

FRAUD MANAGEMENT MATURITY

	Level 01	Level 02	Level 03
Internal controls	Low	Medium	High
Hotline	No	Yes – Phone or email	Yes – Both phone & email
Training on fraud policies	Never	Rarely	Periodic
Team to manage fraud	No team	Part time employees	Full time employees
Audits	Only those mandated by law	Strong internal and external audit framework	Strong audit framework with surprise audits
Data	Factors of fraud is not known	Factors of fraud is known & tracked	Factors of fraud is known, tracked and linked to past instances of fraud
Approach to manage fraud	Reactive	Preventive	Predictive