



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.

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/counterfraud/cfc/resources/guides-and-factsheets/fraudster-personas



The corrupt

Abuses power for gain



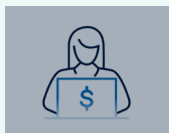
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Takes on another's identity



The organised

Fraudsters who work together