

Bank Statement for Contoso

Overview: This will mimic a standard bank statement for the primary operating account of the company.

Fraudulent Element: The statement will show large deposits from "Project X" clients (who don't exist), which correlate with the inflated sales on the Income Statement. However, there will be a notable absence of subsequent cash collections, indicating that while sales were recorded, the money was never actually received.

Key Elements:

- **Account Information:** Account number, bank details.
- **Account Name:** Contoso Operating Account
- **Statement Period:** e.g., December 1, 2023 - December 31, 2023.

Bank Statement

ACME Sample Bank

Account Name: Contoso – Operating Account

Account Number: 00000000000000123456 (*fictional number*)

Statement Period: December 1 – December 31, 2023

Starting Balance (Dec 1, 2023)

\$7,450,000.00

Transaction History (Fictional)

Date	Description	Deposits (USD)	Withdrawals (USD)	Balance (USD)
2023-12-02	Deposit – SpectraGlobal Contoso – Inv# IXS-SLS-2023-0112	\$150,000.00	—	\$7,600,000.00
2023-12-05	ACH Credit – Loan Proceeds	\$2,000,000.00	—	\$9,600,000.00
2023-12-07	Wire Transfer – Payroll	—	\$425,000.00	\$9,175,000.00
2023-12-09	ACH Debit – Alpha Components Ltd. – Hardware Modules	—	\$85,000.00	\$9,090,000.00
2023-12-12	Deposit – LegitTech Partners – Inv# IXS-SLS-2023-0107	\$300,000.00	—	\$9,390,000.00
2023-12-15	ACH Debit – SoftSys Infrastructure – Cloud Services	—	\$120,000.00	\$9,270,000.00
2023-12-18	ACH Debit – Contoso Hardware Partners – Server Upgrades	—	\$60,000.00	\$9,210,000.00
2023-12-20	Wire Transfer – Executive Bonus Payments	—	\$250,000.00	\$8,960,000.00
2023-12-23	ACH Debit – Beta Testing Solutions – QA Services	—	\$45,000.00	\$8,915,000.00
2023-12-27	Cash Withdrawal – Operations	—	\$60,000.00	\$8,855,000.00
2023-12-30	Deposit – Quantum Dynamics – Inv# IXS-SLS-2023-0042	\$500,000.00	—	\$9,355,000.00

Ending Balance (Dec 31, 2023)

\$9,355,000.00

Key Fraud Context (Fictional):

- No deposits from **Aurora Systems LLC** or **Zenith Solutions Group** appear in December, despite invoices for \$750,000 and \$1,250,000 respectively being dated earlier in the fourth quarter.
- Cash inflows are modest compared to the large revenues reported in the fictional income statement, tying back to inflated AR balances in the fictional balance sheet and AR ledger.
- This disconnect between bank records and reported sales is a common red flag in forensic accounting and fraud detection.

Disclaimer:

This bank statement is wholly fictional and intended for educational or storytelling purposes related to fraud awareness. Figures, account numbers, and transactions are invented, and this should never be used as an actual financial document for any real bank or company.