



Public Sector
Fraud Authority



Cabinet Office



HM Treasury

Public Sector Fraud Authority

2025/2026 Delivery Plan

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

Public Sector Fraud Authority

Publication date: February 2026

© Crown copyright February 2026

Produced by the Public Sector Fraud Authority.

You may re-use this information (excluding logos) free of charge in any format or medium, under the terms of the Open Government Licence.

To view this licence, visit <https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/> or email: psi@nationalarchives.gsi.gov.uk

Where we have identified any third party copyright material you will need to obtain permission from the copyright holders concerned.

Contents

- 1 Ministerial Foreword**

- 2 Introduction from the Chief Executive**

- 4 Government is increasing its ambition in reducing the impact of fraud**

- 5 Our Plan**

- 6 Stream 1: We will resolutely focus on Performance and Outcomes**

- 7 Stream 2: We will take more, and better, action where fraud occurs**

- 8 Stream 3: We will better use data and technology to find, stop and recover fraud**

- 9 Stream 4: We will get more fraud expertise in up front and make a step change in how fraud is prevented**

- 10 Stream 5: We will strengthen key building blocks for counter fraud work across government**

- 11 Annex 1: PSFA 2025/26 Objectives**

Ministerial Foreword

Working people across Britain deserve to know that every penny of their hard-earned taxes goes where it should – funding the schools, hospitals, and vital services their families depend on.

When fraudsters and those who exploit the system steal from the public purse, they're not just taking money – they're betraying that fundamental social contract of fairness. The stakes couldn't be higher. With NAO estimating that £55-81 billion is lost to fraud and error each year, every pound we protect and recover is a pound that can be invested in the public services that matter most to us, our families and our communities.

That's why this Government is taking tough action against public sector fraud. This delivery plan sets out how the Public Sector Fraud Authority will continue our relentless pursuit of those who would rob the taxpayer, by using cutting-edge technology, enhanced powers, and better collaboration across government.

With the threat of public sector fraud rising, we're not just catching fraudsters after they've struck – we're preventing fraud before it happens. From artificial intelligence that spots suspicious patterns to new enforcement powers that let us take swift action, we're building a comprehensive shield around public finances.

This plan shows how fairness drives everything we do – fairness to the taxpayers who fund our public services, and fairness in ensuring their money reaches those who truly need it, not the criminals who would steal it.

Satvir Kaur
Parliamentary Secretary, Cabinet Office

“
We're not just catching fraudsters after they've struck – we're preventing fraud before it happens

Satvir Kaur



Introduction from the Chief Executive

The Public Sector Fraud Authority works with departments and public bodies to better understand and reduce the impact of fraud against the public sector. Working alongside over 14,000 counter fraud professionals across government, we help ensure that taxpayers' money reaches the public services it's intended for.

Since our launch in August 2022, building on the foundations of our predecessor the Centre of Expertise for the Government Counter Fraud Function, we have worked hard to establish a track record of delivery in a complex and fast moving area. In our first year, we delivered 20 of 21 published objectives and £311m in outcomes. In 2023/24, we delivered 26 of 27 objectives and £373m in outcomes. Last year we achieved all 10 published objectives and delivered over £480m in outcomes.

In our journey we have shaped and created several new initiatives and services - from the High Fraud Risk Portfolio to the new performance framework across central government, to the pilot of a cross system enforcement service to the world's first qualification for those who lead fraud responses to new uses of data and artificial intelligence to find and prevent fraud. All of these help public bodies to proactively look for fraud and improve their defences against those who attack our public services.

As we look forward, a defining feature of 2025/26 will be another new structure in government to enable us to do more on fraud - specifically, new legislative powers. The Public Authorities (Fraud, Error and Recovery) Bill and the Legislative Reform (Disclosure of Adult Social Care Data) Order will fundamentally enhance the government's ability to act to find and to take action on fraud.

Combined with our data and AI services – which are aiming to deliver £340m in prevented and recovered fraud – these represent a step change in what the government can do to fight back against those who commit fraud against public services.

Whilst we are improving the structures to find fraud and act on it - getting better at preventing it remains central to our approach. Through the High Fraud Risk Portfolio and the work that departments are doing on fraud risk assessment, the government is building a comprehensive view of the areas with the highest fraud risks across government. We will continue to support public bodies in this journey, targeting ourselves to deliver 24 activities across at least 20 organisations embedding fraud expertise at the earliest stages of policy and service design.

It is essential that, while we take action, we also continuously build capability, so the public servants working to find and fight fraud are able to maximise their impact, drawing on the latest standards and learnings. The Counter Fraud Profession now comprises over 7,000 members across 70 organisations. We will develop and publish our last professional standard for the new Fraud Control area. Once this is published those working in fraud roles across government will be able to self-assess against these standards to help shape their development. We will also produce new practice guides, host Continuous Professional Development sessions for our members and train the next cohort of counter fraud leaders. We remain committed to hosting the International Public Sector Fraud Forum Summit so we can learn from our partners and remain at the forefront of global counter fraud efforts.





We will continue to support public bodies in this journey, targeting ourselves to deliver 24 activities across at least 20 organisations

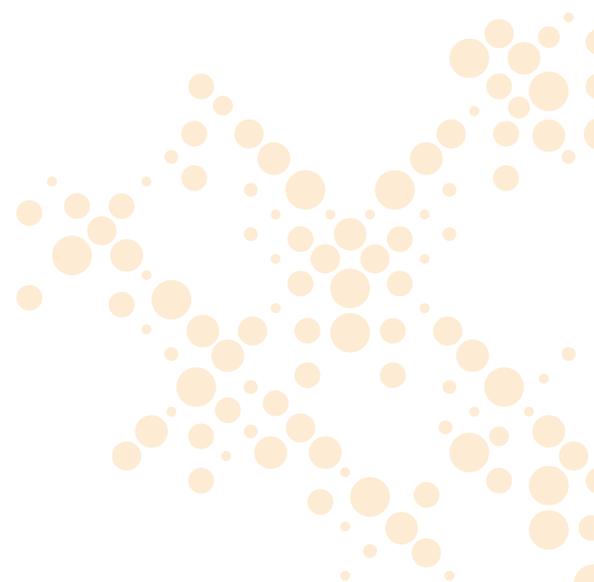
Mark Cheeseman OBE

We will continue to work with our partners across government to shape performance targets, increasingly get good practices in place and show our progress through departmental action plans and our collective updates against the Cross-Government Counter Fraud Functional Strategy. We will support public bodies by delivering assurance reviews of 10 public bodies, so they can assess their progress and prioritise their efforts.

Beyond the objectives in this plan, our work continues in many other areas: supporting the Covid Counter Fraud Commissioner; evaluating our SNAP Programme; and providing early fraud risk advice on emerging policies. We will detail our progress against our commitments in our next Annual Report.

The evidence we have shows us that the threat from fraud to the public sector is rising. The PSFA will continue to work with departments and public bodies to modernise and meet this threat, increasing the impact the government has on fraud against public services.

Mark Cheeseman OBE
Chief Executive Officer



Government is increasing its ambition in reducing the impact of fraud

The Public Sector Fraud Authority works with departments and public bodies to better understand and reduce the impact of fraud against the public sector. This work is underpinned by insights gained from our experience in the pandemic.

These insights are reflected in the five streams of activity in our plan:

Stream **1** We will resolutely focus on performance and outcomes

Stream **2** We will take more, and better, action where fraud occurs

Stream **3** We will increase the use of data and intelligence to find, stop and recover fraud action where fraud occurs

Stream **4** We will get more fraud expertise in up front and make a step change in how government prevents fraud

These are supported by a fifth stream:

Stream **5** We will strengthen key building blocks for counter fraud work across government

Insight from Experience

Where we measure our investment and impact we make more progress more quickly

More expertise up front can reduce the risk of fraud

Insight from Experience



Insight from Experience

Some public bodies were not able to act where fraud was found

We have success in using data and technology to find fraud

Insight from Experience

Our Plan

The PSFA was launched in August 2022. In 2022/23, the PSFA’s focus was on designing and building its new services and functions. We set and published 21 objectives and a target of £180m in recognised, audited benefits. We delivered 20 of these objectives and £311m in recognised, audited benefits.

In 2023/24, we built on this design work, increased our delivery and continued to drive an increase in capability across the public sector. We set and published 27 objectives and a target of £185m in recognised, audited benefits. In 2023/24, we delivered 26 of 27 objectives and £373m in outcomes.

In 2024/25, the PSFA adopted a more focused approach to delivery by establishing 10 clear strategic objectives and setting a target of £250m in recognised, audited benefits. This streamlined framework concentrated efforts on the most critical counter-fraud initiatives, ensuring resources were directed towards maximum impact. We achieved 100% of objectives and delivered over £480m in outcomes. A more detailed report of our progress against these objectives in our Annual Report, which will be published in 2026.

2025/26

This year’s plan continues to build on this work of previous years. As the PSFA enters its third year of operations, it continues on the journey of delivering its Mandate. We will continue the modernisation of the public sector fraud response bringing expertise together through the Public Sector Fraud Authority to better understand fraud against the public sector and to have a bigger impact on the problem. This year, the PSFA has a budget of £13.3m.

We know there is a great opportunity to reduce fraud and error loss. The challenge for the government in taking action on fraud against the public sector remains significant. The National Audit Office estimates that fraud and error cost the taxpayer between £55bn and £81bn in 2023/24. The more public bodies can take action on this, the more we can protect the public sector and the more money will be available in the public purse for the delivery of public services.

To continue with a more focused approach to delivery in 2025/26, the PSFA is publishing 11 key objectives. In addition to this, there are further workstreams we are delivering, which we will report on in our 2025/26 Annual Report.

The 11 objectives are detailed below, aligned to the five streams of focus.



Stream 1: We will resolutely focus on Performance and Outcomes

We will:

1 Deliver an Action Plan for the next stages of the Cross-Government 2024-2027 Counter Fraud Functional Strategy that demonstrably raises public bodies' ambition in taking practical, joined-up action to tackle fraud. 

2 Enhance performance across government through the review of outcomes against 2024/25 targets and the setting of targets for 2025/26 by departments and ALBs, looking to continue to increase the impact public bodies have on the often unseen problem of fraud loss. 

3 Complete detailed assurance reviews against the Functional Standard for 10 public bodies to support departments and ALBs to identify where they should improve their basic counter fraud activity. 

4 Provide support to the Covid Counter Fraud Commissioner in exercise of their duty. 

Our collective expertise and shared commitment give us the ability to meet these challenges head-on, building from each other's experiences and successes

Empowered to scrutinise Covid spending and provide assurance that everything possible has been done to recover public funds

1 [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)

2 <https://www.gov.uk/government/news/tom-hayhoe-appointed-as-covid-counter-fraud-commissioner>

Stream 2: We will take more, and better, action where fraud occurs

We will:

5

Deliver the Public Authorities (Fraud, Error and Recovery) Bill and the Legislative Reform (Disclosure of Adult Social Care Data) Order to provide the legislative basis for expanding the impact of the PSFA on public sector fraud.



Stream 3: We will better use data and technology to find, stop and recover fraud

We will:

6

Continue to use data, artificial intelligence and analytics, and aim to deliver £340m in prevented and recovered fraud and error from PSFA services.



7

Produce an evaluation report of the Single Network Analytics Platform (SNAP) Programme; a tool which analyses millions of pieces of public sector data to detect suspicious networks, activity and entities that warrant further investigation.



3 <https://www.gov.uk/government/publications/public-authorities-fraud-error-and-recovery-bill-2025-factsheets/public-authorities-fraud-error-and-recovery-bill-overview-factsheet>

4 <https://www.gov.uk/government/publications/a-blueprint-for-modern-digital-government/a-blueprint-for-modern-digital-government-html>

Stream 4: We will get more fraud expertise in up front and make a step change in how fraud is prevented

We will:

- 8** Develop the High Fraud Risk Portfolio to build a common view of fraud risk across the public sector and increased oversight over the areas of highest fraud risk in government where measurements of loss are not in place. 
- 9** Deliver 24 activities to at least 20 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 frameworks. 

Stream 5: We will strengthen key building blocks for counter fraud work across government

We will:

- 10** Demonstrate UK leadership, deliver new international guidance and share best practice by leading the International Public Sector Fraud Forum (IPSFF) and deliver valuable, tangible outputs that help tackle fraud globally from the IPSFF 2025 Summit. 
- 11** Continue to develop capability in counter fraud skillsets through reviewing practice, standards and guidance for Fraud Measurement and design and developing two new leading practice guides. 

5 <https://www.gov.uk/government/publications/international-public-sector-fraud-forum-guidance/a-guide-to-pressure-testing-html>
6 <https://www.gov.uk/government/publications/international-public-sector-fraud-forum-guidance/fraud-control-testing-framework-fctf-01-html>
7 <https://assets.publishing.service.gov.uk/media/63207cd68fa8f51825582b2f/3042-PSFA-Mandate-V4-final.pdf>
8 https://assets.publishing.service.gov.uk/media/65f01d1f9812270011f61283/Cross_Government_Counter_Fraud_Functional_Strategy_2024-2027.pdf

Annex 1: PSFA 2025/26 Objectives

1. Deliver an Action Plan for the next stages of the 2024-2027 Counter Fraud Functional Strategy that demonstrably raises the Function's ambition in taking practical, joined-up action to tackle fraud.
2. Enhance performance across government through the review of outcomes against 24/25 targets and the setting of targets for 25/26 by departments and ALBs, looking to continue to increase the impact public bodies have on the often unseen problem of fraud loss.
3. Complete detailed assurance reviews against the Functional Standard for 10 public bodies to support departments and ALBs to identify where they need to improve their counter fraud activity.
4. Provide policy support to the Covid Counter Fraud Commissioner in exercise of their duty.
5. Deliver the Public Authorities (Fraud, Error and Recovery) Bill and the Legislative Reform (Disclosure of Adult Social Care Data) Order to provide the legislative basis for expanding the impact of the PSFA on public sector fraud.
6. Continue to use data, artificial intelligence and analytics, and aim to deliver £340m in prevented and recovered fraud and error from PSFA services.
7. Produce an evaluation report of the Single Network Analytics Platform (SNAP) Programme; a tool which analyses millions of pieces of public sector data to detect suspicious networks, activity and entities that warrant further investigation.
8. Develop the High Fraud Risk Portfolio to build a common view of fraud risk across the public sector and increased oversight over the areas of highest fraud risk in government where measurements of loss are not in place.
9. Deliver 24 activities to at least 20 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 frameworks.
10. Demonstrate UK leadership, deliver new international guidance and share best practice by leading the International Public Sector Fraud Forum (IPSFF) and deliver valuable, tangible outputs that help tackle fraud globally from the IPSFF 2025 Summit.
11. Continue to develop capability in counter fraud skillsets through reviewing practice, standards and guidance for Fraud Measurement and Design and developing two new leading practice guides.

