|  |
| --- |
| **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 FraudFalse Driving License |
| **External Supplier** | Falsification of tender information |  |  | Collusion with internal staff |  | False Invoices | Corporate ID Theft or account details stolen/changed |
| **Internal** | Timesheet fraudFalse Expenses | Conflicts of Interest | Retention of incomeGhost employees on payroll/pensionsCash DiversionGhost suppliersSelf authoring payments to self or family member | Letting or contracts and supply of goods or services | Data Exploitation – value to competitorsChange supplier detailsGhost employees on payroll/pensions | Financial Mis-statementCheque fraudsCreditor or debtor information alteredVAT hiddenPhantom invoices |  |
| **Organised Crime** | Mobile phone fraud |  | Linked to risks of outsourcing |  | Payroll dataHacking of phone system/ITPhishingMalware | Invoice buildingDirect Debit Fraud | Corporate ID theftCard or account details stolen |

|  |
| --- |
| **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 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

****

|  |
| --- |
| **HR Department Fraud Risk Analysis** |
|  | **False Representation** | **Failure to Disclose** | **Abuse of Position** | **Bribery** | **Computer Misuse** | **False Accounting** | **Identity Documents** |
| **Customer** | False qualificationsFalse ReferencesFalse Professional membership | Criminal convictionsPrevious disciplinary action |  | Conflicts of interest |  |  | Right to work in UK |
| **External Supplier** |  |  |  | Conflicts of interest |  |  |  |
| **Internal** | False sickness claimsWorking elsewhere while sick |  | Misuse of official time | Gifts and entertainment abuse | Unlicensed softwareAbuse of Internet/Email policy | Manipulation of performance data KPIs |  |
| **Organised Crime** |  |  | Sleepers |  | Employee data False Agency Suppliers |  |  |

****

****

|  |
| --- |
| **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 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |
| --- |
| **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 performanceShort deliveriesProduct substitution | Bid RiggingConflicts of interestDividing marketsAbuse of pheonix companies |  | Collusion on tenderingUse of third parties to win business |  | Manipulation of KPIsPrice FixingBankruptcy fraud Hide poor financial Positioninvoice building |  |
| **Internal** | Hiding excessive goods | Conflicts of interest | Ordering or misappropriation of goods for personal useExcessive purchases from supplier inducements | Acceptance of Late TendersReceipt of ‘freebies’ to put more orders through | Data ExploitationInsider InformationGhost suppliers on system | False invoices hiding payments to self |  |
| **Organised Crime** | Ghost companies (particularly virtual companies) |  |  | CollusionBid Rigging | HackingPhishing |  | Corporate ID theft relating to suppliers |

****

****

|  |
| --- |
| **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 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |
| --- |
| **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 claimsFalse cover notes | Material facts e.g. insurance claims for same item |  |  |  | Hide poor financial position | Credit fraudMortgages obtained using fake/stolen ID |
| **External Supplier** | Manipulate performance dataInflated pricing | Origin of product (nature and quality) |  | Collusion with internal staff |  | Trading while insolventFalse invoices |  |
| **Internal** | Manipulate performance data | Conflicts of interest | Failure to pass on premiums | Collusion with suppliersUse of third parties to win business |  | Overvaluation of propertyMisappropriation of client moniesCollusion over false invoice payment | Mortgages obtained using fake/stolen ID |
| **Organised Crime** | Account takeoverLife cover takeoverIntellectual property fraudGhost clients |  |  | ProductsServicesContracts‘protection’ | Change of title deedsHackingPhishing |  | Mortgages obtained using fake/stolen ID |

****

|  |
| --- |
| **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 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

****