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| **Finance Department**  **Fraud Risk Analysis** | | | | | | | |
|  | **False Representation** | **Failure to Disclose** | **Abuse of Position** | **Bribery** | **Computer Misuse** | **False Accounting** | **Identity Documents** |
| **Customer** | False Insurance certificates |  |  |  |  | Cheque frauds | Credit Fraud  False Driving License |
| **External Supplier** | Falsification of tender information |  |  | Collusion with internal staff |  | False Invoices | Corporate ID Theft or account details stolen/changed |
| **Internal** | Timesheet fraud  False Expenses | Conflicts of Interest | Retention of income  Ghost employees on payroll/pensions  Cash Diversion  Ghost suppliers  Self authoring payments to self or family member | Letting or contracts and supply of goods or services | Data Exploitation – value to competitors  Change supplier details  Ghost employees on payroll/pensions | Financial Mis-statement  Cheque frauds  Creditor or debtor information altered  VAT hidden  Phantom invoices |  |
| **Organised Crime** | Mobile phone fraud |  | Linked to risks of outsourcing |  | Payroll data  Hacking of phone system/IT  Phishing  Malware | Invoice building  Direct Debit Fraud | Corporate ID theft  Card or account details stolen |

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| **Finance Department Fraud Risk Register** | | | | | | |
| **Risk Description** | **Stage of the Project the Risk relates to** | **Risk Status** | **Probability** | **Impact** | **Possible Countermeasure** | **Notes** |
| False Expenses | Steady State | Significant | 3 | 2 | Improved supervisory control | 1 |
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| **HR Department Fraud Risk Analysis** | | | | | | | |
|  | **False Representation** | **Failure to Disclose** | **Abuse of Position** | **Bribery** | **Computer Misuse** | **False Accounting** | **Identity Documents** |
| **Customer** | False qualifications  False References  False Professional membership | Criminal convictions  Previous disciplinary action |  | Conflicts of interest |  |  | Right to work in UK |
| **External Supplier** |  |  |  | Conflicts of interest |  |  |  |
| **Internal** | False sickness claims  Working elsewhere while sick |  | Misuse of official time | Gifts and entertainment abuse | Unlicensed software  Abuse of Internet/Email policy | Manipulation of performance data KPIs |  |
| **Organised Crime** |  |  | Sleepers |  | Employee data False Agency Suppliers |  |  |

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| **HR Department Fraud Risk Register** | | | | | | |
| **Risk Description** | **Stage of the Project the Risk relates to** | **Risk Status** | **Probability** | **Impact** | **Possible Countermeasure** | **Notes** |
| Conflicts of Interest | Steady State | Fundamental | 4 | 5 | Improved supervisory control | 1 |
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| **Procurement Department Fraud Risk Analysis** | | | | | | | |
|  | **False Representation** | **Failure to Disclose** | **Abuse of Position** | **Bribery** | **Computer Misuse** | **False Accounting** | **Identity Documents** |
| **Customer** | Claiming faulty goods |  |  |  |  |  |  |
| **External Supplier** | Previous poor performance  Short deliveries  Product substitution | Bid Rigging  Conflicts of interest  Dividing markets  Abuse of pheonix companies |  | Collusion on tendering  Use of third parties to win business |  | Manipulation of KPIs  Price Fixing  Bankruptcy fraud Hide poor financial Position  invoice building |  |
| **Internal** | Hiding excessive goods | Conflicts of interest | Ordering or misappropriation of goods for personal use  Excessive purchases from supplier inducements | Acceptance of Late Tenders  Receipt of ‘freebies’ to put more orders through | Data Exploitation  Insider Information  Ghost suppliers on system | False invoices hiding payments to self |  |
| **Organised Crime** | Ghost companies (particularly virtual companies) |  |  | Collusion  Bid Rigging | Hacking  Phishing |  | Corporate ID theft relating to suppliers |

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| **Procurement Department Fraud Risk Register** | | | | | | |
| **Risk Description** | **Stage of the Project the Risk relates to** | **Risk Status** | **Probability** | **Impact** | **Possible Countermeasure** | **Notes** |
| Collusion | Steady State | Major | 2 | 5 | Improved supervisory control | 1 |
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| **Service Delivery/Sales Department Fraud Risk Analysis** | | | | | | | |
|  | **False Representation** | **Failure to Disclose** | **Abuse of Position** | **Bribery** | **Computer Misuse** | **False Accounting** | **Identity Documents** |
| **Customer** | Misrepresent personal circumstances  False insurance claims  False cover notes | Material facts e.g. insurance claims for same item |  |  |  | Hide poor financial position | Credit fraud  Mortgages obtained using fake/stolen ID |
| **External Supplier** | Manipulate performance data  Inflated pricing | Origin of product (nature and quality) |  | Collusion with internal staff |  | Trading while insolvent  False invoices |  |
| **Internal** | Manipulate performance data | Conflicts of interest | Failure to pass on premiums | Collusion with suppliers  Use of third parties to win business |  | Overvaluation of property  Misappropriation of client monies  Collusion over false invoice payment | Mortgages obtained using fake/stolen ID |
| **Organised Crime** | Account takeover  Life cover takeover  Intellectual property fraud  Ghost clients |  |  | Products  Services  Contracts  ‘protection’ | Change of title deeds  Hacking  Phishing |  | Mortgages obtained using fake/stolen ID |

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| **Service Delivery/Sales Department Fraud Risk Register** | | | | | | |
| **Risk Description** | **Stage of the Project the Risk relates to** | **Risk Status** | **Probability** | **Impact** | **Possible Countermeasure** | **Notes** |
| Manipulation of Performance Data | Steady State | Important | 2 | 2 | Improved supervisory control | 1 |
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