Fraud and Error Prevention Service Design
G-Cloud 14

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1 Service Overview

Capgemini's Fraud and Error Prevention Service Design service provides Design, Consultation and Business Analysis in support of the design and implementation of Cloud based services.

As government agencies across the world seek ways to manage increasingly tight budgets, Capgemini's solution is revolutionising tax and welfare. It is able to use digital technologies and approaches to identify and stop fraudsters, prompt voluntary tax compliance, and speed up the payment of debt.

This is not principally a technology challenge. The real challenges lie in securing the right data and permissions; putting in place the necessary governance and master data management to enable quality data; and above all understanding and successfully implementing changes to processes, procedures and people's roles.

In particular, implementing an analytically driven approach to risking has major cultural implications. Client compliance investigators will be required to take cases that have been selected by the risking engine rather than using their own judgment and intuition.

Applying the Capgemini solution can help the participating agency to achieve the optimum implementation of new capabilities and value delivery. For instance, focusing only on implementing new technology without thinking through the implications for changes to business operations is likely to delay the delivery of optimum value. It could see early results tailing off or put the success of the project at risk.

The focus of the implementation will depend on factors such as current capability, availability of and ability to use data, the nature of the priority compliance risks and political imperatives. We understand the complexities involved and can help you design a roadmap tailored to your specific requirements, drawing on our practical understanding of what can work in each situation.

Depending on the starting point, we can help government agencies adopt a roadmap comprising one or more of the following steps:

- Set out a clear vision - understand current capabilities and key gaps; define the roadmap and outline business case;

- Apply an iterative approach - piloting on a small scale to co-develop workable solutions that can add value, learn, build demand from the operational business and strengthen the investment case; changes that can deliver a step change in business results at the end of each release. Use of Cloud based products and services would support this incremental approach;

- Define the end state target operating model — setting out the component capabilities, business processes, organisation design and technology requirements, and the transition states on the journey. The operating model would seek to exploit Cloud based products and services;

- Design, build and roll out the end state target operating model in a series of transition releases, comprising the policy, process, people and technology changes that will deliver a step change in business results at the end of each release. Again, Cloud based products and services would be deployed wherever appropriate to support this incremental approach.

This service supports Cloud based projects and services.

2 Business Need

There is no doubt that addressing tax evasion and welfare fraud & error is important. We recognise that Government departments are focusing on six priority areas to improve how they work. In order to put these into action they need to:

1. Create personalised campaigns to encourage compliance;

2. Deliver real-time risk analysis and interventions during the customer interaction;

3. Secure online channels;

4. Improve post-event compliance risking & interventions;

5. Reduce the debt book;

6. Help detect internal fraud and collusion.

The digital age is bringing increased opportunity to use advanced analytics to discover and prevent fraud and error earlier in the value-chain, enabling Government Departments to reduce losses and balance their books — but this also brings increased risk from cyber fraudsters.
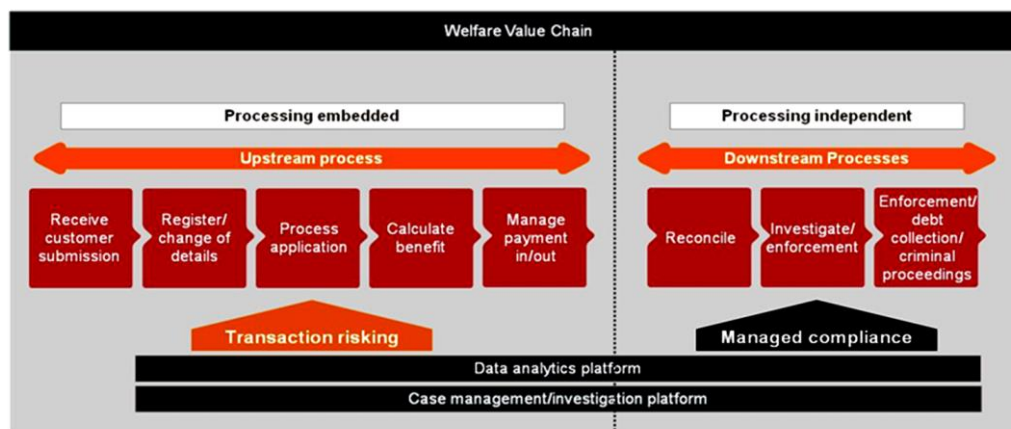
Capgemini's View of the Global Fraud and Error Prevention Value Chain

This diagram is for illustration only and does not represent any obligation or responsibility of Capgemini.

Government Departments are increasingly looking to transform their counter-fraud and error services to take advantage of the new technologies and advanced analytical techniques. This requires the redesign of the organisation and processes across the welfare value chain to focus resource on detection and prevention and detection, as well as investigation and enforcement.

3 Our Approach

Capgemini will tailor the service design to meet the requirements of the individual client, but our approach is centred around a core methodology that has 7 major components:

1. Utilising mass market campaigns and personalised interventions to encourage more compliant behaviour. A key part of achieving high levels of voluntary compliance is about making it simple and clear for the customer and providing relevant timely information when it is required. Government agencies can apply both "one to many" campaigns and individual tailored approaches – offline and in real time – to prompt customers to do the right thing and to provide targeted and tailored service. The Trouve solution supports all three approaches;

2. Moving compliance risking and interventions "upstream" to the point of interaction with the customer, aligned with overnight batch processing and in real time. Upstream risking comprises the risking activities that typically take place at the point of registration for a tax, filing a tax return, or applying for a benefit payment or a tax repayment. It aims to stop evasion or fraud before it gets into the system;

3. Securing online channels. The Capgemini solution can enable real-time transaction monitoring and risking based on behaviours. It allows agencies to assure the identity of an individual accessing online services directly within the transaction, using 'shared secrets' and biometrics. An automated decision service informs the flow of the transaction based on the result of identity validation;

4. Transforming post-event compliance risking and interventions. The downstream compliance component of Capgemini's solution can put in place a range of new capabilities to enable automated evidence based risking at scale. The solution provides the ability to source, match and mine new data sources, including

external and unstructured data sources, to build a comprehensive picture of the individual or organisation across multiple taxes / benefits;

5. Utilising multiple analytics techniques which may consist of one or more of the following: risk rules for known non-compliance, anomaly detection for unknown patterns, predictive models for complex patterns supported by entity network analysis and visualisation;

6. Reducing the debt book. At the heart of Capgemini's solution, sophisticated analytics can enable tax and welfare agencies to segment each debtor based on their willingness and ability to pay and their responsiveness to different channels and interventions. This can help clients to determine the most effective treatment strategy and next best action for a particular case;

7. Detecting internal fraud and collusion. Capgemini's capability comprises prevention measures, passive and active monitoring with analytics and case referral and management alongside physical surveillance that can drastically cut internal fraud.

The Capgemini capability model for fraud and error prevention:
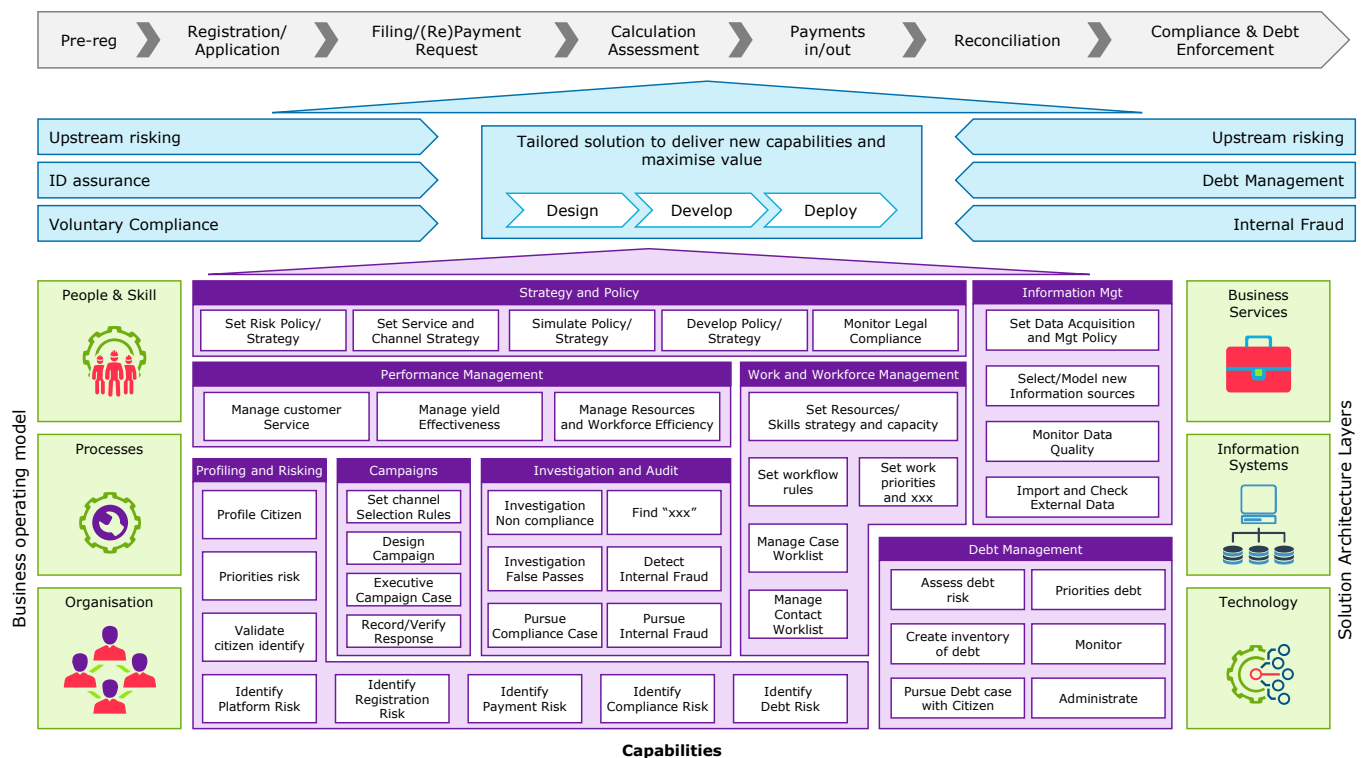
Capgemini Capability Model for Fraud and Error Prevention

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4 Buyer Responsibilities

Please refer to the Supplier Terms listed with this service on the Platform. These may contain additional Buyer obligations/costs the Buyer is subject to that are not identified anywhere else in the Supplier's Application or on the Platform.

5 Service Management

This service can be delivered as a defined project or on a day rate basis.

6 Protection of Data

This service is based on a security classification of 'Official', however should you have a requirement for a different security classification that you would like us to consider, please contact us to discuss.

7 Business Continuity and Disaster Recovery

No disaster recovery plan is provided as part of these Services.

8 On-boarding and Off-boarding

Prior to the execution of the Order, the Supplier and the Buyer will agree the scope of the

exit plan for the Services and a timescale for delivering an exit plan to ensure continuity of service.

Capgemini shall undertake on-boarding and off-boarding activities agreed within the Order Form and an exit plan in line with the Call-Off Contract terms which will be charged for in accordance with the Pricing section for this service.

9 Skills and Knowledge Transfer

Capgemini recognises that skills and knowledge transfer is a critical element in the provision of G Cloud services to public sector clients. Where possible and applicable, this forms part of the delivery plan for the service agreed at the start of the engagement. Our consultants and engineers are experienced in providing skills and knowledge transfer for major private and public sector clients.

Where appropriate, we may use a standard approach, tailored to topic, skills-gap and individual, to ensure consistency and effectiveness. The approach, Capgemini's Assess-Plan-Implement framework, has been used repeatedly by our teams to structure the work involved in transferring skills and creating new teams capable of driving and sustaining change long after the end of the formal programme. The framework can be applied throughout a project to understand knowledge transfer objectives, plan training delivery methods and materials, and deliver and evaluate success.

10 Vendor Accreditations/Awards

For the 12th year in a row, Capgemini has been recognized as one of the World's Most Ethical Companies® by the Ethisphere® Institute. This is an acknowledgment of our ethical culture that makes us an employer of choice and responsible player in the eyes of our clients, shareholders, and the wider community.

ISO 9001 Quality Management for Management Consultancy and IT Implementation and services to the Public Sector

ISO 27001:2013 - Provision (Delivery) of IT services including business applications development, maintenance and Data, Digital and Cloud technologies.

NelsonHall has identified Capgemini as a Leader in its 2022 NEAT Vendor Evaluation for Learning Services due to its ability to meet future client requirements as well as its capability to deliver immediate learning benefits to them.

Capgemini is the first amongst consultancy and technology firms to be recognized six times in a row for its thought leadership reports.

2023 Ecovadis Platinum Rating: We maintained a platinum rating, recognising us as a responsible and sustainable business in the top 1% of companies assessed.

Better Society Awards: Our collaboration with Code Your Future to offer digital skills training won a Better Society Award in 2022. The awards celebrate efforts by commercial organisations to create a better society.

Inclusive Top 50 UK Employers List: We achieved second place in the Inclusive Top 50 UK Employers List 2022/23 – a list that assesses companies for best practice on diversity, equality and inclusion

UK Best Workplaces for Women: We were listed as a Best Workplace for Women by Great Place to Work®. This listing is based on responses from our team to an anonymous survey about their employee experience.

UK Best Workplaces for Wellbeing : We are listed by Great Place to Work® as a Best Workplace for Wellbeing

Great Place to Work: We were certified as a Great Place to Work® in 2023, reflecting our employees' experience of working at Capgemini in the UK.

11 Sub-contractors

Capgemini UK may use the following subcontractors to deliver this service:

▪ Capgemini Technology Services India Limited.

12 Pricing

This service is priced in accordance with the SFIA Rate Card attached. Capgemini can also provide offshore resources at reduced rates where appropriate. Projects can be priced either on a Time & Materials or Fixed Price basis.

All prices are in GBP and exclude VAT

13 Ordering and Invoicing

Please refer to the Supplier Terms for this service.

We would be pleased to arrange a call or meeting to discuss your requirements of our service in more detail.

14 Termination Terms

Please refer to the Supplier Terms for this service.

15 Further Information

For more information about this or any of our G-Cloud services, please contact our Public Sector Team.

Phone: 0370 904 4858

Email: publicsector.opps.uk@capgemini.com including the following information:

1. The name of this service.
2. The name of your organisation.
3. Your name and contact details.
4. A brief description of your business situation.
5. Your preferred timescales for starting the work.

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

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