

PERX CONSULTING FRAUD AWARENESS MEETING MINUTES

16 NOVEMBER 2021

Fraud Awareness Meeting Facilitator: Sharnie O'Brien (Fraud & Credit Vetting Manager)

Main Points Discussed:

- ✚ Make sure that Daily checks are done correctly. Be especially vigilant during festive season.
- ✚ Never under any circumstances share your username and password.
- ✚ Dismissible offence according to IT policies if you share your username and password.
- ✚ Do not let any staff work on system unless they are fully trained with own log in details/ username & password.
- ✚ Lock your PC when leaving your station/ desk so that no one can access anything on your profile.
- ✚ You will be held liable/ held accountable if anything is found under your username.
- ✚ Double check all information provided to you by the customer before concluding a sale. Very important to cross reference all documents.
- ✚ Make sure to follow all the correct processes – BVS, AVS, Debi Check etc.
- ✚ Take note of the customers body language, if they are nervous/ uneasy, looking over their shoulder etc. Perform more checks if necessary.
- ✚ When an application form is completed make sure that all information is provided/ completed 100% on the document(s).
- ✚ Make sure that all documents are loaded on VDOC's, and that all documents are correct.
- ✚ Bank Statement checks: - Check for all spelling mistakes.
 - Bank account to be open for 3 months or longer with 3 consecutive salary deposits.
 - Only accept original prints, note on fading.
 - Check alignment, fonts, grammar, format, and any inconsistency are a red flag.
- ✚ Double check proof of address provided are correct and verified.
- ✚ Salary advice format to be checked. Along with where they shop, where they reside and where they work.
- ✚ Check if salary is market related towards pay slip and bank statements.
- ✚ Id Document Checks: - Check when ID document is issued especially with temp ID's or if it looks like the ID might have been tempered with.
 - Make sure that ID number is in the correct format.
 - Make sure that all the stamps are in the correct place.
 - On ID card rainbow image visible, Braille text "ID" correct, optically variable device visible and correct positioning etc.

- ✚ When anything is suspected, a case needs to be created with the correct notes and what documents you suspect it. Indicate clearly why you are referring. Input titles and with sim swaps address needs to be verified. Dispatch to fraud credit vetting Q.