



Memo



Appendix 1 – Triggers/Criteria for Raising Fraud Cases

Criteria	Case Raise	Rationale
<ul style="list-style-type: none"> • Loss of any amount • No suspension 	No	<ul style="list-style-type: none"> • The minimum criteria for case raise is that a Sub postmaster must be suspended. • Contract Managers are best placed to consider all circumstances and make this decision. • Burden of proof (Contract); no suspension if 'balance of probability' cannot be proven. • Burden of proof (Fraud); if no suspension, then it's very unlikely that 'beyond reasonable doubt' will be proven.
<ul style="list-style-type: none"> • Loss <£1k • Suspension 	No	<ul style="list-style-type: none"> • Represents Low risk to the business - cost of pursuing would significantly outweigh the loss. • It would not be in the public interest to investigate or prosecute such a low risk loss. • It would not be in the business interest to investigate or prosecute such a low risk loss. • 90% of cases raised YTD are audits, with average loss of £17k. No losses <£1k have been raised.
<ul style="list-style-type: none"> • Loss £1k to £5k • Suspension 	Possibly: (to be discussed with Contracts team)	<ul style="list-style-type: none"> • Represents Medium risk to the business, though all circumstances should be considered. • The loss should be unexplained (e.g. no pending TCs, centrally held debt, or other known factors). • Liaise with Stakeholders (Audits & Contracts Managers). • 90% of cases raised YTD are audits, with average loss of £17k. Only 5 losses <£5k have been raised.
<ul style="list-style-type: none"> • Loss >£5k • Suspension 	Yes	<ul style="list-style-type: none"> • Represents High risk to the business, though all circumstances should be considered. • Bulk of loss should be unexplained (e.g. no pending TCs, centrally held debt, other known factors). • Liaise with Stakeholders (Audits & Contracts Managers). • 90% of cases raised YTD are audits, with average loss of £17k. 73 losses >£5k have been raised.

NB: This is a guide only, as each loss will need to be assessed on its own merits and include other factors (e.g. admissions, resource, timescales, Modus Operandi, etc).

