

The Fabricator

Someone who dishonestly gains a personal benefit by inventing or producing something that is false. This might involve creating false invoices or other types of records for personal gain.



The methods of the fabricator are countered by measures that support information sharing and verification.

The Coercer

Someone who dishonestly gains a personal benefit by influencing, manipulating or bribing another person to act in a desired way. This might involve negative stimulus such as threats or intimidation, or positive stimulus such as favour or monetary kickbacks.



The methods of the coercer are countered by measures that support probity, information security, oversight and deterrence.

The Impersonator

Someone who dishonestly gains a personal benefit by pretending they are another person or entity. This might involve using false or stolen identities, attributes or credentials for personal gain.



The methods of the impersonator are countered by measures that support identity security and authentication.

The Exploiter

Someone who dishonestly gains a personal benefit by using something for a wrongful purpose. This might involve misusing their position or privileges, or dishonestly exploiting a vulnerability for personal gain.



The methods of the exploiter are countered by measures that support people, process and system integrity, oversight and deterrence.

The Deceiver

Someone who dishonestly gains a personal benefit by making others believe something that is not true. This might involve providing false statements, deliberate misrepresentation of facts or circumstances, or withholding pertinent information for personal gain.



The methods of the deceiver are countered by measures that support honesty, integrity, information sharing and verification

The Concealer

Someone who dishonestly gains a personal benefit by preventing their actions from being seen or known about. This might involve hiding their activities or covering their tracks for dishonest gain or to evade detection.



The methods of the concealer are countered by measures that support oversight and transparency.

The Reckless

Someone who acts recklessly (without care, responsibility or regard to the consequences of their actions) by disregarding requirements, procedures, warnings or directions. Reckless actions can turn into serious criminal behaviour and/or can be visible indicators of more systemic problems or vulnerabilities.



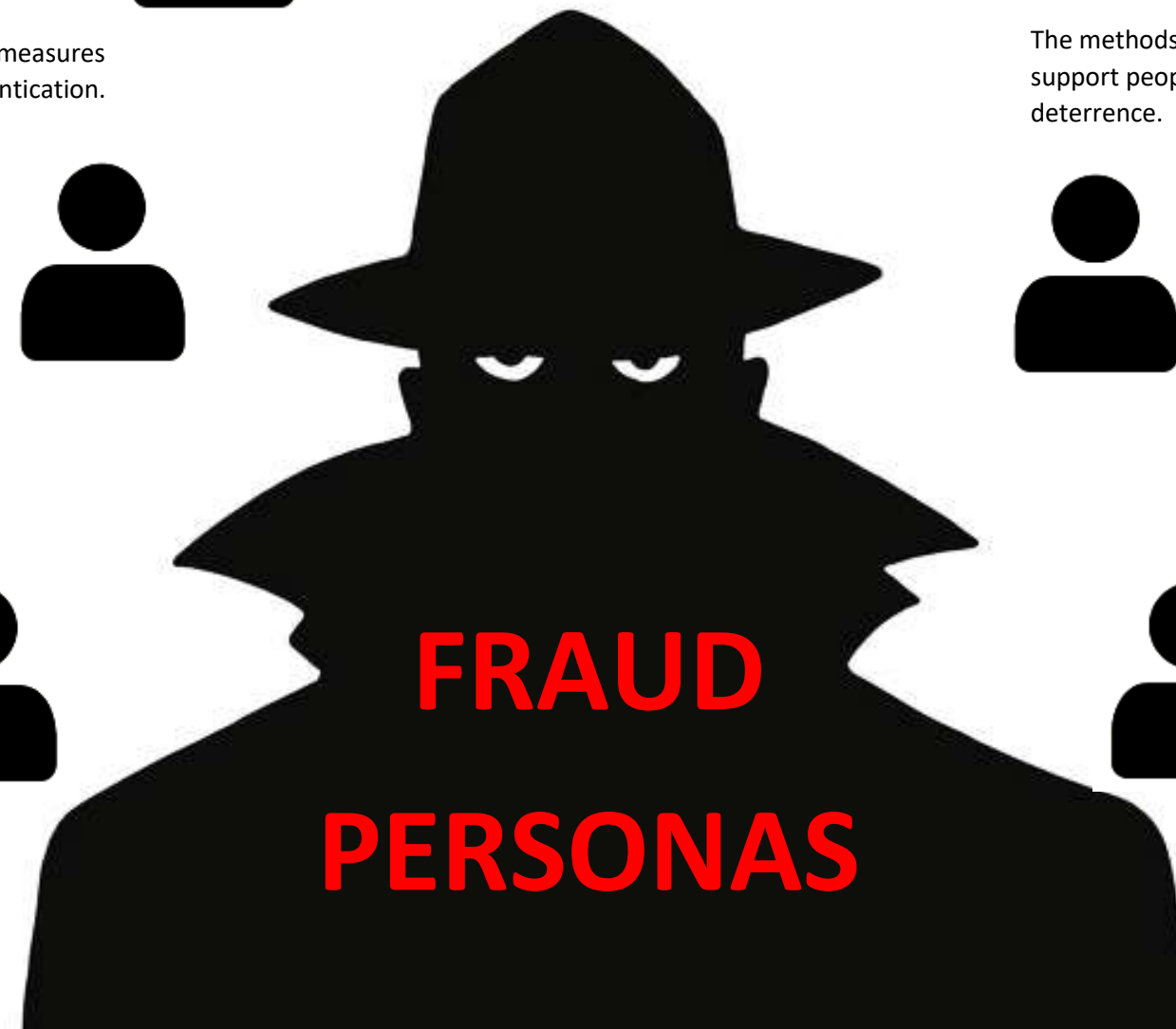
The actions of the reckless fraudsters are countered by measures that support clear and consistent requirements and processes

The Organised

Groups who dishonestly gain a benefit by using all of the above methods in a planned, coordinated and sophisticated way, ranging from local community groups to transnational syndicates based offshore. They are diverse and flexible, capable, resourceful and resilient. They are increasingly using professional facilitators and service providers to help or 'facilitate' their criminal activities.



Organised crime can be countered by measures that support information sharing and strategic collaboration.



Case studies reveal that fraudsters exhibit common, and often coinciding, methods to commit fraud. Understanding their methods can help you to evaluate your exposure to different types of fraudsters and implement appropriate countermeasures.