+1 (877) 647-3335**. You will need to use the following Client Code: **ACFEMembership**.

Incidents of candidate misconduct are considered serious offenses and will be escalated to the CFE Exam Integrity Committee for action, up to and including invalidation of exam results and disqualification from the CFE Credential program.

Additionally, ACFE members engaging in exam misconduct may be subject to a disciplinary complaint and referral to the ACFE Board of Regents. The ACFE Board of Regents has the authority to take disciplinary action against ACFE members, including expulsion and publication of the disciplinary action in *Fraud Magazine®*.

Visit our website for more information on the ACFE's disciplinary process.

Getting Certified and Maintaining the Credential

After receiving notification from the Certification Committee that you have met all requirements to be certified, you will automatically be issued a **digital CFE Badge**. You may also request a printed CFE certificate.

With your CFE status comes a variety of benefits and duties, which are designed to sharpen your skills, improve your career and connect you to a global community of peers. The most important responsibility is ensuring that your anti-fraud skills and knowledge continue to evolve and grow along with new developments in the fraud examination field. CFEs are therefore required to earn **Continuing Professional Education (CPE)** annually to maintain the CFE credential.

CFEs must obtain a minimum of 20 CPE credits each year; at least 10 of these must relate directly to the detection and deterrence of fraud, and two must relate directly to ethics. For more information regarding what qualifies for each of these categories, please **click here**.

CPE reporting periods are unique to each CFE and are based on certification and anniversary dates. You can find your anniversary month by visiting **ACFE.com/myCPE** or by contacting the ACFE at **MemberServices@ACFE.com**.

New CFEs are exempt from CPE requirements for their first reporting period as a CFE (i.e., from the day of certification through their next anniversary month). Following your initial exemption period, you will be required to certify that you are in compliance with CPE requirements each year. You will receive reminders and notifications from the ACFE as your CPE deadline approaches. Additionally, you may be asked to provide CPE documentation if you are selected for an audit or are involved in a disciplinary proceeding.

As a CFE, you are responsible for keeping track of your CPE records. Proof of CPE must be kept for three years. This includes supporting documents for CPE credit you earn, such as CPE certificates. The ACFE does not maintain comprehensive CPE records for members, which means even if you earned CPE through the ACFE, you need to keep track of your credits. **Only send CPE records to the ACFE when specifically requested by the ACFE's staff in the event of a CPE audit.**

There are four easy ways to confirm your annual CPE compliance:

- Visit the **My CPE page** to certify your CPE compliance online.

- Call (800) 245-3321 / +1 (512) 478-9000 to certify your compliance by phone.
- Certify your CPE compliance via secure chat.
- Mail in the CPE stub on the bottom of your annual membership invoice.

If you have trouble meeting your CPE requirements, you can apply for a CPE deadline extension via your ACFE account or by contacting a Member Services Representative. However, if you are unable to demonstrate CPE compliance by specific deadlines, you may be subject to suspension. As a CFE, if you accumulate five or more years of CPE suspensions, your credential will be revoked and your membership will be transferred to associate status.

If your employment status or professional needs alter, there are multiple ways you can still stay connected to the ACFE and continue to receive the resources and education you need. **Click here** to review the alternative membership status options or contact a Member Services Representative. For a complete list of CPE requirements and guidelines such as acceptable fields of study, types of CPE and credential suspension details, please **click here**.

Recertification

CFEs who have let their membership expire for more than three consecutive years are subject to additional Recertification Guidelines. To view the guidelines in detail, **click here**.

Contact Information and Forms

Contact Information

Global Headquarters

Address

Association of Certified Fraud Examiners
Global Headquarters - The Gregor Building
716 West Ave.
Austin, TX 78701-2727 USA

Phone

(800) 245-3321 (USA & Canada only)
+1 (512) 478-9000
+1 (512) 478-9297 (Fax)

Email

Exam@ACFE.com
ExamSecurity@ACFE.com
FraudExaminersManual@ACFE.com
Legal@ACFE.com
MemberServices@ACFE.com
PrepCourse@ACFE.com
ReviewCourse@ACFE.com

A complete list of helpful ACFE email addresses can be found **here**.

Live Chat

Chat with an ACFE Member Services Representative 24 hours a day, Monday—Friday.

Chat Now →

PDF Forms

CFE Exam Application
Professional Recommendation Form

Policies

CFE Exam Proctoring Disclosure

Consent to Exam Proctoring

The CFE Exam is a proctored examination. When sitting for the exam, please note the following:

1. The ACFE or its authorized proctor may access your webcam and computer screen during the exam.
2. The ACFE or its authorized proctor may record, store, review and audit: images of your ID card and photograph and video/audio recordings of you and your test space during the exam.
3. The ACFE or its authorized proctor may utilize biometric facial recognition software for identity verification purposes and to detect and prevent exam violations.
4. If you take the exam on a workplace or public computer, you are responsible for ensuring that the use of the CFE Exam proctoring software on the computer will not violate any user restrictions.

ACFE Exam Content Non-Disclosure Rules

The CFE Exam is confidential and is the exclusive, copyrighted property of the Association of Certified Fraud Examiners (ACFE). You may not record, copy, reproduce, publish, transmit or share any portion of the exam for any reason. Furnishing another person with any questions or answers from the exam — or accepting questions and answers from another person — is grounds for automatic disqualification and/or revocation of your membership in the ACFE.

ACFE Privacy Policy

For the ACFE Privacy Policy, **click here**.

Prometric Privacy Policy

For the Prometric Privacy Policy, **click here**.

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Association of Certified Fraud Examiners