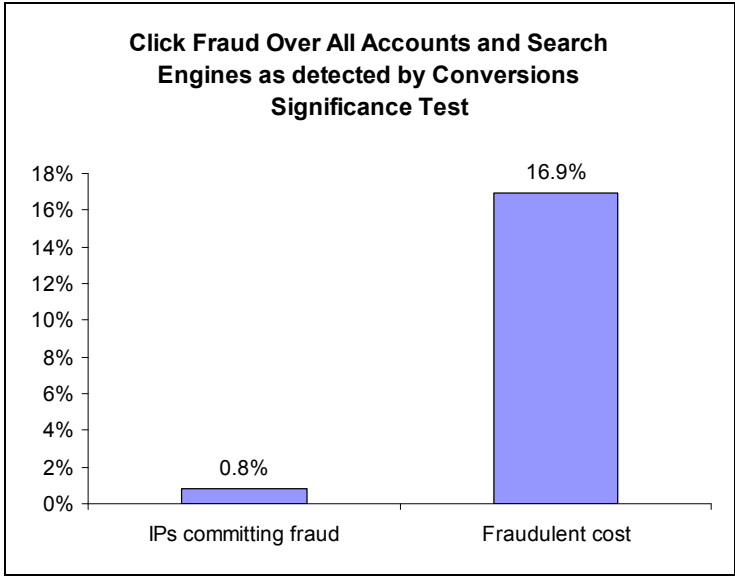


**Figure 1:** Fraud rates as estimated from a Web search of media reports.



**Figure 2:** Fraud rates as estimated from a statistical test.