

FRAUD GOVERNANCE MATURITY SCORECARD

How prepared is your organization to detect, prevent, and own fraud risk?

Category	Reactive (1)	Developing (2)	Proactive (3)	Strategic (4)
Ownership	No one is formally responsible for fraud risk.	Shared across departments but unclear accountability.	A designated fraud risk function or role exists.	A senior fraud leader with enterprise-wide visibility and authority.
Structure	Ad hoc response to issues when they arise.	Basic policies and periodic reviews.	Cross-functional team meets regularly; clear escalation paths.	Integrated governance structure involving fraud, cyber, compliance, legal, finance.
Data & Reporting	Limited or no reporting on fraud metrics.	Some dashboards in silos (e.g., ops, compliance).	Unified fraud loss and control effectiveness reporting.	Real-time metrics shared with execs and board; trends used to predict and prevent.
Fraud Strategy	No strategic plan — only tools and alerts.	Short-term initiatives; some fraud tooling in place.	Fraud priorities defined and resourced; aligned with risk appetite.	Fraud strategy tied to enterprise goals, customer impact, and innovation roadmap.
Control Testing & Review	Controls exist but are untested or outdated.	Periodic control reviews by compliance or audit.	Fraud-specific controls tested and improved regularly.	Continuous monitoring: fraud controls evolve alongside threat landscape.
Culture & Awareness	Fraud is seen as someone else's problem.	Basic fraud training exists.	Employees empowered to report and act.	Fraud awareness embedded in onboarding, leadership KPIs, and org values.

Scoring:

- **6–9 points: At Risk** - Just getting started. Gaps mean fraud could slip through the cracks.
- **10–15 points: Making Progress** - Some basics are in place, but several weak spots still need work
- **16–20 points: Solid Ground** - Strong controls and good coordination; keep testing and improving
- **21–24 points: Strategic Leader** - Fraud is treated as a top-level risk. Ahead of the curve, now focus on staying there.

Tip:

Use this scorecard in executive meetings, internal audits, or fraud working groups to spark the proper conversation:

“Do we have a fraud strategy — or are we still just reacting?”

BUSINESS TAX CHANGES

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