

# Fraudster personas

There are seven common methods or personas that fraudsters use when committing financial crimes.

## Get to know them

These personas can help you think like a fraudster to better understand and recognise the various tactics fraudsters might use to target your organisation.



Find out more at [sfo.govt.nz/counter-fraud/guidance/fraudster-personas](https://sfo.govt.nz/counter-fraud/guidance/fraudster-personas).



## The corrupt

Abuses power for gain



## The deceiver

Misleads another for a benefit



## The enabler

Knowingly helps a fraudster



## The exploiter

Abuses system flaws for a benefit



## The fabricator

Creates false information for gain



## The impersonator

Takes on another's identity



## The organised

Fraudsters who work together



The corrupt

# The corrupt

Abuses their position of power to gain a benefit for themselves or others.

## For example

A contract manager influences a supplier selection process to favour a supplier in exchange for kickbacks.



The deceiver

# The deceiver

Misleads another to dishonestly gain a benefit for themselves or others.

## For example

A director lies about their organisation's credentials to qualify for government funding.



The enabler

# The enabler

Knowingly helps a fraudster to dishonestly gain a benefit for themselves or others.

## For example

A property manager accepts bribes from a property developer in return for arranging profitable, long-term leases.



The exploiter

# The exploiter

Abuses system flaws to gain a benefit for themselves or others.

## For example

An employee uses weaknesses in a new accounting system to divert payments to their own bank account.



The fabricator

# The fabricator

Creates false information to dishonestly gain a benefit for themselves or others.

## For example

A candidate for a public sector role provides falsified reference letters as part of their job application.



The impersonator

# The impersonator

Takes on another's identity to dishonestly gain a benefit for themselves or others.

## For example

A person uses a false identity to gain a role as a contract manager then awards themselves multiple contracts.



The organised

# The organised

Fraudsters who work together to dishonestly gain a benefit for themselves or others.

## For example

A group of people use stolen identities to submit false applications for government funding.

# Counter Fraud Centre Tauārai Hara Tāware

Strengthening the public  
sector's resilience to fraud  
and corruption

The Counter Fraud Centre - Tauārai Hara Tāware is the prevention arm of the Serious Fraud Office, leading counter fraud efforts in New Zealand's public sector.



**Counter  
Fraud Centre**  
TAUĀRAI HARA TĀWARE

# Fraud prevention is about building resilience into existing systems and controls

We aim to strengthen counter fraud and corruption awareness by providing resources, guidance, advice and training opportunities for public sector employees.

## Wherever you are with your counter fraud efforts, we are here to help

Services we provide:

- guides, tools and resources
- engagement and advice
- presentations
- workshops and webinars.

All our services and information are free for public sector organisations. To find out more visit [sfo.govt.nz/counter-fraud/counter-fraud-centre](https://sfo.govt.nz/counter-fraud/counter-fraud-centre) or email [counterfraud@sfo.govt.nz](mailto:counterfraud@sfo.govt.nz).