

SPOTLIGHT

FRAUD SERVICES

**Fraud now
accounts for
over 40% of
crimes
committed in
England and
Wales.**

**This is driving a sharp increase
in regulatory scrutiny and
enforcement.**

The Thistle Financial Crime Team can assess, review and support you and your team with anti-fraud programmes, bolstering your existing frameworks, or implementing practical solutions to meet regulatory demands.

OUR SERVICES

Prevent

- **Fraud Risk Assessment** – Creation of fraud risk assessments, or review of existing assessments highlighting areas of improvement and enhancements.
- **Fraud Strategy & Policy Review** – Drafting fraud strategies and policies, or review and uplift of existing documents incorporating latest regulatory requirements.
- **Fraud Controls Assessment (APP Specific)** – Targeted review and enhancement of controls to address APP reimbursement requirements.
- **Corporate Failure to Prevent Fraud Preparation** – A review of controls and appropriate persons assessment.
- **Fraud Training** – Bespoke fraud training for employees and third parties to educate on anti-fraud expectations.
- **Fraud Awareness Campaigns** – Tailored to educate customers and clients on fraud risks utilising multi-channel methods.

Detect

- **Fraud Audit** – Full review and report on fraud control frameworks, identifying potential gaps and areas for improvement.
- **Fraud Health Check** – Rapid review of fraud control environments, highlighting potential gaps and practical solutions.
- **Transaction Monitoring** – Review of fraud transaction monitoring programmes, with a focus on assessing and enhancing rulesets, processes, and associated management information.
- **Speak Up Review** – Assessment of speak-up and whistleblowing programmes including review of triage, response, communications, and resulting actions.

Remediate

- **Fraud Rapid Response Remediation** – Provision of fraud experts to swiftly assess fraud issues, providing technical skillsets and practical solutions.
- **Fraud Reporting Review** – An assessment of fraud related management information, metrics and external reporting. Practical advice on creating and enhancing continuous improvement processes.
- **Fraud Resource Support** – Fraud expertise for remediation of BAU workloads or to address skill gaps.
- **Fraud Investigations** – Independent investigation capabilities to support you when issues arise.

OUR EXPERTS



Jessica Cath
Head of Financial Crime
jessica.cath@thistleinitiatives.co.uk



Jessica Cath is Head of Financial Crime at award-winning compliance consultancy Thistle Initiatives. She is a financial crime leader, working with a range of firms to mitigate financial crime risk effectively and efficiently.

Jess has broad experience designing controls, implementing systems, overhauling processes, changing embedded cultures, conducting audits and s166 reviews, and extensive remediations both in the UK and abroad.



James Dodsworth
Senior Manager
james.dodsworth@thistleinitiatives.co.uk



James has worked in financial crime compliance across a range of sectors and firms for over 20 years.

As a certified fraud investigator, James has experience in all three lines of defense: conducting investigations, designing and delivering fraud controls and risk assessments, as well as creating and reviewing policies and procedures.