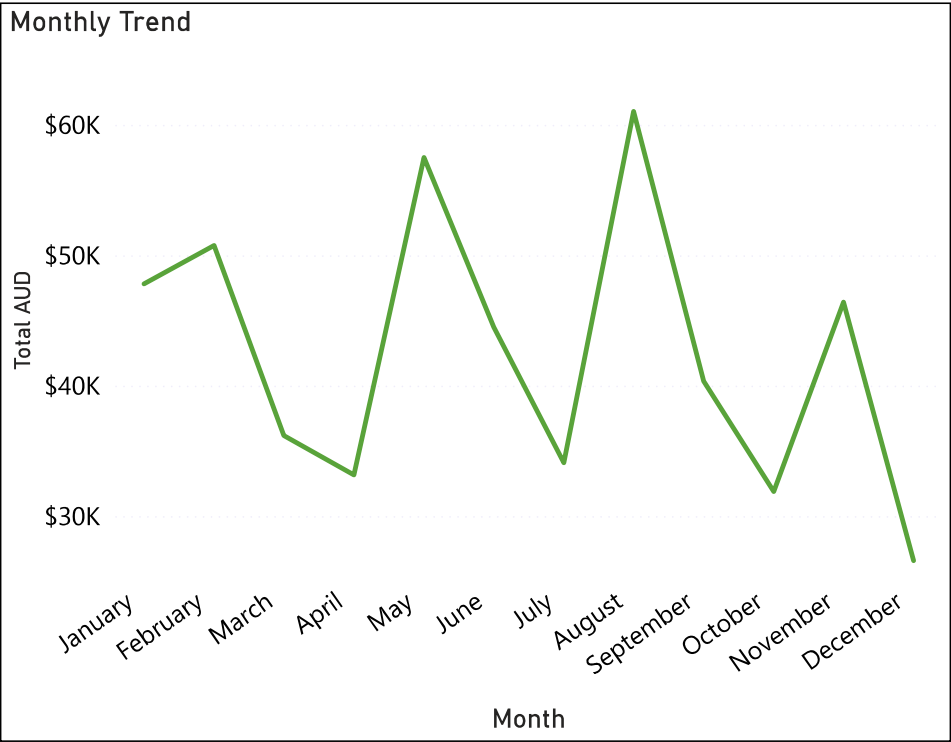
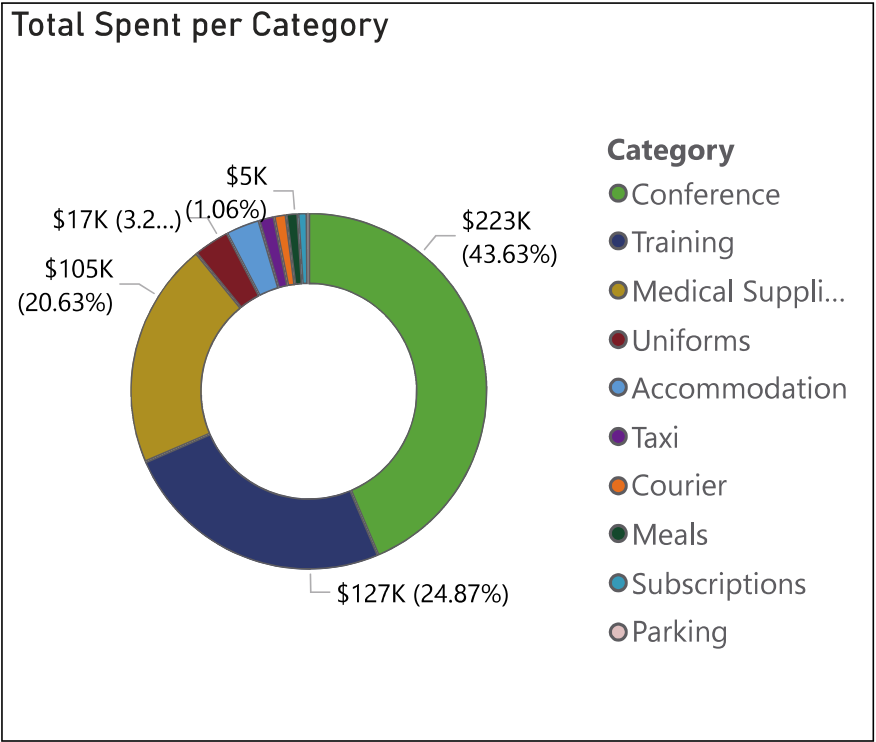


Total AUD	Total Claims	Percent Flagged
\$510,243	1100	74.6%

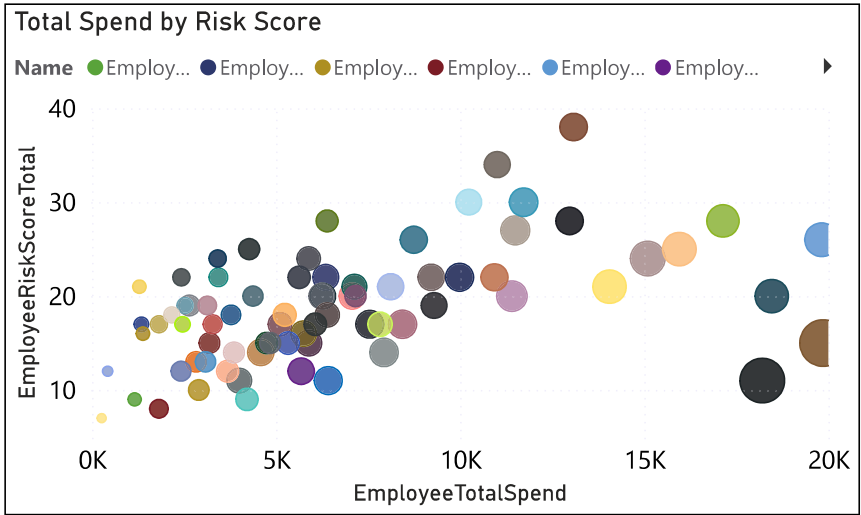
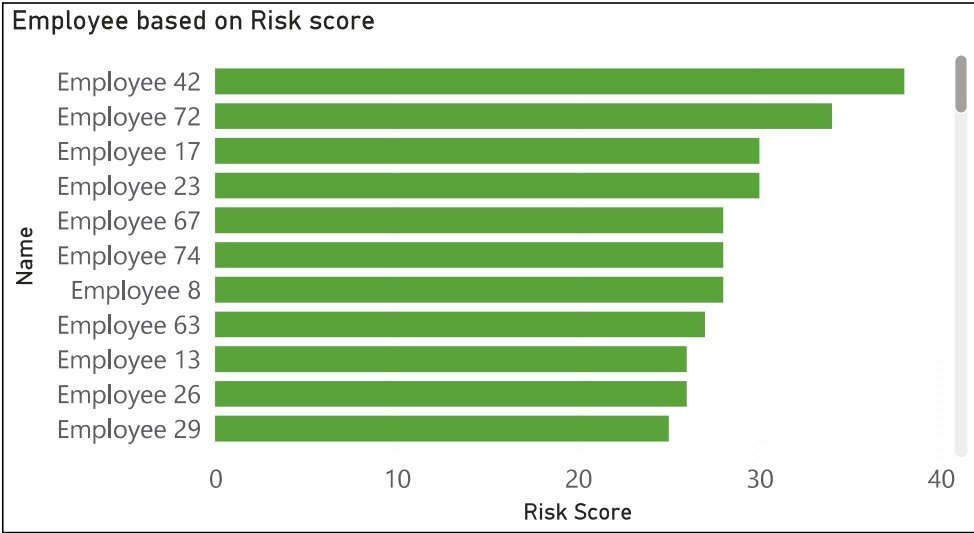
Flags: duplicates, self approvals, splits, late claims



EmployeeName	Employee 10	Employee 17	Employee 18	Employee 21	Employee 23	Employee 25
Employee 36						
Employee 42						
Employee 51						
Employee 72						
Employee 10	1					
Employee 17		1				
Employee 18			1			
Employee 21				1		
Employee 23					1	
Employee 25						1
Employee 26						
Employee 27						
Employee 28						
Employee 39						
Employee 4						
Total	1	1	1	1	1	1

30
Self Approvals Count

- Recommended steps:**
- 1) Block self-approval in system.**
 - 2) Add approval escalation for claims that are urgent.**
 - 3) Run monthly SOD reports.**



Name	Accommodation	Conference	Courier	Meals	Medical Supplies	Parking	Subscriptions	Taxi	Training	Uniforms
Employee 75	224.22	16,758.53	72.27	57.08			130.35	105.97	2,435.31	74.74
Employee 13	252.16	15,063.62		103.85	1,196.56		354.87	70.03	2,333.55	445.54
Employee 35		6,943.13	58.06	269.51	2,827.39		174.45	7.89	8,105.22	79.70
Employee 38		17,479.48		106.54	534.78			85.44	1.91	
Employee 67	86.80	9,080.32	14.06	48.47	3,093.20		205.37	57.46	4,053.85	498.24
Employee 57				205.24	6,359.81	4.60	129.30	5.00	8,984.89	264.92
Employee 27		12,004.72	85.39	84.00	1,188.95		63.19	67.04	1,206.70	395.21
Employee 51	385.89	6,578.70	60.22	80.65	5,229.88			100.33	932.40	690.74
Employee 42		9,439.17	91.76	74.57	2,363.24	8.37	48.64	26.55	133.63	895.60
Total	15,696.62	222,625.98	5,578.24	5,401.02	105,254.21	808.91	4,229.39	7,049.31	126,889.91	16,709.03

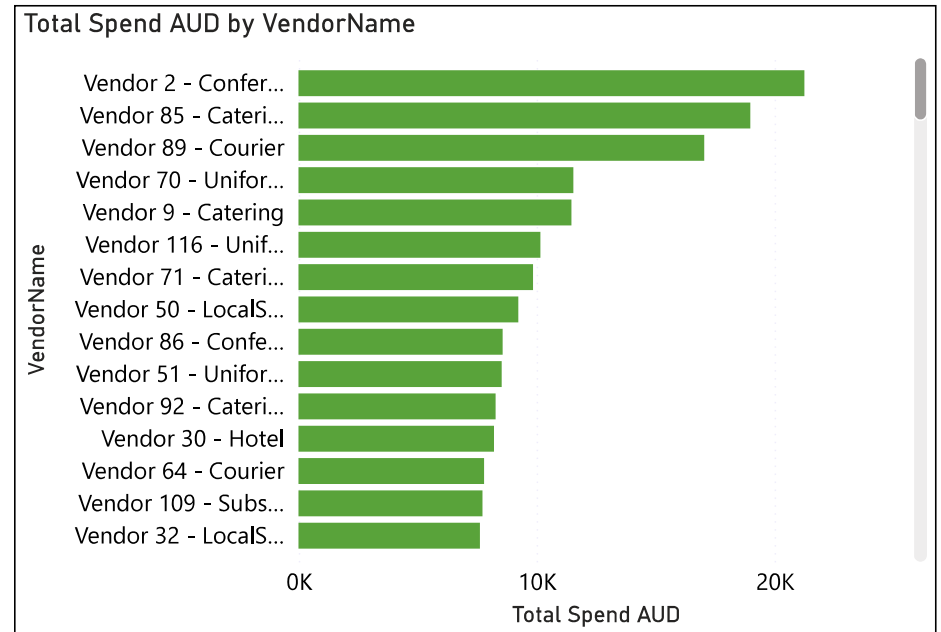
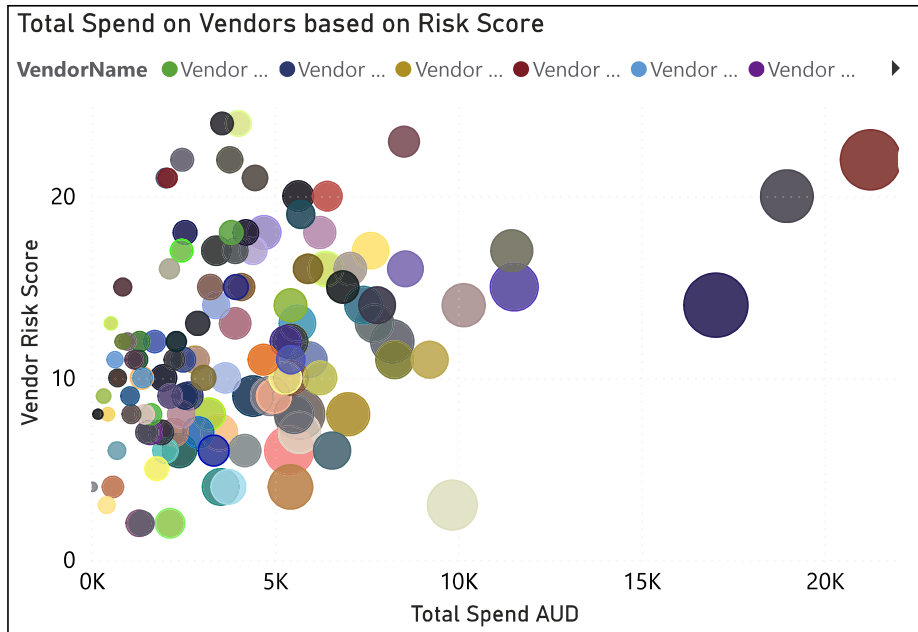
EmployeeName	Month	Day	VendorName	Total Claims	Total AUD
Employee 8	September	27	Vendor 77 - ConferenceOrganizer	1	\$21
Employee 74	January	22	Vendor 33 - TaxiCo	1	\$235
Employee 74	July	4	Vendor 9 - Catering	1	\$4,388
Employee 72	July	9	Vendor 68 - ConferenceOrganizer	1	\$9
Employee 72	February	24	Vendor 98 - SubscriptionService	1	\$2,996
Employee 70	December	12	Vendor 90 - ConferenceOrganizer	1	\$1,664
Employee 7	July	16	Vendor 80 - Courier	1	\$406
Employee 68	October	30	Vendor 118 - Catering	1	\$20
Employee 68	March	14	Vendor 59 - LocalShop	1	\$523
Employee 67	October	23	Vendor 48 - ConferenceOrganizer	1	\$3,487
Employee 67	January	6	Vendor 73 - Courier	1	\$14
Total				38	\$30,715

Pattern: multiple small claims (avoids approval thresholds).

Confirm whether combined amount exceeds policy then request receipts consolidated.

4.17%

Top Vendor Share



Flagged Claims

ClaimID	EmployeeName	VendorName	Total AUD	Sum of RiskScoreSimple	DuplicateReceipt	SelfApprov
CLM000986	Employee 72	Vendor 98 - SubscriptionService	\$2,996	5	False	False
CLM000621	Employee 40	Vendor 73 - Courier	\$1,604	5	False	False
CLM000968	Employee 59	Vendor 92 - Catering	\$1,577	6	False	True
CLM000944	Employee 31	Vendor 99 - SubscriptionService	\$1,111	5	False	False
CLM000152	Employee 4	Vendor 115 - LocalShop	\$1,097	5	False	True
CLM000903	Employee 29	Vendor 77 - ConferenceOrganizer	\$688	5	False	False
CLM000890	Employee 36	Vendor 35 - Courier	\$684	5	False	True
CLM000969	Employee 56	Vendor 57 - Courier	\$575	5	False	False
CLM000310	Employee 7	Vendor 80 - Courier	\$406	5	False	False
CLM000343	Employee 10	Vendor 9 - Catering	\$192	6	False	True
CLM001062	Employee 5	Vendor 114 - UniformShop	\$135	5	False	True
CLM000427	Employee 42	Vendor 59 - LocalShop	\$22	5	False	True
CLM000432	Employee 72	Vendor 21 - TaxiCo	\$17	5	False	True
CLM000187	Employee 50	Vendor 101 - MedicalSupplier	\$17	5	False	True
CLM000474	Employee 72	Vendor 68 - ConferenceOrganizer	\$9	5	False	True
Total			\$11,129	77		

Split Claims – Key Fraud Indicator

One of the strongest red flags in the analysis was repeated detection of split claims, where staff submit multiple smaller claims for the same vendor within a short timeframe. This often occurs when:

- **an individual wants to bypass claim approval thresholds.**
- **personal purchases are broken into “work-like” amounts.**
- **a vendor is cooperating to produce multiple small receipts.**

Split claims are a classic method of disguising unapproved spending.

Control Breach Indicators

The control measure to prevent self approval did not work, as there were numerous claims which were self approved by the employee themselves. These claims have to be investigated further with documentation analysed for the purchases made.

Corrective action for the compliance department.

Vendor Risk Concentration

A small group of vendors accounted for a disproportionately high share of total spending. While high-volume vendors are normal in healthcare settings, the trend highlights the need for strengthened:

- **price benchmarking**
- **vendor onboarding validation**
- **periodic vendor performance reviews**

This prevents over-reliance and reduces opportunities for collusion, inflated pricing or informal relationships influencing procurement decisions

Employee-Level Outliers

A few employees showed significantly higher claim volume than their peers. This does not confirm fraud, but it signals where deeper investigation is justified:

- **job role vs claim type alignment.**
- **unusually high meal or taxi claims.**
- **frequent conference/training expenses without supporting evidence.**

Power BI helped isolate these employees quickly by comparing claim totals against the department and role averages.

Audit & Accounting Principles Demonstrated in This Project

1. Materiality & Threshold Testing

Understanding when a transaction becomes significant enough to require deeper investigation.

2. Analytical Procedures (ISA 520)

Using data analysis to identify fluctuations, unusual patterns, or relationships inconsistent with expectations.

3. Segregation of Duties (SOD)

Spotting employees who may be approving their own claims or using consistent vendors.

4. Completeness & Accuracy Assertions

Reviewing timing of submissions, missing receipts, and inconsistencies between categories and amounts.

5. Fraud Indicators (ISA 240)

Looking for classic red flags:

- * split claims
- * repeated small-value transactions
- * vendor collusion signals
- * outlier spikes
- * policy breaches
- * unusual claim categories

6. Vendor Risk Assessment

Evaluating vendor dependency and potential collusion through volume and frequency analysis.

7. Substantive Analytical Review (SAR)