

# Make Money Fast

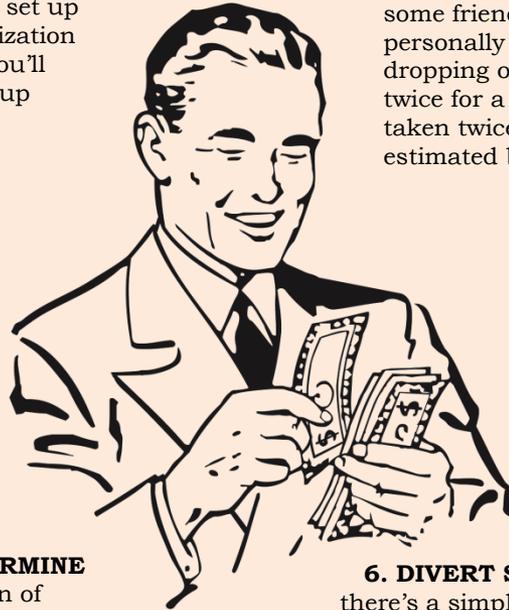
## Purchase to Pay “Top Tips” - how to get rich from Purchase to Pay!



**1. HACK THE FINANCE SYSTEM** If you can get administrator access to the finance system, it's like having the keys to the safe. There's lots of ways of persuading the IT team to give you admin access, especially if you're involved in system design and testing. Try telling them you need to set up new user accounts out of hours for testing. In an organization that hasn't buttoned down its IT security procedures, you'll find a way. Once you've got admin access, you can set up users, suppliers, bank details, the lot!

**2. FAKE INVOICES** You'll need to collude with the supplier for this one. Just get them to send fake invoices. You'd be surprised how many companies will retrospectively create a purchase order to match it in order to get it paid. If invoices are paid on the nod below a certain level, make the most of it. Let's say that any invoice below \$1,000 gets paid – even if there's no purchase order – all you need to do is have a chat with one of your friendly suppliers, get a few invoices submitted and split the proceeds.

**3. MAKE FRIENDS AND UNDERMINE THE SOX CONTROLS** Segregation of responsibilities is all about preventing collusion. These rules are your enemy and you need to undermine them. Make friends. Do people favours and offer to take their workload off them. Share a few secrets in return for a few of theirs. When you need to call in a favour, it won't be a problem.



**4. RECEIPT GOODS THAT HAVE NEVER BEEN DELIVERED** This is so easy and almost impossible to detect in the right circumstances. Take for example a building site. If the concrete is being supplied by your friendly supplier - (you really should have some friendly suppliers) - make sure you sign for the deliveries personally then watch as the truck leaves the site without dropping off the concrete. Your friendly supplier can then be paid twice for a single delivery. The architects will wonder why it's taken twice as much concrete to build the office block than they estimated but by the time they figure it out, you're long gone.

**5. TAKE KICK BACKS** Always make sure there's room for a few unwritten clauses in the contract when you negotiate with a supplier. Whether it's cash or a few freebies, most suppliers are happy to build in some costs to cover your “commission”.



**6. DIVERT SOME BIG PAYMENTS** If you want to hit the big time there's a simple scam that will fool even the most competent AP team. Find a supplier that regularly invoices large amounts. You need to open a bank account in their name – or at least nearly their name. Once you've opened the account, it's a simple matter to inform AP of the new bank account details. They won't notice the minor name change and once set up, you'll enjoy a few weeks of someone else's money – sufficient time to cover your tracks and disappear.



*“It really works!”*

