**Table 1: Employment application fraud**

| | |
|---|---|
| Use of a false identity | An application either for employment or to provide services, where the applicant uses a false identity, for example a forged passport |
| Impersonation of an innocent party | An application either for employment or to provide services, where the applicant has impersonated an innocent party |
| False documents | An application either for employment or to provide services, where the applicant has provided false documents, for example a counterfeit UK passport |
| False immigration status | An application either for employment or to provide services, where the applicant uses a false immigration status |
| False qualifications | An application either for employment or to provide services, where the applicant uses false qualifications, which are considered a material falsehood* |
| False references | An application either for employment or to provide services, where the applicant uses false references, which are considered a material falsehood* |
| Concealed employment history | An application either for employment or to provide services, where the applicant conceals their employment history, which is considered a material falsehood* |
| Concealed employment record | An application either for employment or to provide services, where the applicant conceals their employment record, which is considered a material falsehood* |
| Concealed unspent criminal convictions | An application either for employment or to provide services, where the applicant conceals an unspent criminal conviction |
| Concealed adverse credit history | An application either for employment or to provide services, where the applicant conceals their credit history, which is considered a material falsehood* |

*A material falsehood involves the commission of, or the attempt to commit, a criminal offence in relation to an application for employment or an application to provide personal services. The material falsehood should be one that would affect any decision to offer a post to an applicant, or for an existing staff member or service provider to remain in their post or move to a new post.

**Table 2: Unlawful obtaining**

| | |
|---|---|
| Contravention of IT security policy | The contravention of IT security policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing data to third parties, creating instruments/documents/payment instructions to facilitate a fraud, to view own account details (or accounts of friends/relatives), to 'surf' for likely victims/targets of fraud, to download unsuitable material from the Internet, to misuse email systems and distribute offensive material/viruses |
| Contravention of systems access policy | The contravention of systems access policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing data to third parties, creating instruments/documents/payment instructions to facilitate a fraud, to view own account details (or accounts of friends/relatives), to 'surf' for likely victims/targets of fraud, to download unsuitable material from the Internet, to misuse email systems and distribute offensive material/viruses |
| Contravention of internet policy | The contravention of internet policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing data to third parties, creating instruments/documents/payment instructions to facilitate a fraud, to view own account details (or accounts of friends/relatives), to 'surf' for likely victims/targets of fraud, to download unsuitable material from the internet, to misuse email systems and distribute offensive material/viruses |
| Contravention of email policy | The contravention of email policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing data to third parties, creating instruments/documents/payment instructions to facilitate a fraud, to view own account details (or accounts of friends/relatives), to 'surf' for likely victims/targets of fraud, to download unsuitable material from the internet, to misuse email systems and distribute offensive material/viruses |
| Fraudulent personal use of customer/payroll data | The personal use of customer/payroll data to facilitate a fraud |
| Disclosure of customer/payroll data to a third party | The disclosure of customer/payroll data to a third party to facilitate a fraud |
| Modification of customer payment instructions | The unauthorised modification of customer payment instructions to facilitate a fraud, for example direct debits, standing orders, and so on |
| Unauthorised alterations to customer data | The unauthorised alteration of customer data to facilitate a fraud, for example change of address, security details, and so on |

**Table 3: Unlawful obtaining or disclosure of commercial data**

| | |
|---|---|
| Contravention of IT security policy | The contravention of IT security policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing commercial data to third parties |
| Contravention of systems access policy | The contravention of systems access policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing commercial data to third parties |
| Contravention of Internet policy | The contravention of internet policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing commercial data to third parties |
| Contravention of email policy | The contravention of email policy for unauthorised purposes with intent to facilitate the commission of a further criminal offence, for example passing commercial data to third parties |
| Theft of internal policies/procedures/practices | The theft of internal policies/procedures/practices |
| Disclosure of internal policies/procedures/ practices to third parties | The disclosure of internal policies/procedures/practices to third parties |
| Theft of intellectual property | The theft of intellectual property |
| Theft of IT systems source code | The theft of IT systems source code; this may be to enable third parties to mimic internal IT architecture or introduce fraudulent payment instructions |
| Infringement of copyright | The theft of or unauthorised dealing with articles infringing copyright |

**Table 4: Account fraud**

| | |
|---|---|
| Fraudulent account transfer to employee account | The fraudulent electronic transfer of funds from a customer account to an account controlled by a member of staff |
| Fraudulent account transfer to third-party account | The fraudulent electronic transfer of funds from a customer account to an account controlled by a third party |
| Fraudulent account withdrawal | The fraudulent withdrawal of cash from a customer account without the customer's knowledge or authority |

**Table 5: Dishonest action by staff to obtain a benefit by theft or deception**

| | |
|---|---|
| Theft of IT equipment | The theft of IT equipment, for example monitors, PCs, keyboards, modems, printers, mice, cables, laptops |
| Theft of fixtures and fittings | The theft of fixtures and fittings, for example desks, chairs, cupboards, pictures, display stands, plants, and so on |
| Theft of office equipment | The theft of office equipment, for example stationery or electrical equipment such as kettles and microwaves |
| Theft of consumables and instruments | The theft of consumables and instruments, for example payment cards awaiting collection, cards recovered in ATMs, chequebooks, returned/undelivered mail, blank drafts, blank cheques and other negotiable instruments awaiting use; also includes the theft of headed paper and other internal forms for use in subsequent frauds |
| Theft of personal property | The theft of personal property while on employer premises, for example clothing, mobile telephones, cash and wallets belonging to other members of staff |
| Theft of goods or products | The theft of goods or products from warehouses, during distribution or on the shop floor |
| Theft of cash from employer | The theft of cash from tills, ATMs, strong rooms, safes, travellers' cheques and foreign currency awaiting collection or sale and cheques received as payment for services/fees/commission |
| Theft of cash from customer | The removal of personal cheques from customer chequebooks and the theft of items held within approved deposit facilities or under safe custody arrangements |
| False expenses/overtime/ timesheet submission | The submission of a false or inflated claim for business-related expenses/overtime or timesheet submission |
| Manipulation of personal account | The manipulation of internal accounting or IT systems with an intent to defraud, for example changing overdraft account limits or interest rates applied to personal accounts |
| Manipulation of a third-party account | The manipulation of internal accounting or IT systems with an intent to defraud, for example changing overdraft account limits or interest rates applied to third-party accounts |
| Removal of charges from personal account | The manipulation of internal accounting or IT systems with intent to defraud by removing or reducing the charges applied to personal accounts |
| Removal of charges from third-party account | The manipulation of internal accounting or IT systems with intent to defraud by removing or reducing the charges applied to third-party accounts |
| False/manipulated sales submission | The fraudulent submission of false or manipulated sales or performance-related measures with the intention of increasing a bonus or reward payment, for example selling products/services or falsifying accounting records to increase sales/rewards |
| Manipulation of bonus/reward scheme | The fraudulent manipulation of sales or performance-related measures with the intention of increasing a bonus or reward payment, for example selling products/services or falsifying accounting records to increase sales/rewards |
| Facilitating fraudulent applications | Facilitating applications with an intent to defraud |
| Manipulation of applications/proposals/ claims | Manipulating applications/proposals/claims with an intent to defraud |
| Manipulation of application systems | Manipulating application systems, for example ignoring anomalies in applications for products and manipulating application systems to influence scoring processes or loan amount decisions |
| Perpetrating fraudulent applications | Making applications for products with an intent to default/defraud |
| Facilitating/perpetrating false insurance claims | Facilitating or perpetrating false insurance claims with intent to defraud, including the submission of false statements and false supporting evidence |
| Procurement fraud – personal | The creation of false or inflated supplier invoices for payment and other types of procurement fraud without colluding with any third parties |
| Procurement fraud – collusion with third parties | The creation of false or inflated supplier invoices for payment and other types of procurement fraud through collusion with third parties, for example inappropriately awarded contracts |
| Facilitating transaction fraud | Knowingly accepting false ID to support fraudulent transactions and the facilitation of the processing of transactions on stolen/counterfeit cards or altered instruments |
| Facilitating/perpetrating advance fee fraud | The use of headed notepaper and other forms/ documents to facilitate/perpetrate advance fee fraud |
| Abuse of company time/privilege | The excessive use of work time/email/phones for personal use with no relation to the business |