

ANTI-FRAUD ASSESSMENT (AFA)

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THE NEW ECCTA LAW

The Economic Crime and Corporate Transparency Act (ECCTA) is a UK law introduced to combat fraud, money laundering, and corporate crime. It gives regulators new powers to improve business transparency and hold companies accountable.

As of the **1st September 2025**, the new “**failure to prevent fraud**” offence comes into play. How prepared are you?

Does This Apply To You?

Large organisations meeting two or more of the criteria below:

- 36 million turnover
- 250 + employees
- 18 million balance sheet total

WHAT'S THE CONSEQUENCE?

- **Strict Liability**: No defence based on ignorance, only if reasonable fraud-prevention procedures were in place.
- **Penalty**: Unlimited fines, with courts considering proportionality.
- **Collateral Risk**: corporate conviction could damage reputation, contract eligibility, and market trust.

HOW CAN IT BE PREVENTED?

TenIntelligence have introduced a dedicated tool designed to prevent fraud in your Organisation.
Built for prevention, Proof, Performance, and Peace Of Mind.

THE ECCTA

6-PRINCIPLE GUIDELINES

Organisations are expected to follow six guiding principles for implementing reasonable fraud prevention procedures.

These principles are based on the **Ministry of Justice guidance** and are as follows:

1. Proportionality of Procedures

Fraud prevention measures should be proportionate to the organisation's size, structure, and risk exposure. A small business won't be expected to have the same resources as a large corporation, but still must show they've taken reasonable steps.

2. Top-Level Commitment

Senior management must be committed to preventing fraud and fostering a culture of integrity. Leadership should set the tone and allocate appropriate resources to implement anti-fraud measures.

3. Risk Assessment

Organisations must regularly assess the nature and extent of exposure to fraud risks, considering industry, market, customer types, and operational complexity.

4. Due Diligence

Carry out proportionate background checks on employees, partners, and third parties to identify and reduce fraud risk, especially during hiring, onboarding, and contractual agreements.

5. Communication (Including Training)

Anti-fraud policies should be clearly communicated internally. Staff at all levels must receive adequate training on fraud risks and reporting mechanisms.

6. Monitoring and Review

Fraud prevention procedures must be reviewed regularly to remain effective. Businesses should monitor controls and adapt to changing risks or lessons learned from internal incidents.



WHY TEN?

AFA is a series of dedicated anti-fraud assessments designed to identify vulnerabilities, strengthen controls, and ensure compliance with the upcoming ECCTA requirements. AFA supports your journey of abiding to meet the 6 guarding principles that the ECCTA requires organisations to maintain, in line with the new 'failure to prevent fraud' obligation.

WHY AFA?

AFA provides your Organisation with a **return of investment**, preventing even one significant fraud incident often recovers far more than the cost of the assessment. It's best practice and compliant. It also **protects your reputation**, both as an individual and a company. It **avoids legal penalties**, but will also act as your defence, should you need it. Overall, it will **improve your operational efficiency**, even if no fraud is suspected.



Fraud is not just a possibility, it's a growing threat affecting organisations of all sizes and sectors. The risks are real, from financial loss and regulatory breaches to reputational damage and internal disruption.

**PREVENTION
IS YOUR BEST
PROTECTION.**

PROFIT FROM PREVENTION.

Expose risk before it exposes you.

While many organisations have policies in place, few have taken the time to test whether those controls are effective, up-to-date, or fully understood by employees.



THE ACFE STATISTICS

Fraud schemes last 12-18 months before detection.

5% of annual revenue is lost to fraud.

Fraud accounts for over 40% of all crime.

Fraud has risen by 18% since 2023.

43% of Fraud is detected by tips.

1 in 4 fraud cases result in financial losses over £1 million.



PERHAPS YOU ARE THINKING...?

"How would fraud affect my Organisation?"

"Would I be liable in my position?"

"Is fraud happening right now?"

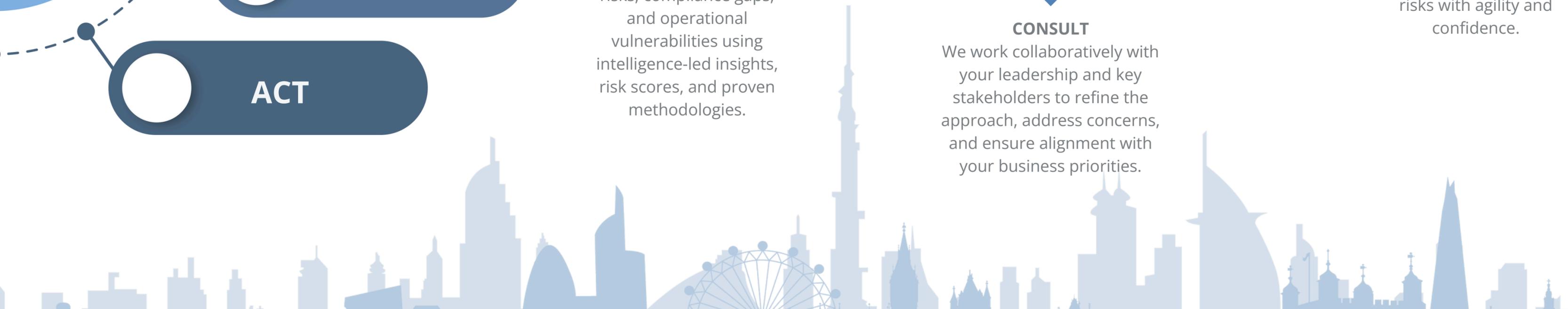
"Can I afford to wait?"

"Am I confident with my current internal controls?"

"Would my staff report something suspicious?"



HOW CAN WE HELP?



THE ASSESSMENTS



Financial Reporting



Examines the accuracy and integrity of financial statements to detect fraudulent reporting, asset misappropriation and accounting irregularities.

Cyber Fraud



Assesses your Organisation's digital defences against data breaches, hacking, and cyber-enabled fraud. Identifies vulnerabilities in systems, access controls, and network security.

Establishing Standards



Reviews policies, leadership practices, and internal controls to ensure ethical oversight, accountability, and alignment with regulatory standards.

Transactions

Reviews payment systems and authorisation processes to identify weaknesses that could enable invoice fraud, duplicate payments, or unauthorised transactions.



Physical Controls



Evaluates the safeguards in place to prevent theft, tampering, or unauthorised access to facilities, documents, and critical infrastructure.

Training



Evaluates employee awareness and preparedness to detect, report, and prevent fraud through tailored training, scenario testing, and compliance education.

Due Diligence



Examines your processes, background checks, due diligence and risk profiling on partners, vendors, and personnel to expose hidden affiliations, financial red flags, or reputational risks.

Communication



Evaluates communications internally about anti-fraud policies and procedures to employees across all levels. It explores whether fraud risks, reporting channels, and ethical expectations are clearly and consistently shared, understood, and acted upon.

Appropriate Response & Review

Measures your ability to detect, investigate, and respond to fraud incidents quickly and effectively, including escalation paths and documentation protocols.

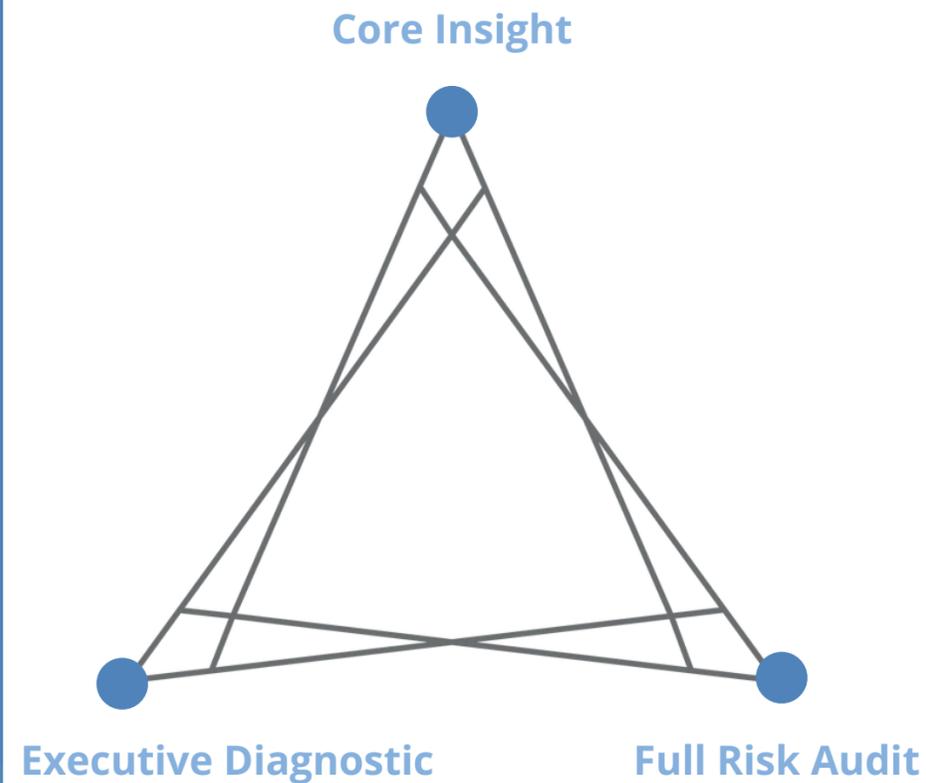


Anti-Bribery & Corruption



Measures your ability to detect, investigate, and respond to fraud incidents quickly and effectively, including escalation paths and documentation protocols.

ASSESSMENT BUNDLES



Choose your bundle size, select the assessments you need, complete them at your convenience, and receive your results, riskscore, customised recommendations, and arrange your consultation.

1. Core Insight

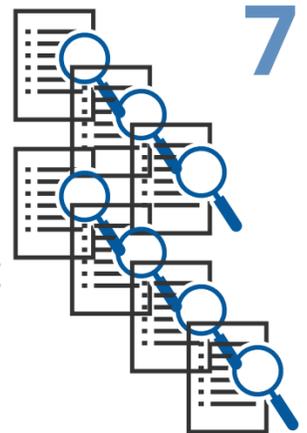
Get started with a snapshot of your fraud risk landscape.

Choose any **4 assessments** categories to gain focused insight into your Organisation's current fraud resilience. Ideal for targeted reviews or smaller teams looking to prioritise key areas.



2. ECCTA & Global Compliance Package

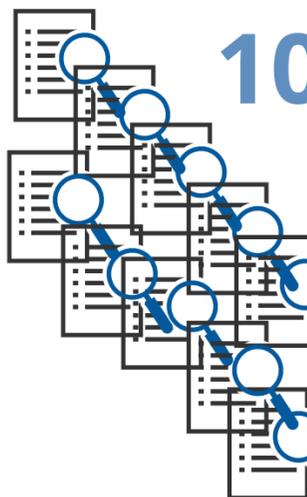
A deeper dive into your Organisation's anti-fraud controls. Select **any 7 assessments** to evaluate wider fraud vulnerabilities across leadership, reporting, governance, and more. Perfect for Senior Management preparing for audits or risk mitigation planning.



3. Full Risk Audit (Recommended)

A comprehensive 360° view of your fraud risk exposure.

Access **all 10 available assessments** to identify gaps, benchmark performance, and build a detailed action plan. Best suited for larger organisations, regulated sectors, or those seeking a full anti-fraud road map.



PRICING

Recommended

Core Insight

£450 Per Module

- ✓ 4 Out of 10 Assessments
- ✓ Recommendations
- ✓ Consultation
- ✓ 1 User Entry
- ✗ ECCTA Compliant

£1800

Executive Diagnostic

£425 Per Module

- ✓ 7 Out of 10 Assessments
- ✓ Recommendations
- ✓ Consultation
- ✓ 3 Different User Entries
- ✓ ECCTA Compliant

£2975

Full Risk Audit

£400 Per Module

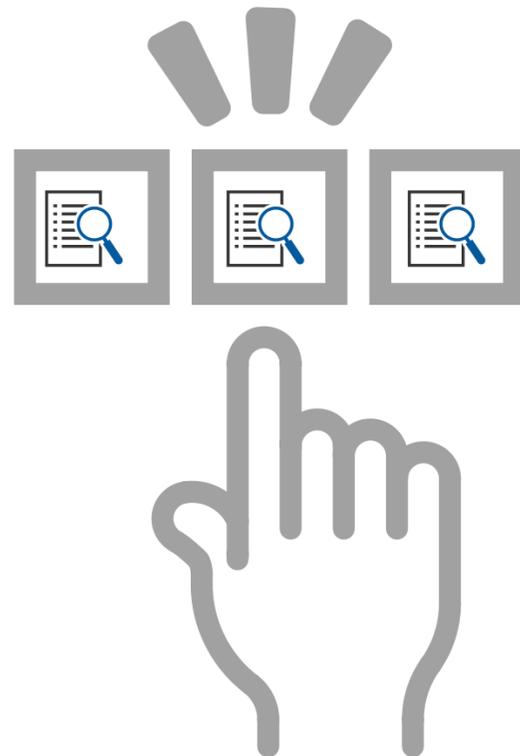
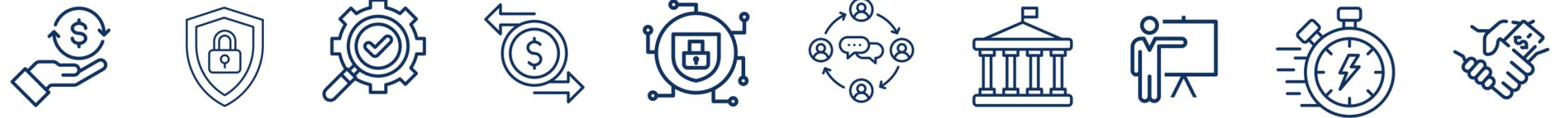
- ✓ All 10 Assessments
- ✓ Recommendations
- ✓ Full Consultation & Implementation
- ✓ 5 Different User Entries
- ✓ ECCTA Compliant

£4000



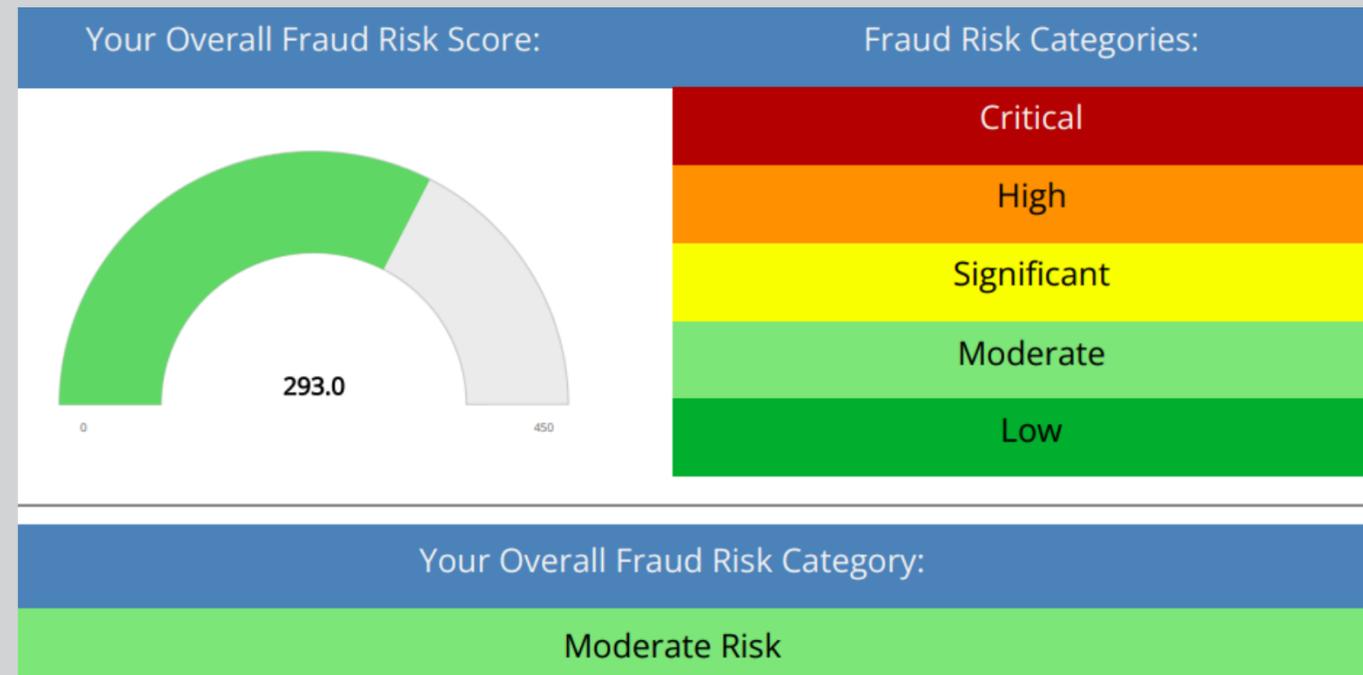
OR CHOOSE YOUR OWN

Alternatively, for complete flexibility - choose as many assessments as you need, in any combination, at any time and at the fixed individual assessment fee.



**Flexible Risk Protection for
Forward-Thinking
Organisations.**

GET YOUR OVERALL RISK SCORE

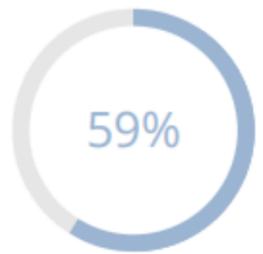


Example from Establishing Standards

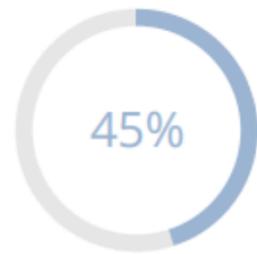
After completing your assessments, you will receive your detailed report and a tailored overall risk score, a clear, actionable overview of your organisation's fraud exposure.

This score is based on your current controls, policies, and risk areas, helping you prioritise improvements and demonstrate due compliance ahead of the new ECCTA requirements.

GET YOUR TAILORED RISK SCORE



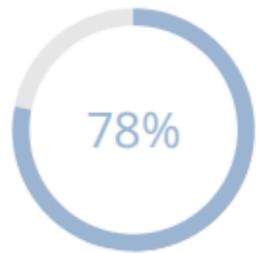
Relevant Policies



Risk Appetite



Setting the Culture



Management Oversight



Employee Awareness



Roles & Responsibilities

Our Anti-Fraud Assessment evaluates your Organisation across core pillars of fraud resilience.

These areas are critical for:

- identifying vulnerabilities
- strengthening internal controls
- fostering a culture of integrity and accountability.

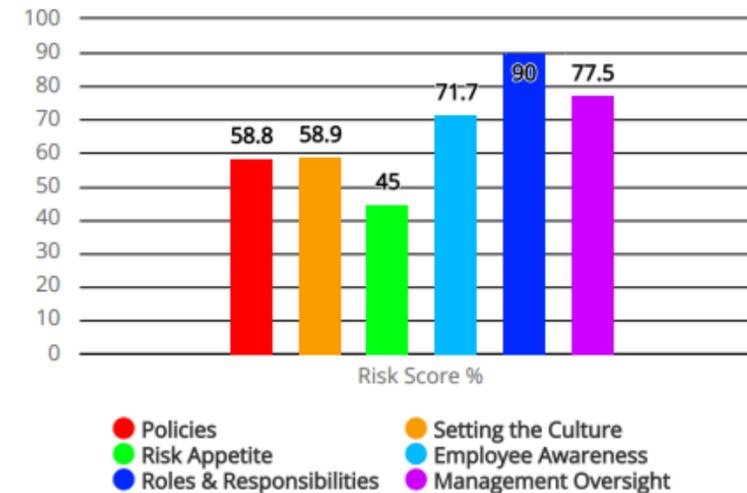
Each sector is scored based on your responses, offering insight into where your strengths are, and where improvements can be made.

Example from Establishing Standards Module



THE INDIVIDUAL SECTOR SCORES

Sector	Score
Setting the Culture	53/90
Roles & Responsibilities	54/60
Employee Awareness	43/60
Management Oversight	31/40
Risk Appetite	18/40
Policies	94/160



Our Anti-Fraud Assessment Tool delivers a tailored, evidence-based score across five key areas of fraud resilience, designed to help you not only assess risk, but actively strengthen your Organisation's fraud defences.

Each sector assessed receives a score that is benchmarked against best practice guidelines and across other sectors within your organisation, giving you a clear view of where vulnerabilities lie and where leadership can drive targeted improvement.

The assessment doesn't just score - it compares. Your results are displayed in context with other sectors or departments in your organisation, highlighting relative strengths and exposing blind spots. This comparative insight enables targeted interventions, resource prioritisation, and organisation-wide alignment on fraud prevention goals.

Example from Establishing Standards



IT DOESN'T STOP THERE...

Of course, we do not stop at just giving you the report. While your results include tailored recommendations based on your individual sector scores, we go further with expert **follow-up support** to help you understand what to prioritise, when to take action, and how to implement changes effectively.

Once you have reviewed your results, riskscores and recommendations, we will arrange a time that suits you to discuss the next steps in your consultation.

Your Tailored Consultation



Fraud is a sensitive issue, and your results may highlight areas of real risk. That is why we take a **human empathetic approach**. We will talk you through your findings in a **confidential follow-up**, helping you understand what they mean and how to respond. From there, the next step is yours, but you will not be facing it alone.

We will offer practical guidance on the actions we believe are necessary. From there, we can act on your behalf where appropriate and provide aftercare support if you are found to be at risk.

Though please note, our recommendations are not a substitute for legal advice.



QUARTERLY ASSESSMENT REVIEW

Proactive Monitoring. Stronger Defence. Smarter Compliance.

Our Quarterly Review Assessment is an optional add-on to the Anti-Fraud Assessment (AFA), designed to give your business an annual cycle of fraud prevention upkeep.

With each quarterly review, you're not only updating your protection — you're building a consistent track record of due diligence, which can form a stronger legal defence under the Failure to Prevent Fraud offence.

Reassess. Reinforce. Repeat.

Each quarter, you can resit the AFA assessment using your original bundle — keeping the same structure, format, and scoring criteria. This makes it easy to track progress over time and act on updated insights with precision.



OTHER PRICING

Individual Assessment

£475 Per Module

Fraud Examiner Consultation

£180 onward

Recommended

Quarterly Assessment Reviews

£425 Per Module

- ✓ 4 Out of 10 Assessments
- ✓ Annual Coverage
- ✓ Annual Coverage
- ✓ Consultation

£6800



FAQS



Who is the tool for?

The true cost of fraud goes far beyond the amount stolen; it is not just financial. In terms of revenue: On average, organisations lose 5% of annual revenue to fraud.

Who commits fraud?

Fraud can be **committed by anyone** with motive, opportunity and means. It is most common to be inside your organisation or among those you trust. Common perpetrators include:

- Employees
- Vendors & Suppliers
- Management & Directors
- Customers or Clients
- Cybercriminals & External Threats

How much could fraud cost us?

The true cost of fraud goes far beyond the amount stolen; it is not just financial. In terms of revenue: On average, organisations lose 5% of annual revenue to fraud.

Can we use the results as evidence gathering, if something goes wrong?

Yes. One of the tool's core benefits is that it generates clear, **timestamped documentation** showing your efforts to prevent fraud, which is vital if you need to demonstrate compliance in regulatory or legal settings. That's why it is important that everything is answered honestly and a mixture of up to 3 people take the assessments for accuracy.

Can You Support us after the Anti-Fraud Assessment?

Yes. In addition to delivering your Anti-Fraud Assessment, we can act as your independent Certified Fraud Examiner (CFE) — providing expert oversight, investigative support, and ongoing advisory services.

We also offer ad hoc support for specific needs, including:

- Internal fraud investigations
- Third-party or vendor audits
- Whistleblower response
- Litigation support and forensic reviews
- Training and awareness workshops
- Board briefings and risk reporting
- Policy development and control reviews

Our expertise is flexible, discreet, and designed to support your team, whether you need one-off assistance or ongoing fraud risk advisory.

Can You Support Us Beyond the Anti-Fraud Assessment?

TenIntelligence offers a suite of professional intelligence and compliance services:

- Pre-transactional due diligence (M&A, investments, partnerships), Background screening of individuals and entities (employment, vendors, clients), Reputational risk assessments

Compliance & Risk Management

- Anti-Money Laundering (AML) compliance support, Know Your Customer (KYC) checks, Sanctions and PEP screening, Regulatory risk assessments

Data Protection & Privacy Services

- Outsourced Data Protection Officer (DPO) service, GDPR and global data protection compliance audits, Privacy policy creation and improvement, Data breach response support and training

Digital Forensics & Investigations

- Device and email forensics, Incident response and internal investigation support, E-discovery and litigation support
- Data theft and insider threat investigations

Cyber & Security Advisory

- Cyber hygiene reviews and penetration testing (via trusted partners), Social engineering risk testing, Corporate security risk assessments

Training & Awareness

- Fraud awareness and prevention workshops, GDPR and privacy compliance training, Whistleblower policy training

FOR ALL ENQUIRIES



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[Schedule a Call](#)

