



Public Sector
Fraud Authority

Public Sector Fraud Authority Annual Report 2024-2025

Alternative format versions of the report are available on request from the Public Sector Fraud Authority: PSFA@cabinetoffice.gov.uk

Public Sector Fraud Authority

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We are building stronger defences, we are getting better at detecting fraud, and we will act decisively to protect what belongs to the people

Satvir Kaur

Ministerial Foreword

The figures in this annual report demonstrate the strong progress made on the journey towards restoring fairness and protecting trust.

Working people get up every morning, work hard, and pay their taxes knowing their contribution helps fund the schools that educate their children and the hospitals that care for their families. When the Public Sector Fraud Authority protects and recovers £329m of taxpayer money – they are defending that fundamental contract of trust between government and the people we serve.

Every pound recovered from fraudsters is a pound that can be invested in reducing hospital waiting times, improving our schools, or supporting those who genuinely need help. That's why the Authority's outstanding performance – achieving 100% of their strategic objectives for the second consecutive year – matters so profoundly to working families across Britain.

But this isn't just about the money, significant though these sums are. It's about the principle that public funds should serve the public good, not line the pockets of criminals. The Authority's work sends a clear message to those who would defraud the taxpayer: we are building stronger defences, we are getting better at detecting fraud, and we will act decisively to protect what belongs to the people.

From artificial intelligence that spots fraudulent patterns to new enforcement capabilities delivering their first successful recoveries, from establishing rigorous outcome-based targets across government to working with over 1,100 public and private sector bodies through the National Fraud Initiative, this report shows how we're building a comprehensive defence of public money.



**Public funds should
serve the public
good, not line the
pockets of criminals**

The transformation described in these pages represents the most ambitious modernisation of fraud prevention this country has ever seen. Most significantly, this government has introduced the Public Authorities (Fraud, Error and Recovery) Bill to Parliament – legislation that will provide enhanced powers to investigate and recover public funds for generations to come.

The British people work hard and pay their taxes in good faith. This report shows how we're honouring that trust by ensuring every penny goes where it should: supporting the public services that matter most to working families, not enriching those who seek to exploit the system at the expense of those who play by the rules.

Satvir Kaur

Parliamentary Secretary, Cabinet Office





Chief Executive’s Statement

In 2024/25, our third year of operation, the PSFA achieved all 10 of our strategic objectives whilst working within our £14m budget. Most significantly, we exceeded our financial target by delivering over £480m in audited counter fraud benefits, representing a 28.5% increase on the previous year.

These outcomes reflect collaborative efforts across government and the private sector. By working with our widest range of departments and public bodies to date, we established outcome-based targets with those facing the highest fraud risks. This yielded a £97m (29%) increase in counter fraud outcomes compared to the previous year (excluding DWP and HMRC).

Progress spans a wide spectrum of counter fraud activity. We provided 33 specialist activities through our Risk, Threat and Prevention service, helping departments understand fraud risks upfront. Our analytics and AI services delivered £329m in benefits, reducing fraud against the public sector, whilst also enabling the private sector to deliver £151m as part of the government’s commitment to public-private partnerships to fight fraud.

We strengthened the fundamental building blocks of effective counter fraud work. The first two full cohorts completed the world’s first Counter Fraud Leadership Programme and we qualified our first cohort of fraud measurement experts. We certified 96 fraud risk assessors and developed two new professional standards in Fraud Detection and Culture Setting.

We worked alongside our widest range of departments and public bodies who set the most ambitious outcome-based cross government targets to date. We furthered our collaborative efforts to conduct reviews of 16 public bodies to ensure compliance with the Counter Fraud Functional Standard.

Stage one of our Enforcement Unit pilot was successfully delivered, enabling public bodies to take action where they previously could not. We also supported the introduction of the Public Authorities (Fraud, Error and Recovery) Bill to Parliament in January 2025. This will provide the Government with powers to investigate and recover fraud across the public sector outside of tax and social security.

None of this would be possible without the dedication of public sector counter fraud professionals across government, the expertise and challenge provided by our Advisory Panel, and the continued support of our delivery partners. The achievements



listed here are fundamentally collaborative - requiring public bodies to engage, to challenge us, and to work alongside us to make a tangible difference.

We are also dependent on our strong relationships with our international partners in the International Public Sector Fraud Forum, and our deep partnership with the Commonwealth Fraud Prevention Centre in the Australian government. Their collaboration and sharing of practice and experience enables us to understand international approaches and co-create industry leading frameworks and guidance - pushing our sector further and faster.

We are making progress, however fraud continues to evolve. Our capable and committed adversary continues to attack public services and to adapt how they do it. In 2025/26, we will continue to work with public bodies to deepen understanding of fraud risk, advance the use of data and AI, strengthen action when fraud is found, and increase our collective impact on protecting taxpayers' money and maintaining the trust between government and the people we serve.

Mark Cheeseman
Chief Executive Officer

We will continue to work with public bodies to deepen understanding of fraud risk, advance the use of data and AI, strengthen action when fraud is found, and increase our collective impact on protecting taxpayers

Mark Cheeseman OBE



2024/2025 Key Achievements

- ✓ Delivered over £480m in audited counter fraud benefits, protecting public funds.
- ✓ Successfully achieved 100% of our strategic objectives.
- ✓ Established improved outcome-based targets across central government, increasing the ambition of year on year targets by 29%.
- ✓ Helped public bodies to improve their fraud management by conducting reviews of a further sixteen public bodies against the Counter Fraud Functional Standard.
- ✓ Produced and published a review of progress across government on the Counter Fraud Functional Strategy, showing how the Government continues to modernise the way it is transforming its fraud response.
- ✓ Launched the first stage of the Enforcement Unit pilot, which successfully achieved our first recoveries. This proved the model works in concept and strengthened the case for stronger legal powers.
- ✓ Delivered 33 activities supporting departments and public bodies to help them understand their fraud risks and improve their controls and countermeasures.
- ✓ Completed the first full iteration of the High Fraud Risk Portfolio - building a common view and increased oversight over the highest fraud risk areas in government where measurements of loss are not in place.
- ✓ Continued to develop capability for the future by creating the first ever Professional Standards on Fraud Detection and Culture Setting.
- ✓ Completed the first two full cohorts of the Counter Fraud Leadership Programme, equipping senior fraud leaders across government with the skills to lead the fight against fraud.
- ✓ Qualified 96 new fraud risk assessors and trained the first cohort of fraud measurement experts, strengthening the Government's fraud prevention capacity.
- ✓ Supported the work of the Covid Counter Fraud Commissioner in the ongoing effort to recover public money lost to pandemic-related fraud.
- ✓ Introduced the Public Authorities (Fraud, Error and Recovery) Bill to Parliament. This landmark legislation will grant new powers to investigate and recover money lost to fraud outside of the traditional tax and benefits systems.

Report Purpose

This publication provides an account of the Public Sector Fraud Authority's activities and performance against its 2024/25 objectives, and outlines its governance arrangements.

Our Mission

Our mission is to:

-  Modernise the fraud and error response by widening access and use of: leading practices, tools and technology - better protecting taxpayers' money.

-  Build expert-led services developed in collaboration with experts in departments and public bodies to better fight fraud and error through: risk, prevention, data and enforcement techniques.

-  Develop capability in the public sector to find, prevent and respond to fraud and error - both organisationally and individually.

-  Put performance at the heart of the public sector fraud conversation - focusing on investments and outcomes.

-  Aim to be seen as a beacon of fraud and error expertise and a destination for those wanting to make a difference in fighting public sector fraud.

The PSFA works with departments and public bodies to modernise how the public sector counters fraud, drawing on valuable insights and lessons learned from both the UK and internationally. This modernisation aims to enhance our collective ability to understand, prevent, and address fraud effectively—ultimately reducing the financial burden that fraud against the public sector causes to public services and better safeguarding public resources.

Counter Fraud is a rapidly expanding specialist field that has historically lacked clear standards and frameworks. Building on the foundation established by the Centre of the Counter Fraud Function, we are now accelerating this development journey.

By strengthening these professional standards and structures, we enable the public sector to adopt more sophisticated approaches to fraud prevention, detection, and enforcement. This delivers cost efficiencies while protecting vital public services for those who need them most.





Performance Overview

This report covers the performance of the PSFA in the financial year 2024/25. By adopting a streamlined framework the PSFA set 10 clear strategic objectives (outlined in [Annex 1](#)) for 2024/25. Of these, we successfully achieved all 10, a 100% success rate.

For the third consecutive year we exceeded our targets, delivering over £480m in audited counter fraud outcomes across the public and private sector. This represents a 28.5% increase in outcomes compared to 2023/24 and was mainly achieved through our data analytics programmes targeting Covid-19 Bounce Back Loans losses and our NFI programme.

We also collaborated with departments across central government to establish the highest cross government outcome-based targets yet, and expanded our reach across central government to include working with Arms Length Bodies for the first time.

We continued to challenge public bodies on the quality of their counter fraud work by reviewing an additional 16 public sector bodies against the Functional Standards (GovS 013)¹, and conducting a thorough review of the progress made under the Government's Counter Fraud Functional Strategy².

We demonstrated the enforcement model could work, successfully delivering the first stage of the Enforcement Unit pilot, proving that public bodies can take action against potentially fraudulent activity where they previously could not.

Furthering prevention capability through our Risk Threat and Prevention service, we delivered 33 specialist counter fraud activities across government and completed the first full iteration of the High Fraud Risk Portfolio.

We continued to strengthen the key building blocks of counter fraud work across government by investing in capability certifying 96 fraud risk assessors. This year the first full cohorts were completed for the Counter Fraud Leadership Programme and our fraud measurement expert programme.

These achievements build upon the successes of our first two years.

For the third consecutive year we exceeded our targets, delivering over £480m in audited counter fraud outcomes across the public and private sector

1 https://assets.publishing.service.gov.uk/media/612e5a8ce90e0705355a552b/6.7628_CO_Govt-Functional-Std_GovS013-Counter-Fraud_v4.pdf

2 https://assets.publishing.service.gov.uk/media/65f01d1f9812270011f61283/Cross_Government_Counter_Fraud_Functional_Strategy_2024-2027.pdf

Priority Outcomes

This section details **key PSFA outcomes** in 2024/25:

Our approach is grounded in lessons learned from the public sector’s experience during the Covid-19 pandemic. Each priority area reflects critical insights about how government responded to fraud risks during that period, and how we can build stronger defences for the future.





We will resolutely focus on performance and outcomes

Work with departments to agree targets for their financial impacts for 2024/25, looking to continue to increase the impact public bodies have on the often unseen problem of fraud loss;

As part of the Government's efforts to modernise counter-fraud measures, public bodies have been tasked with setting higher targets for reducing losses caused by fraud and error.

Public bodies have been tasked with setting higher targets for reducing losses caused by fraud and error

In 2023/24 departments were prioritised into a tier-based system, based on their size and perceived level of fraud risk - with financial counter fraud targets being agreed with 100% of Tier 1³ and Tier 2⁴ departments.

Building on its work from 2023/24, the PSFA has broadened its reach across central government. Whilst continuing to collaboratively target-set with 100% of Tier 1 and Tier 2 central government departments, in 2024/25 we also commenced fraud and error target-setting work with select Arms Length Bodies (ALBs)⁵ for the first time. This allows the PSFA to better understand counter fraud performance and increase our reach to further drive ambitions across government.

In 2023/24, Tier 1 and Tier 2 departments worked with the PSFA to develop an accumulative financial target of £331.38 million for fraud and error across 14 central government departments. These departments collectively exceeded this ambitious target and achieved £341.3 million in audited counter fraud benefits after adjusting for abnormalities⁶ (103% of the target).

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- 3 Department for Business and Trade; Department for Education; Department for Environment, Food and Rural Affairs; Department of Health and Social Care; Department for Transport; Department for Work and Pensions; HM Revenue and Customs; Ministry of Defence; Ministry of Justice.
- 4 Department for Culture, Media and Sport; Ministry of Housing, Communities and Local Government; Department for Science, Innovation and Technology; Foreign, Commonwealth and Development Office; Home Office.
- 5 Arts Council England (DCMS); Nuclear Decommissioning Authority (DESNZ); HM Land Registry; British Transport Police Authority (DfT); Driver & Vehicle Licensing Agency (DfT); Driver & Vehicle Standards Agency and Maritime (DfT); Coastguard Agency (DfT).
- 6 Abnormalities are seen as one off events that deviate significantly from the expected patterns, when calculating counter fraud benefits this allows for a more accurate year on year comparison of financial fraud benefits.

For 2024/25, these same 14 central government departments established their most ambitious financial counter-fraud targets to date, setting a collective cross-government target of £409.9 million. This represents a 29% increase, and demonstrates a notable commitment to increasing accountability for preventing and recovering fraud losses across central government.

For some public bodies, 2024/25 was the first year they set financial targets. When we include the financial targets for public bodies who worked with the PSFA for the first time in 2024/25, the total value of counter fraud financial targets set is £428.38 million.

Departments collectively exceeded their ambitious target and achieved **£341.3m** in audited counter fraud benefits

14 central government departments set a collective cross-government target of **£409.9m**

This figure excludes HMRC who agreed its targets for activity on fraud and error in the tax system with HM Treasury and Ministers, and DWP who set a target to achieve savings in 2024/25 of at least £1.7bn from dedicated counter fraud and error resources representing an £400m increase in their targets.

Review a further 15 public bodies against the Counter Fraud Functional Standard - helping them to understand if they have the basics in place to manage fraud;

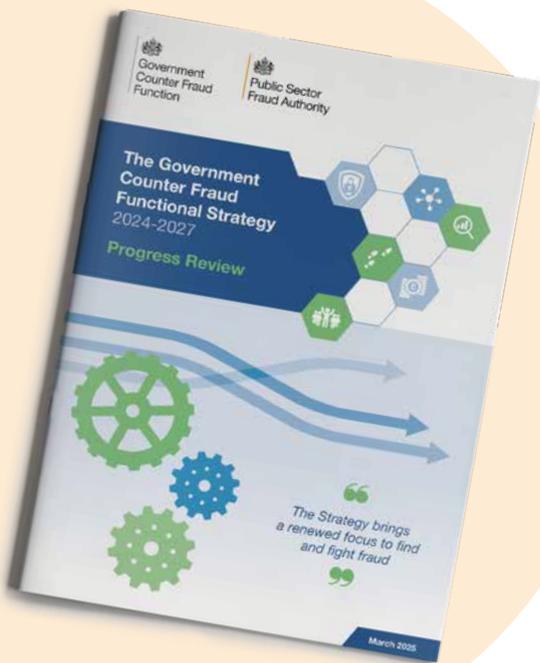
The Government Counter Fraud Functional Standard (GovS 013), introduced in October 2018, outlines the fundamental standards for fraud management that public bodies should have in place. In 2022/23 the PSFA designed, created and piloted a continuous improvement framework for the Standard.

Building on the 15 organisations assessed against the Standard in 2023/24 the PSFA assured a further 16 organisations against the Standard in 2024/25. We also reassessed two organisations that were first assured in 2023/24, with both showing improvements in compliance. This gave confidence that the focus on these standards is increasing the maturity of departments' fraud responses.

A summary of the findings from the organisations assured 2023/2024 will be presented in the Fraud Landscape report later in 2026.



Produce and publish a review of progress across government on the Counter Fraud Functional Strategy, showing how the Government continues to modernise the way it counters fraud, in line with the strategy;



The Government Counter Fraud Function was established to ensure the effective management of counter fraud, bribery, and corruption activity across government. It comprises approximately 14,700 public servants whose role is to find and tackle economic crime, reduce fraud risk against the Government, and increase the collective capability for fighting fraud.

The 2024-2027 Government Counter Fraud Strategy was published in March 2025 to bring a renewed focus to identifying and fighting fraud, utilising the strengths and expertise of departments and public bodies

to collectively strive for better outcomes. While building on existing progress across the departments and public bodies' work on fraud, the Strategy's primary purpose is to shape the development of new activities across the counter fraud function.

The 2024/25 Progress Review⁷ included over 100 commitments agreed and initiated across 17 departments and Arm's-Length Bodies through the Government Counter Fraud Functional Leaders Board (FLB) in its 2024/25 Action Plan.

Whilst the Progress Review set out where progress has been made and where there are further challenges. It also indicated the areas the Function will focus on next year as it continues to adapt to the ever changing fraud environment.

In 2024/25 the PSFA continued to support and contribute to the delivery of the Government Counter Fraud Function Strategy objectives, by increasing advocacy for counter fraud activity throughout the public sector and championing the work of those across the Function.

Progress Review excerpt:

In the strategy's first year, the Function has made progress in delivering action against its objectives. These include improving the availability, promotion and take-up of counter fraud training and departments improving their ability to accurately identify and report losses resulting from fraud and error.

However, the challenges in fighting fraud are multifaceted and cannot be overcome through one simple solution in a short time period. System-wide change is a constant activity and the Function recognises where it should develop the collective fraud response further.

⁷ [https://assets.publishing.service.gov.uk/media/67d993965bad4b1a7f01ed7e/3671_GCFF - PSFA Strategy Progress Review 2024-2027 V5_1_.pdf](https://assets.publishing.service.gov.uk/media/67d993965bad4b1a7f01ed7e/3671_GCFF_-_PSFA_Strategy_Progress_Review_2024-2027_V5_1_.pdf)



We will take more, and better, action where fraud occurs

Deliver stage 1 of the Enforcement Unit pilot, establishing if outcomes can be delivered and continue building the case for the benefits of improved powers;

Following the government's experiences during the Covid-19 pandemic there has been a renewed focus on addressing gaps in the ability of many public bodies to pursue fraudsters. Consequently, the Enforcement Unit was established as a pilot on 20 March 2024 to support select departments and public bodies to address fraud cases where organisations do not possess sufficient resources, experience or expertise to act independently. By taking action and ensuring appropriate publicity, we aim to create a powerful deterrent against those who attempt to defraud essential public services.

We hit a series of significant milestones in the Enforcement Unit pilot's first full year of operation. Crucially, we completed the first investigations of cases and successfully made our first recoveries. While the initial cases undertaken were small in scale, their success proved in practice that the Enforcement Unit's model works and demonstrated a strong rationale for scaling the pilot in the future.

We continued to expand counter fraud enforcement capability across central government and other public bodies by establishing partnership agreements with pathfinder bodies. For example, we made progress towards enabling the pilot to assist in the recovery of losses from Covid-19 fraud. By working alongside the Department of Business and Trade and the British Business Bank, the PSFA agreed the proof of concept and laid the groundwork for a new pilot scheme targeting fraudsters who took advantage of the Bounce Back Loan Scheme.

Additionally, in 2024/25 we also launched our dedicated intelligence analysis function which supports the Government's counter fraud agenda by providing evidence based insights to preventatively identify and assess fraud risks across government. During the reporting period we sought to establish our intelligence assessment capabilities by exploring intelligence partnership opportunities with other government departments.

We aim to create a **powerful deterrent** against those who attempt to defraud essential public services





We will better use data and technology to find, stop and recover fraud

Continue to use data, artificial intelligence and analytics and aim to deliver £250m in prevented and recovered fraud and error from PSFA services;

For the third consecutive year, we have exceeded our target, delivering over £480m in audited counter fraud benefits - a 28.5% increase in outcomes compared to 2023/24.

This £480m achievement represents both prevented and recovered fraud and irregular payments achieved through our activities using data, analytics and artificial intelligence. This was delivered through multiple complementary workstreams, as set out below:

The Covid-19 Loan Schemes Fraud Analytics Programme

The Covid-19 Loan Schemes Fraud Analytics Programme is a counter fraud analytics service provided by the PSFA to the Department for Business and Trade (DBT). The programme detects fraud by cross-referencing Covid-19 Loans against various government data sources to identify fraudulent loans and ineligible claims against the government's pandemic support schemes.

In 2024/25, the programme delivered £20.6m in audited counter fraud benefits from Bounce Back Loans through the use of fraud risk flags. A further £165.7m in outcomes was delivered through the Dissolution Objections Process (DOP) and partial repayments. The process prevents companies with outstanding Bounce Back Loan debt from dissolving. This ensures these companies remain accountable and enables lenders to maximise the recovery for the tax payer.

The National Fraud Initiative

The National Fraud Initiative (NFI) was created in 1996 to help Local Authorities find fraudulent payments. The NFI is a key element of the government's efforts on fraud prevention, as the NFI seeks to modernise the public sector's ability to utilise data technology to detect and prevent fraud.

Amongst other tools the NFI runs a large data matching exercise, bringing together over 1,100 public and private sector bodies to identify anomalies and enable more risk prevention of a higher quality.

In 2024/25 the PSFA had ambitions to achieve £226m in outcomes through NFI activities. We exceeded this target with the NFI yielding over £290m (128% of our £226m target) of counter fraud outcomes across the public and private sectors.

Of this, £142m of outcomes were public sector funds being lost to fraud and error. Through data matching, NFI prevented the fraudulent overpayments of various benefits; stopping false claims for single person council tax discount, housing benefit and pensions or cancelling wrongful blue badge passes.

In 2024/25 the NFI exercise produced the following significant public sector results:



21,979

Blue Badges were cancelled as the badge holder was deceased



37,490

incorrect claims for Council Tax single person discount were stopped



1,734

incorrect claims for Council Tax reduction were stopped



99

social housing properties were recovered as a result of illegal subletting or succession



2,621

false applications were removed from housing waiting lists



2,595

cases of pension fraud and overpayments were identified and addressed



432

cases of fraudulently or incorrectly claimed housing benefit were stopped



Additionally, the NFI saved £151m in private sector funds saved by preventing wrongful insurance claims, vehicle hire applications, and reclassifying ‘void’ properties as ‘billable’ for utility companies.

In 2024/25, the PFSA published the NFI Report 2022-24⁸ and the NFI 2024-2028 Strategy⁹:

- The NFI report detailed the progress of the NFI since its incorporation into the PFSA in 2022, providing a breakdown of NFI impacts across the public and private sector. It had been its most financially impactful period to date, producing £510m in outcomes across the period of 2022-24.
- The NFI Strategy details the NFI’s 4-year vision, aligning its actions with the Government and PFSA’s counter-fraud and corruption agenda. The strategy sets out the NFI’s objectives to:
 - evolve its products through innovation;
 - maximise the use and insight of data;
 - uphold the highest standards of service quality and data security;
 - improve training and support, and
 - enhance engagement to maximise outcomes.

£142m
of outcomes were public sector funds being lost to fraud and error

The NFI Strategy details the NFI’s 4-year vision, aligning its actions with the Government and PFSA’s counter-fraud and corruption agenda

8 <https://www.gov.uk/government/publications/national-fraud-initiative-reports/national-fraud-initiative-report-2022-2024-html>

9 https://assets.publishing.service.gov.uk/media/67b6f0dfbd116e3d7b1cf305/2025-02-11_PSFA_NFI_Strategy_final.pdf

Breakdown of Numbers

The following table provides a breakdown of delivered benefits:

Public Sector Audited Benefits Achieved		
Project	Description	Savings 24/25
Bounce Back Loan Scheme (BBL) <i>Phase 1 Outcomes - Additional Repaid Benefits</i>	Financial losses to bounce back loan fraud were successfully prevented through financial lenders' strategic application of our phase 1 fraud risk flags project. The project enabled them to identify ineligible loans and implement prompt recovery actions.	£20,600,000
Covid Loan Schemes - Dissolution Objection Process (DOP)	The Covid loan schemes dissolution objections process blocks companies from being struck off or being removed from the Companies House register that still carry a Covid loan debt. This provided the lenders with more time to investigate and take recovery action where appropriate. This total is derived from Loans to a company issued dissolution objection, which moved into a repaid or removed state during the reporting period.	£40,000,000
Dissolution Objection Process partial repayments	Dissolution Objection Process (DOP) partial repayments are calculated from loans to companies who were issued a DOP that still have an outstanding loan balance. Benefits are calculated from comparing the balance on the date the DOP was issued to a company compared to the remaining loan outstanding at the end of the reporting period.	£125,710,000
NFI AppCheck	Local Authorities used NFI data to decline fraudulent applications for public services upfront.	£1,278,156
NFI Web application	Data matching to detect and prevent fraud delivered across 800 public sector organisations across the UK, including local authorities, government departments and NHS bodies. More information is provided in the NFI biannual reports ¹⁰ .	£142,084,771
Public Sector Total		£329,672,927

10 https://assets.publishing.service.gov.uk/media/67b6f6f89ae06ef4a71cf2ff/2025-01-28_NFI_report_2022-24_v3.pdf

Strengthening Public-Private Partnerships

Cross-sector collaboration remains central to the Government’s comprehensive approach to combating fraud and economic crime. The Government’s Fraud Strategy, published in May 2023, emphasises building strong partnerships across sectors as a key strategic priority, and the PSFA continues to advance this agenda through targeted initiatives.

The Government’s Economic Crime Plan 2¹¹ set out a continued focus on coordinated action between public and private sectors, designed to maximise our collective impact against economic crime threats targeting the UK’s economy and society. This collaborative approach strengthens our national resilience against financial criminality.

The PSFA offers a range of services to the private sector to better prevent, detect and stop fraud. The breakdown of the benefits enabled by the use of PSFA data analytics services in 2024/25 is shown below.

Private Sector Audited Benefits Achieved		
Service	Description	Savings 24/25
NFI Private Sector Insurance	Use of NFI data by private sector insurance companies to prevent and detect insurance fraud.	£134,952,000
NFI Vehicle Hire	Use of NFI data by vehicle hire companies to prevent and detect vehicle fraud.	£6,901,690
NFI Utilities	Identification of properties fraudulently declared empty when they were occupied - allowing the status to be corrected and preventing future losses.	£9,309,846
Private Sector Total		£151,163,536

Audited Benefits Achieved across the
Public and Private Sector Combined

£480,836,463

11 <https://www.gov.uk/government/publications/economic-crime-plan-2023-to-2026>

Single Network Analytics Platform

The PSFA continued the development and testing of the Single Network Analytics Platform (SNAP), an analytical capability designed to complement existing data services.

SNAP was developed to support the detection of fraud in Covid-19 loans and processes datasets to identify potential patterns and networks that may warrant further review. This approach is intended to help public bodies better understand fraud risks from connections between entities and individuals, providing a broader view of UK-registered companies and their associated networks.

In 2024/25, the PSFA iterated the platform to facilitate technical trials with three public bodies. These trials were designed to test the platform's utility in a live environment and gather evidence on its scalability. Following these trials, the PSFA is exploring the extent to which SNAP can be effectively deployed outside of its original Covid-19 context to address wider public sector counter fraud risks involving UK limited companies.

Digital Economy Act (2017) Data Sharing pilots

The Digital Economy Act (2017)¹² provides a legal framework for specified public bodies to use data sharing agreements to combat fraud within the public sector. The PSFA facilitates data-sharing pilots to prevent, detect, and recover money stolen by fraudsters.

In 2024/25 the DEA review board recommended five new data sharing pilots for Ministerial approval, which subsequently agreed upon and launched:

1. **Student Awards Agency Scotland (SAAS) and HMRC:** a pilot which targeted preventing fraud amongst students by investigating household income.
2. **Richmond & Wandsworth Councils and HMRC:** a pilot to help the local authority to identify the best ways to recover unpaid rent arrears.
3. **Government Digital Services & HMRC:** a pilot to enable HMRC and GDS to share information on suspected identity fraud or prosecution activity for [GOV.UK](https://www.gov.uk) One Login services.
4. **Scottish Courts and Tribunals Service (SCTS) and DWP:** a pilot to help recover unpaid court fines by sharing data between the Scottish courts and the benefits system.
5. **DWP and Student Loans Company:** a pilot to identify shared risks and enable DWP to take stronger action against fraud in the public sector.

Additionally, we moved a successful pilot between the Scottish Courts and Tribunal Service (SCTS) and HMRC to a business as usual basis. The pilot successfully enabled SCTS Enforcement Officers to identify fair and proportionate recovery actions for individuals who were not repaying their debt, allowing criminal penalties to be collected on a more timely and efficient basis.

Through our work in 2024/25 the PSFA started working with five additional public sector bodies seeking to use the Digital Economy Act (2017) powers for the first time, strengthening the Government's collective ability to prevent fraud¹³.

12 <https://www.legislation.gov.uk/ukpga/2017/30/contents>

13 Richmond and Wandsworth Councils; Government Digital Services for One Login; Department for Digital, Culture, Media and Sport; Arts Council England; National Heritage Memorial fund.



We will get more fraud expertise in up front and make a step change in how fraud is prevented

Deliver 32 activities in support of departments and public bodies to help them understand their fraud risks and improve their controls and countermeasures. Activities will include Initial Fraud Impact Assessments, Fraud Risk Assessments, and the testing of controls;

The PSFA's Risk, Threat and Prevention (RTP) service provides expert advice to departments and public bodies on how fraudsters could attack government schemes and how organisations can better protect themselves.

During 2024/25 the PSFA provided 33 counter fraud activities



During 2024/25 the PSFA provided 33 counter fraud activities in support of departments and public bodies.

These activities included:

- **Performing 17 Full Fraud Risk Assessments (FRAs).** FRAs proactively identify and increase understanding of vulnerabilities to internal and external fraud. This helped departments to undertake an essential part of an effective counter fraud response.
- **Delivering four Initial Fraud Impact Assessments (IFIAs).** Ensuring that high-level fraud, bribery and corruption impact assessments were completed early on in the life cycle of proposed new major spend activity.
- **Conducting two Control Testing advice pilots.** These issued departments with bespoke, comprehensive reports evaluating the effectiveness of their internal fraud controls and analysing their methodologies and operating models.
- **Delivering ten bespoke activities specifically tailored to needs of departments and public bodies, six of which were services provided to the Infected Blood Compensation Authority.** These provided expert advice and upskilled staff through targeted fraud workshops, IFIA workshops and fraud risk assessment training.



Additionally, our Risk Threat and Prevention service provided expert quality assurance to departments and public bodies, reviewing 23 FRAs and 82 IFIAs against the Fraud Risk Assessment Standards. Our experts provided detailed feedback as guidance to departments and public bodies, enabling them to develop action plans and address the areas where they failed to meet the Standard.

Additionally, we supported the Complex Grants Advisory Panel (CGAP) by providing expert counter fraud advice on 33 grant schemes totalling over £5.5bn in funding.

Complete the first full iteration of the High Fraud Risk Portfolio - building a common view and increased oversight over the areas of highest fraud risk in government where measurements of loss are not in place;

In accordance with the PSFA Mandate, the High Fraud Risk Portfolio (HFRP) has been designed to capture areas with high exposure to risk of fraud, and have no measurements in place to manage that risk¹⁴. Any entries on the HFRP are considered to require oversight and scrutiny by the HFRP Sub-Committee. The focus of inclusion on the HFRP is primarily focused on future spending and improving controls to improve fraud prevention.

In 2024/25 the PSFA officially set out 'what it means' to be included on the HFRP and established how the scheme will be reported to enhance accountability; completing the first full iteration of the HFRP.

By the end of 2024/25, there were a total of nine Government projects and schemes on the HFRP.

Core Requirements for Schemes on the High Fraud Risk Portfolio (HFRP):

Establishing clear ownership and accountability for fraud risk within the scheme.

Maintaining current and compliant Fraud Risk Assessments that meet the Government standard.

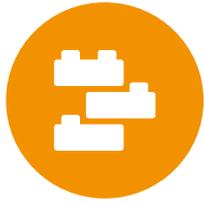
Committing dedicated counter-fraud resources to effectively detect, respond to, and reduce scheme-specific fraud risk.

Developing and implementing a robust Fraud Risk Management Action Plan to mitigate identified risks and continually strengthen the overall counter-fraud response.

Conducting regular fraud measurement and assurance to gain a deeper understanding of the extent of fraud and error within the scheme.

Sharing data with the PSFA on levels of fraud and error (estimated, detected, recovered, and prevented), alongside resource allocation.

¹⁴ Does not include Taxation and Welfare.



We will strengthen key building blocks for counter fraud work across government

Continue to build capability to take action on fraud across government by completing the first two full cohorts of the Counter Fraud Leadership Programme;

Providing comprehensive training and development opportunities for counter fraud professionals is key in building counter fraud capability across government. In 2024/25, the PSFA successfully completed the first two cohorts of the world's first Counter Fraud Leadership Programme (CFLP).

The CFLP was developed using the standards established by the Counter Fraud Profession. Its purpose is to enhance the skills, knowledge, and expertise of counter-fraud leaders within public bodies across government. The CFLP increases the capability of those responsible for leading the Government's counter fraud efforts within their departments and public bodies, strengthening the Government's overall efforts to reduce fraud.

The two cohorts to complete the programme in 2024/25 contained 20 senior leads responsible for strategic functional direction or service delivery of counter fraud efforts across departments and public bodies.

Continue to develop capability for the future by creating the first ever Professional Standards on Fraud Detection and Culture Setting;

The Profession unites the counter fraud community under professional standards, practice and guidance, supporting its growth, and empowering its members to safeguard public services and combat economic crime. There are 8,000 members of the Government Counter Fraud Profession.

The PSFA is responsible for designing and developing the Government Counter Fraud Profession (GCFP) Standards. These standards and accompanying guidance establish a consistent cross-government approach to countering fraud, enhance individual capabilities, and consequently elevate the quality of an organisation's counter-fraud efforts.

In 2024/25 the PSFA developed the first ever Professional Standards on Fraud Detection¹⁵ and Culture Setting¹⁶.

15 https://assets.publishing.service.gov.uk/media/682c660160f66b9c23b00c7f/PSFA_Standards_-_Standard_for_Fraud_Detection_Practitioners.pdf

16 https://assets.publishing.service.gov.uk/media/67483c0475bb645366b3a0f2/Government_Counter_Fraud_Profession_Standard_for_Counter_Fraud_Culture_Practitioners-December_2024-Version_1_1_.pdf

Professional Standards Deep Dive:

Fraud Detection:

“This core discipline is focused on the skills, knowledge and experience required to implement detection techniques and practices, aiming to identify fraud through systems, strategies, data techniques and data analysis.”

Culture Setting:

“A counter fraud practitioner should be able to understand how culture impacts upon the prevalence of fraud and an organisation’s attitudes towards fraud, and recognise opportunities to collaborate with others to influence, measure, improve and maintain an effective counter fraud culture... An effective culture is fostered through a cycle of education, measurement, monitoring and improvement.”

Continue to build capability to take action on fraud across government by qualifying 60 new fraud risk assessors and training the first cohort of fraud measurement experts;

The PSFA launched the Fraud Risk Assessor Programme in November 2023 to build capabilities in identifying fraud vulnerabilities, informing counter-fraud strategies, improving controls, and enabling robust business decisions across HMG.

For a second consecutive year we exceeded our target, qualifying an additional 96 fraud risk assessors in 2024/25, increasing the total number of fraud risk assessors across public bodies to nearly 300 by the end of the reporting period.

Taking proactive action to measure fraud and error greatly benefits organisations and officials who are accountable for managing fraud risk, helping them make more informed decisions about their risk appetite and tolerance.

In 2024/25, we launched the Fraud Loss Management (FLM) course and certified our first cohort of Fraud Measurement experts. These experts help organisations to measure the level of fraud, enabling more focused action.

In conjunction with the FLM course we designed and delivered a pilot FLM specialist bootcamp. The bootcamp built upon the coursework and consolidated the learning from the FLM course through interactive discussion and practical exercises.

Total number of
fraud risk
assessors now
exceeds
300

For a second
consecutive year we
exceeded our target,
qualifying an additional
96 fraud risk assessors
in 2024/25





Delivery Beyond Our Plan

In tandem with achieving 100% of our deliverables set out in our delivery plan, we also delivered on a range of strategic and supplementary workstreams.

We achieved
100%
of our deliverables
set out in our
delivery plan

Supporting the work of the Covid-19 Commissioner

In addition to the work on our key objectives, we pivoted to provide counter fraud expertise to assist the work of the Covid Counter Fraud Commissioner.

The Chancellor appointed Tom Hayhoe for a 12-month term as the Covid Counter Fraud Commissioner in December 2024, empowering him to scrutinise Covid spending and provide assurance that everything possible is being done to recover funds lost to fraud and error.

To best support Mr Hayhoe's work a dedicated team was established within the PSFA. A more detailed exploration of this work will be provided in our 2025/26 Annual Report.

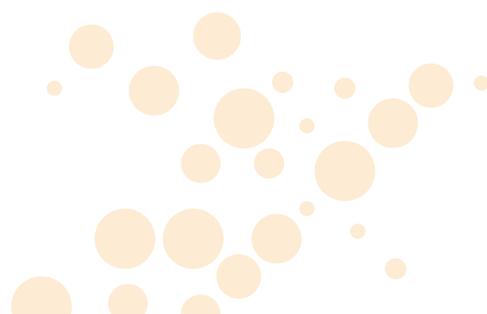
Legislation - the Public Authorities (Fraud, Error and Recovery) Bill

The Covid-19 pandemic highlighted multiple areas where the public sector lacked the necessary powers to take action on fraud committed against the public sector. Consequently, the case for enhanced powers for select public sector bodies was developed, leading to the Public Authorities (Fraud, Error and Recovery) Bill being laid in Parliament on 22nd January 2025. This is a joint Bill with DWP that seeks to give the PSFA powers to investigate, enforce and recover fraud arising in any public authority.

The PSFA's expertise in fraud and debt recovery, civil information gathering and financial penalties, was utilised to offer technical support and contributed to the development of the Bill. By the end of the reporting period the Bill had passed through its first and second readings in Parliament and reached committee stage.

The Bill proposes new powers which will enable the PSFA to investigate public sector fraud outside of tax and social security, using our expertise to act on behalf of other parts of government. This will improve the Government's ability to recover losses as a result of fraud or suspected fraud against public authorities, through new debt recovery and enforcement powers.

The Bill marks a significant stride in the Government's commitment to enhancing integrity and driving modernisation across the public sector counter fraud landscape.



Community of Practice

The PSFA led the Cross-Government Community of Practice (CoP), uniting various counter-fraud professionals to exchange expertise and guidance, and convened quarterly Advisory Panels and cultivated engagement through numerous collaborative sessions throughout the Function.

We delivered cross-government presentations to Function stakeholders and regularly produced and distributed the Counter Fraud Newsletter, both focusing on the PSFA's initiatives and the fundamentals of tackling fraud.

The PSFA's work continues to play an instrumental role in driving engagement and initiating progress for the counter-fraud agenda across government, demonstrating a path to success.

Guidance, Practice Notes and Development Events

Additionally, the PSFA published and circulated four new leading practice guides to GCFP members in 2024/25. Practice notes are created in collaboration with experts across the public sector. These covered:

- How to counter bribery and corruption
- Attending court as a counter fraud practitioner
- How to build a counter fraud strategy
- Enterprise fraud risk assessment

To ensure our practice notes and standards remain relevant to the ever evolving nature of fraud, the PSFA regularly reviews and updates guidance material published under the GCFP. During this reporting period we reviewed the guidance on the Fraud Loss Measurement Framework and Leadership, Management & Strategy.

To aid the continual professional development of counter fraud professionals the PSFA delivered 12 technical events to GCFP members in 2024/25. Further to this, we hosted the annual Government Counter Fraud Profession Conference, and regularly published editions of the Public Sector Counter Fraud Journal. This work ensured that counter fraud professionals across the public sector have the knowledge and resources necessary to effectively combat fraud.

Practice Note Deep Dive

How to build a counter fraud strategy:

“When developing a counter fraud strategy, it is crucial to think about challenges and opportunities faced now and in the future and how the organisation will change to meet these. This may include evolving fraud tactics, emerging technologies, regulatory changes, or economic shifts. The strategy should anticipate these developments, identifying the challenges and opportunities that may arise, and planning proactive measures to deliver organisational objectives. By thoroughly assessing the current context, the organisation can establish clear, actionable milestones, ensuring progress is consistently aligned with long-term objectives. This process is not static and should be continuously reviewed and refined.”

Published
4
new leading
practice guides
published



International Collaboration

Fraud is a global challenge. Through international collaboration and intelligence sharing, we can collectively enhance our capacity to combat even the most advanced forms of fraudulent activity.

As part of these efforts in 2024/25 we continued to chair and develop a variety of workstreams with the International Public Sector Fraud Forum (IPSFF).

In September 2024 we hosted the annual IPSFF 2024 Summit in London. The Summit achieved a record attendance of countries and senior experts. The increased engagement and valuable insights gained have directly influenced UK counter fraud policy and have guided the development of international counter-fraud guidance.

We have delivered all of the top-priority actions that came from the summit, including:

- Appointing new leadership for several IPSFF Senior Leaders sub-groups.
- Establishing a new sub-group which has focused on international aid fraud
- Expanding the international aid fraud sub-group to include new experts from across the Five Eyes.



Strategic Partnership with the Australian Commonwealth Fraud Prevention Centre:

Across 2024/25, we deepened the existing strategic partnership between the PSFA and Australian Commonwealth Fraud Prevention Centre (ACFPC). This has created new opportunities for the development of practical counter fraud tools and guidance, alongside new secondment placements to provide direct support in the delivery of counter fraud policy and projects.

The PSFA and ACFPC co-facilitated a successful secondment programme, its second to date, to research models that can help public sector organisations measure fraud and error loss. This culminated in the design and publication of the IPSFF Fraud Loss Measurement Framework¹⁷ - the application of which is supporting counter fraud teams throughout the international community.

As an indication of its success, the PSFA and ACFPC have hosted a third secondment programme. This will follow-on from the previous guidance by developing a framework to support the measurement of fraud prevention activities. Further details on this will be shared in our 2025/26 Annual Report.



17 <https://www.gov.uk/government/publications/international-public-sector-fraud-forum-guidance/fraud-loss-measurement-framework-html>

The Annual Public Sector Counter Fraud Awards

The Counter Fraud Conference took place on 12 March 2025, followed by the Public Sector Counter Fraud Awards. The conference brought together experts, practitioners and leaders from across government and other sectors to share best practices, showcase innovative approaches and strengthen our collective capability in the national fight against fraud.

The Awards provide a platform to recognise and celebrate outstanding counter-fraud initiatives throughout the public sector. They acknowledge individuals and teams who have demonstrated exceptional commitment, embracing innovation, dedication and collaborative working to deliver improved outcomes for citizens in our nationwide effort against fraud. The programme featured eleven award categories, including:



Innovation in Fraud Prevention Award

Recognising initiatives that have been developed and implemented, and have subsequently had a positive impact in preventing fraud or potential fraudulent activity.



Public/Private Partnership Excellence Award

Identifying and promoting public-private engagements whose best practice, learning and approaches have brought better value for money for the taxpayer.



Outstanding Contribution Award

A peer-nominated award recognising exceptional innovators, passionate influencers, and those delivering real and positive change. For an individual who has been influential and has significantly contributed to making a visible difference to Counter Fraud during their career to date.



The PSFA Leadership Team

Mark Cheeseman is the Chief Executive Officer (CEO) of the Public Sector Fraud Authority. In April 2024, following fair and open competition, Rich Wentel was appointed the Chief Operating Officer (COO) of the Public Sector Fraud Authority.

The Public Sector Fraud Authority’s Executive Committee (ExCo) comprises the CEO (SCS2), the COO (SCS2), five Deputy Directors (SCS1) and a Grade 6, with each responsible for one of our Functions and Services.



Mark Cheeseman

Chief Executive Officer (CEO) of the Public Sector Fraud Authority



Richard Wentel

Chief Operating Officer (COO) of the Public Sector Fraud Authority

The PSFA Advisory Panel offers expert insights to the PSFA leadership on fraud prevention and reduction strategies

Helping to shape the PSFA’s overall strategic direction for tackling fraud

The PSFA Advisory Panel

The PSFA’s Mandate states that the leadership of the PSFA will be supported by an independent Advisory Committee of recognised experts on fraud management from different sectors. The Panel advises the PSFA’s CEO and leadership team on our strategic approach to fraud prevention, detection and recovery, helps identify and shape new opportunities, and provides feedback on existing approaches.

The Advisory Panel consists of:

Sir Ian Andrews A former Second Permanent Secretary who retired from MOD in 2009, Ian continues to pursue a wide range of security interests. From 2009-2013, he was Non-Executive Chairman of the UK Serious Organised Crime Agency (SOCA) – now part of the National Crime Agency – and, from 2013 until 2018, a Non-Executive Director of NHS Digital where he took a particular interest in information assurance and cyber security. He is now the Vice-Chair of the UK National Preparedness Commission. A former Army reservist and adviser to the Transparency International Defence and Security Programme, he has supported Defence Engagement, particularly in Eastern Europe and Latin America, and contributes to various public sector and academic leadership and governance initiatives.

Linda Miller A subject matter expert and thought leader in fraud prevention and detection. She is the Founder & CEO of Audient Group, LLC, a services firm specialising in anti-fraud solutions for commercial and government clients bringing an international voice to the Advisory Panel. Prior to launching Audient Group, Ms. Miller spent five years as a Principal at Grant Thornton, LLP, where she led the firm's Fraud & Financial Crimes practice. Ms. Miller has served in executive roles in the U.S. Government, including as Deputy Executive Director of the Pandemic Response Accountability Committee (PRAC), as well as spending 10 years at the U.S. Government Accountability Office (GAO), where she led the development of GAO's Framework for Managing Fraud Risks in Federal Programs.

Paul Davis The Fraud and Financial Crime Prevention Director at TSB, having worked in this area for 17 years including previous roles at Barclays and Lloyds Banking Group. Paul is a board member of Stop Scams UK – a partnership between banks, telecommunication and technology companies to reduce the harm caused by fraud. He is also the deputy chair of the Fraud Committee at UK Finance, the trade body for the banking and finance industry. Paul is also a regular spokesperson in the media on the topic of fraud and financial crime prevention.

John Smart An independent consultant on fraud, forensic accounting and business ethics. John works with organisations helping them to address issues of fraud and ethics, as well as working with HMG on fraud related matters. This has included being an expert member of the Fraud Taskforce, working with the PSFA and being the Chair of the UK Cabinet Office's Fraud Measurement and Assurance Oversight Board. John specialised in sensitive investigations with a particular focus on bribery, fraud and asset recovery. He also advises clients on fraud and corruption risk management. He was a founder of the fraud investigation group at Ernst & Young in 1991 and led the group in the UK and across Europe from 2006 to 2017.

Finances

The PSFA's total budget for 2024/25 was £14m.

The PSFA, which aims to protect taxpayers money at the forefront of everything we do, achieved 100% of our objectives for the year within budget. This builds upon our strong performance in our first two years as we have now achieved 96.5% of our objectives since our inception and worked within budget for a third consecutive year.

Protecting Taxpayers' Money



Total Budget
for 204/25



Achieved 100%
of our objectives
for the year



3 Years in a Row
Worked within
budget

Since inception...



96.5%
of objectives achieved

Consistently
within budget



The Functions of the PSFA

PSFA Functions

Performance, Assurance and Evidence

Working to understand the extent of fraud and error loss and oversee the performance of public bodies. Reviewing public bodies' compliance against the Standard. Continuing to build and maintain the evidence base for fraud and error in central government by collating data on fraud loss and undertaking research.

Practice, Standards and Capability

Bringing together expertise from across the Government to define good practice, set professional standards and develop capability through the existing Counter Fraud Profession. This provides the structure to recognise the knowledge, skills and experience of counter fraud professionals across the public sector.

Policy

Providing expert advice and information to Ministers, government departments and public bodies. Developing cross government policy to modernise the counter fraud response and bringing together international partners to share leading practices through the International Public Sector Fraud Forum.



PSFA Services

Risk, Threat and Prevention

Supporting government departments and public bodies in understanding the fraud risks and threats they face. Supporting the design of fraud controls and countermeasures, and testing their effectiveness. This is an integral part of a modern fraud prevention approach.

Data, Analytics & Artificial Intelligence

The National Counter Fraud Data Analytics Service (NCFDAS) provides best-in-class tools and techniques to support public bodies to find and prevent fraud. This builds on the long standing National Fraud Initiative (NFI) and the Centre of the Counter Fraud Function's data sharing pilots programme. We facilitate public bodies' access to data and other advanced and innovative counter-fraud technologies, making best use of both the Local Audit and Accountability Act 2014 and the Digital Economy Act 2017.

Enforcement Unit & Intelligence

A pilot civil and criminal enforcement unit to take action on cases of fraud in the public sector through the support we offer to government departments and public bodies. The Intelligence Hub works to enhance the use of intelligence across the public sector to find and reduce fraud.

Core Services & Data Governance

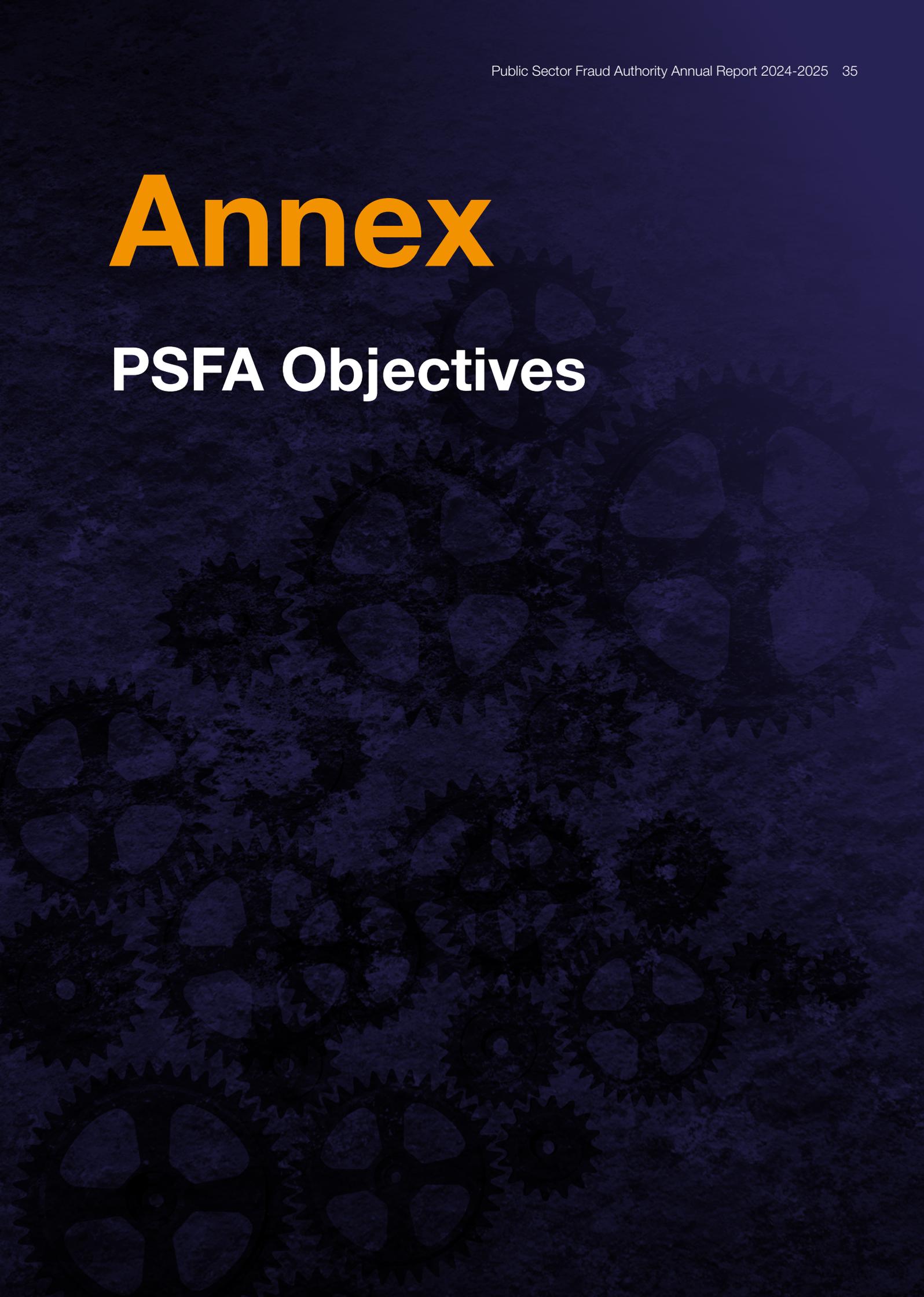
The efficient and professional operation and delivery of the PSFA services and functions is supported by a Core Services team which provides expertise across private office, human resources, commercial, communications, governance, Finance, and data governance

The PSFA deliver expert functions to drive the public sector fraud agenda and provide access to expert-led support services for departments and public bodies

We aim to be a beacon of fraud expertise

Annex

PSFA Objectives



Annex 1: PSFA Objectives 2024/25

- ✔ Work with departments to agree targets for their financial impacts for 2024/25, looking to continue to increase the impact public bodies have on the often unseen problem of fraud loss;
- ✔ Review a further 15 public bodies against the Counter Fraud Functional Standard - helping them to understand if they have the basics in place to manage fraud;
- ✔ Produce and publish a review of progress across government on the Counter Fraud Functional Strategy, showing how the Government continues to modernise the way it counters fraud, in line with the strategy;
- ✔ Deliver stage 1 of the Enforcement Unit pilot, establishing if outcomes can be delivered and continue building the case for the benefits of improved powers;
- ✔ Continue to use data, artificial intelligence and analytics and aim to deliver £250m in prevented and recovered fraud and error from PSFA services;
- ✔ Deliver 32 activities in support of departments and public bodies to help them understand their fraud risks and improve their controls and countermeasures. Activities will include Initial Fraud Impact Assessments, Fraud Risk Assessments, and the testing of controls;
- ✔ Continue to develop capability for the future by creating the first ever Professional Standards on Fraud Detection and Culture Setting;
- ✔ Continue to build capability to take action on fraud across government by completing the first two full cohorts of the Counter Fraud Leadership Programme;
- ✔ Continue to build capability to take action on fraud across government by qualifying 60 new fraud risk assessors and training the first cohort of fraud measurement experts;
- ✔ Complete the first full iteration of the High Fraud Risk Portfolio - building a common view and increased oversight over the areas of highest fraud risk in government where measurements of loss are not in place.



Glossary

Words relating to a specific subject, text, or dialect, with explanations

Glossary

Term	Definition
Advisory Panel	Independent Panel of recognised experts on fraud management from different sectors who have been appointed by a Cabinet Office Minister.
Audited Benefits	Prevented and recovered fraud and irregular payments which have been audited by the Government Internal Audit Agency, providing an assurance that the outcomes and methodology of benefits are sound.
Bounce Back Loan Scheme	Managed by the British Business Bank and was designed to enable businesses to access finance more quickly during the coronavirus pandemic and was available through a range of accredited lenders and partners.
Data matching exercises	Exercise that matches electronic data within and between public and private sector bodies to prevent and detect fraud.
Data sharing pilot	Projects where we test the viability and success of comparing data between government bodies to assess possible Fraud. The pilot is then evaluated before a decision is taken on whether to continue this work.
FraudHub	Provides Local Authorities, Government Agencies and Housing Associations the ability to regularly screen their data for a range of benefits, including the prevention of errors in processing payments and reducing fraud. It provides a permanently accessible system with capabilities to enable users to perform fraud investigations and data screening.
Fraud Landscape Report	Report produced by the PSFA which focuses on the public sector fraud landscape in central government, and the levels of fraud and error loss outside of the tax and welfare system.

Term	Definition
Government Counter Fraud Profession Strategy	Document which outlines the strategic focus and key objectives for the Government Counter Fraud Profession for 2023-2025.
International Public Sector Fraud Forum (IPSFF)	A collaboration of Five Eyes partners (UK, Australia, Canada, New Zealand, and the US) dedicated to sharing leading practices in countering public sector fraud.
National Audit Office (NAO)	The UK's independent public spending watchdog that supports Parliament in holding the Government to account and aims to improve public services through audits.
National Fraud Initiative	The National Fraud Initiative (NFI) was created in 1996 to help Local Authorities find fraudulent payments. Since then, it has been further developed and moved into the Cabinet Office in 2015. When the PSFA was launched in 2022, the NFI was incorporated into its Data and Intelligence Services.
Written Ministerial Statement	Normally used to put the day-to-day business of government on the official record and in the public domain.





Public Sector
Fraud Authority

