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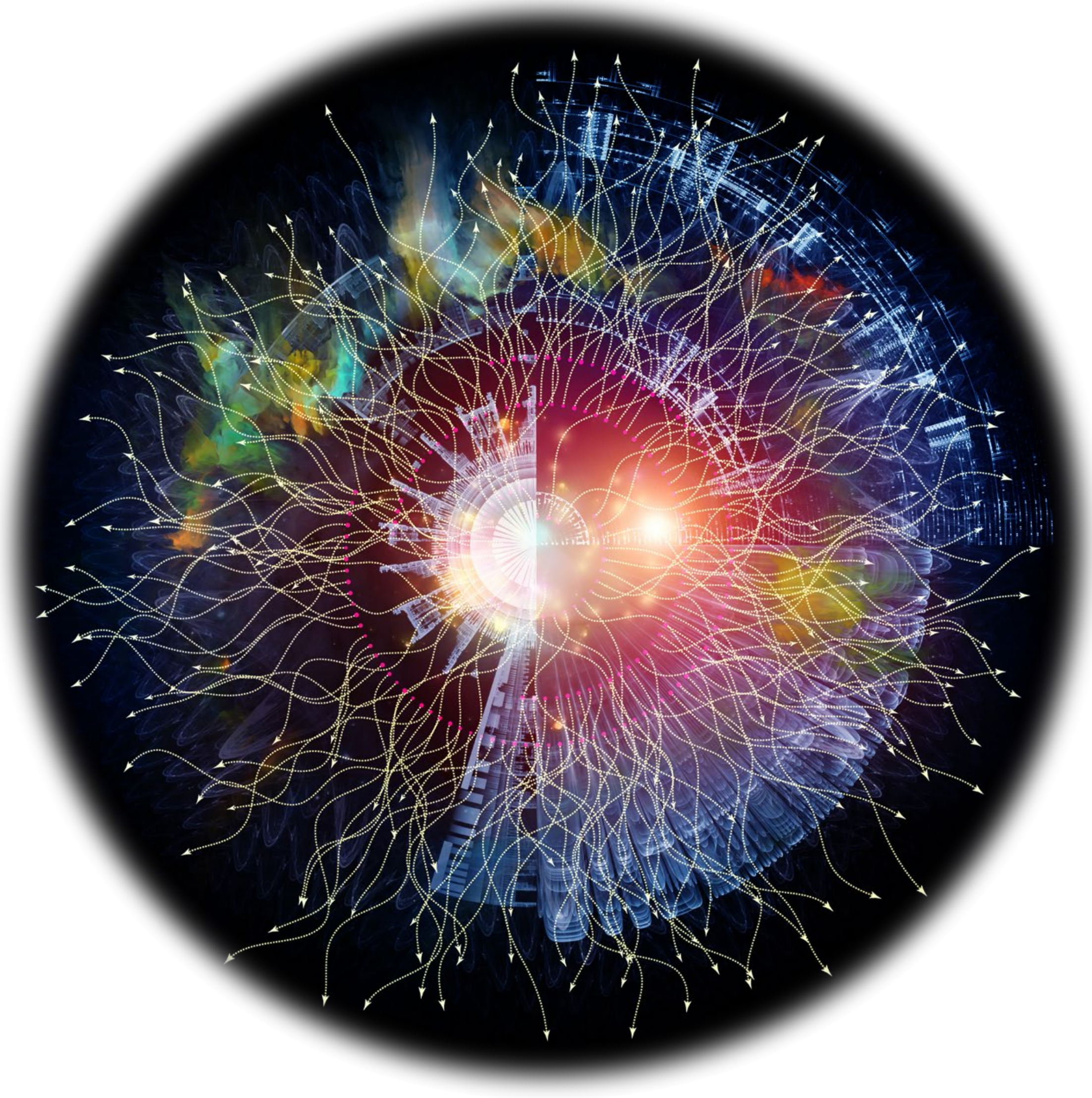


Deloitte Fraud, Waste, Abuse and Error Analytics

G-Cloud 15 Service Definition Document

January 2026

Contents

1 Deloitte Overview

As a leader in professional services, Deloitte LLP is committed to making an impact to our clients, our people and for society. We have over 27,000 staff based across the UK providing audit, risk advisory, tax, consulting, financial advisory and legal services to public and private clients across multiple industries. We work together to build trust, support inclusive growth, and build capability, enabled by our **breadth and depth of expertise across advisory, delivery, engineering and managed services.**

Our **public sector practice** serves Central Government, Government Agencies, Local & Regional Government, Defence, Security and Justice, Health and Social Care, Transport, Education and Housing. We also provide services to the Northern Ireland Office, Scottish Government, Welsh Government and Crown Dependencies.

Our Cloud Capability

At Deloitte, we help our clients **Imagine, Deliver** and **Run** the businesses of the future through the power of **Cloud**. We have deep Cloud architecture, engineering, operational, commercial, and business transformation expertise delivered by a team of more than 26,000 Cloud Practitioners globally. We have delivered over 2,000 cloud implementations over the past 5 years and have 60+ cloud centres of excellence supporting the delivery of cloud services to our clients.

In the UK, we have a team of over 100 Cloud managed service specialists plus the following certifications across AWS, Microsoft Azure, Google Cloud and Oracle Cloud Infrastructure (OCI):

We help our clients with all aspects of their journey-to-cloud and optimisation of their cloud and cloud-services investments. Our Cloud practice can support you to optimise your client investments, and to navigate your organisations cloud journey, providing specialist cloud architecture, engineering, and operational skills at all stages, with a large proportion of our team holding the clearances required to meet your specific security requirements.

Our AI Capability

Deloitte stands at the forefront of AI transformation and was recognised as a Leader in the 2025 IDC MarketScape for Artificial Intelligence (AI) services for the fourth consecutive time. Supported by a £3 billion investment in AI, Data, Automation, Cloud, and Cyber, we seamlessly integrate our deep AI expertise with our extensive cloud capabilities. Our UK team is part of 339K AI-fluent practitioners globally, and includes over 1,300 AI specialists and engineers, many of whom hold the necessary security clearances for public sector delivery.

Through the Deloitte AI Institute, our hub for cutting-edge research and innovation, and strategic alliances with leading hyperscalers, we empower public sector clients to optimise costs, streamline processes, and navigate their AI journey. We achieve this by leveraging our ReadyAI™ models, which provide end-to-end support for AI solution implementation, and our Trustworthy AI™ framework, ensuring responsible and ethical deployment.

Our alliances & ecosystems

To bring full value to our clients, Deloitte is a premier consulting partner with all the leading hyper-scale cloud vendors in the market including AWS, Google, Microsoft[1] and SAP. A selection of our partners and alliances are presented below:

What the analysts say

Don't just take our word for it. Deloitte is recognised by the analyst community as being **leaders in cloud transformation services.** This reflects the wealth of experience we have in delivering cloud services across the public sector and wider private sector combined with our out-of-the-box templates, tools and assets.

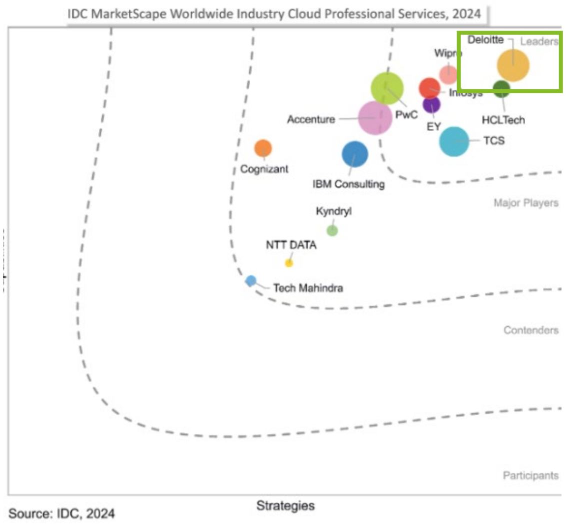
Gartner

Originating in 2021, Deloitte has been recognised as a Leader in this category for four years in a row. Deloitte was also positioned as a Leader in the **Gartner Magic Quadrant for Public Cloud Infrastructure Professional and Managed Services, Worldwide** in 2021, 2020 and 2019, the previous form of this category.

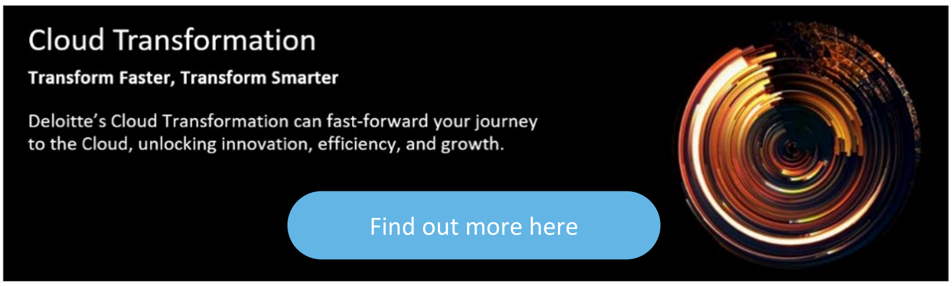
Gartner: Magic Quadrant for Public Cloud IT Transformation Services. **© Gartner inc. 2025**

IDC

Deloitte has been awarded Leader status in the **IDC MarketScape: Worldwide Industry Cloud Professional Services 2024** Vendor Assessment. We have also been recognised as Leaders in **Hybrid IT Consulting & Integration Services** and **Software Engineering Services**.



IDC MarketScape: Worldwide Industry Cloud Professional Services Vendor Assessment
© IDC inc. 2024



[1] As Microsoft's Independent Auditor, Deloitte cannot have a direct or material indirect business relationship with Microsoft, such as having an alliance or being a registered partner. Nonetheless, Deloitte can provide Microsoft-related technology services and invests heavily across its global business building technical skills and capabilities to develop world-class consulting and solution delivery capabilities.

2 Service Overview

Public sector bodies are keen to focus on identifying and reducing fraud, waste, abuse and error (FWA+E). This service combines our forensic accounting skills and proven data analysis techniques, applied to your financial, operational and other records, whether retrospective (review or investigation), current (monitoring) or forward-looking (compliance).

Typical users of our service include Heads of Procurement, CFOs and Finance Directors, Heads of Sales and Service Delivery in local and central and regional government organisations, as well as ALBs. We have helped clients identify, quantify and recover large sums of money in areas such as procurement fraud, account reconciliation, service abuse or grant misuse, with a focus on topics such as compliance, eligibility, change of circumstance or payment redirection.

Service features

1. Secure cloud hosting, compliant with major security standards
2. Multiple user access with single- and multi-factor authentication
3. Process huge data volumes, perform online or offline analytics
4. Enrich your data landscape with Open Source Intelligence (OSINT)
5. Flexible technology components, chosen to resolve the problem at hand
6. Industry-standard analytical practices, across labelling, scoring, aggregation, modelling, networks
7. Customisable solutions: simplified risk visualisations to advanced ML, behavioural models
8. Fusion of analytical techniques and domain knowledge
9. Forensic, regulator-quality evidence and outputs
10. Forensic specialist support: forensic accountants, investigators, remediation and redress experts

Service benefits

1. Targeted on key organisational risks: financial, regulatory controls, fraud, error
2. Experienced forensic practitioners with deep knowledge across different industry sectors
3. Experience handling all levels of Government classification in data
4. Enables and operationalises insight for more accurate and informed decision-making
5. Accelerates analytical processes, enabling real-time decision support, reducing operational costs
6. Reduces data wrangling and manipulation time
7. Increases data analysis time and shortens time to value
8. Scales to address client issues of all sizes
9. Complements our eDiscovery, Digital Forensics and eComms Monitoring services

To deliver the service, Deloitte makes use of the most appropriate technologies and components – SQL, Non-SQL and graph databases; data pipelines and DataOps; SQL, Python and other scripting languages; general AI and machine learning models; visualisation and dashboarding tools.

3 Detailed Service Description

Our Approach

Our approach to implementation or customisation of this service is collaborative. We work closely with our clients to fully understand the challenge, which is most often related to fraud, regulation or compliance.

The next stage is the identification and acquisition of available data sources, relevant to achieving the desired outcomes. These are processed, using the most appropriate technology components, to prepare them for analysis. This includes ensuring their quality and completeness, working together to address key issues that are uncovered.

Based on the specific issue at hand, we design and configure the most appropriate set of analyses, metrics and models that will provide the required insight, drawing from a broad range of standardised components and accelerators. Rigorous automated and manual testing is carried out before the insights are shared and reviewed with the client. We work hard to ensure value is maximised and the solution remains relevant to any changes in requirements, which often arise from evolving objectives or results identified by earlier stages of analysis and review.

The level of detail and time frame for each stage of implementation depends on the exact nature of the challenge or risk, the quality and quantity of relevant data and the level of complexity behind the questions to be answered.

Inputs

We have assumed that you will be in a position to provide certain inputs to the service, which we have listed here. If you are not in a position to provide all of these inputs then we can discuss options, as it is likely we can reach agreement to alter our approach to accommodate your situation. It may also be possible to supplement your own data with additional information available to us.

We would expect the following inputs from you as part of this service:

- Detailed explanation of the nature of the challenge and required outcomes;
- Access to datasets (including transfer of data if appropriate) and data owners;
- Explanation of any known limitations, gaps or quality issues with the data provided;
- Expected changes to the data landscape or types of data collected; and
- Ability to automate provision of future data into the system, if the solution is for on-going monitoring or compliance testing.

Your Contribution

Many of our engagements are dynamic and the desired outcomes develop and evolve, as more detailed understanding of the data is acquired. It is very important that there is on-going interaction between our forensic specialists and our client's own stakeholders and SMEs, including business domain, data and corporate policy experts.

In addition to the timely provision of the required data sets, we look for you to make the following additional contributions:

- Stakeholder and SME attendance at workshops and meetings that we have agreed;
- Documents relevant to the challenge we are collaborating with you on such as policies, procedures, regulatory notifications, whistleblowing and internal audit reports;
- Financial and other company reports that are needed to ensure completeness of the data sets provided, such as trial balances, sales and procurement reports.

Outputs

We will discuss and agree with you the specific outputs that you require from this service, which may be include reports (as a result of an investigation), a variety of dashboards (for monitoring and compliance scenarios), as well as the analytical models themselves (configured or developed as part of the service engagement with you).

We can also provide documentation related to the service configuration, such as a data catalogue (with business definitions of each item) and where the service is for on-going monitoring or compliance, a user manual and/or training materials, as agreed with you.

Business Context

This service is applicable to all public sector bodies and particularly relevant to organisations that are exposed to significant fraud due to having large budgets, complex procurement or disbursement processes or deliver regulated services. We have assisted clients with their specific challenges across the following areas:

- Fraud – including typologies such as application, identity, procurement, shrinkage/loss, payments or claims;
- Abuse and Error – arising from complex processes or skills gaps, such as social benefits or grant administration;
- Compliance – based on corporate policies or external regulation, such as employee expenses and benefits, regulatory targets or performance indicators; and
- Collective Actions – claims analysis, segmentation and remediation.

Public sector bodies individually and collectively generate a wealth of empirical and qualitative data. With the rise of more sophisticated analytical tools and models that can accommodate a much larger range of data, there is an opportunity to use advance analytics to measure, analyse and forecast performance against a broader range of metrics and indicators.

Scale and Complexity

The effort involved in delivering our service is driven partly by what we will do (which we have described in the first section above) and what you will do before we arrive and alongside us whilst we work (which we have described in the subsequent sections above respectively). It is also driven by the scale and complexity of your business situation - if this is very broad and complex or quite specific and contained, then we can discuss options, as it is likely we can reach agreement to alter our approach to best meet your needs.

Our Team

Part of our Forensic and Financial Crime division, our specialist team numbers over 400 highly-skilled individuals, with a broad range of experience across regulation, contracting, procurement & sales, finance and accounting, data analytics and AI. A significant number already have security clearance to work on sensitive government data and have worked in a number of larger and smaller government bodies.

Our team has worked across other industries too, bringing significant breadth of experience and knowledge of best practices from areas such as banking & finance, retail and manufacturing. Where appropriate, we can also leverage our non-UK delivery centre specialists to provide additional support and capacity, whilst maintaining data sovereignty and privacy rules.

At the outset, we work with our clients to agree the optimal team shape and size to address the challenge and achieve the desired outcomes within an agreed budget or timeframe.

Case Studies and Client Feedback

Deloitte has extensive experience in deploying loss prevention platforms for our clients. Our Forensic Data Analytics platforms combines advanced analytics techniques with embedded industry knowledge, offering a solution tailored to your organisation.

The following case studies highlight how Deloitte's Forensic Data Analytics platforms helped our clients identify fraud, waste, abuse and error using advanced modelling techniques, automate reconciliation and recovery of accounts, and enhance existing processes and controls to reduce risk of future overpayments.

Case Study 1 – Public Sector Fraud Authority

Deloitte has significant skills and experience in deploying analytical platforms to support proactive prevention, detection, and investigation of fraud, waste, abuse and error. Deloitte recently concluded a 2.5-year engagement for the Public Sector Fraud Authority (PSFA) within the Cabinet Office, deploying a data-driven Forensic Data Analytics solution to identify fraud and non-compliant lending within the Department of Business and Trade's COVID-19 loan schemes.

Our multi-disciplinary team of Data experts and Fraud SMEs configured the Analytics Platform alongside Civil Servant Data Scientists to:

- Engineer and run risk scoring models, analysing specific behaviours of non-performing loan populations to segment the portfolio and automatically predict high-risk facilities.
- Deploy data-driven controls within the platform to alert stakeholders where immediate intervention was needed to prevent actions inhibiting debt recovery.
- Ingest and process external datasets from government sources to enhance the platform's fraud detection models.
- Configure the network analytics module to identify activity indicative of collusion and organised crime.
- Provision dashboards for monitoring performance and calculating financial benefits.
- Deliver knowledge transfer to embed best practice methodologies, ensuring the Civil Service team could maintain and maximise the platform's capabilities post-deployment.

The platform supported the detection of fraud cases and targeted recovery activities. As of 17 July 2025, the solution contributed to audited counter-fraud savings of £203.9 million (against a £3.4 million spend). Work on the Non-Performing Loan Book identified elevated fraud risks totalling £114 million over two years.

- PSFA Annual Report 2022-2023 - https://www.gov.uk/government/publications/public-sector-fraud-authority-annual-report-2022-2023/public-sector-fraud-authority-annual-report-2022-2023-html#priority-outcomes
- PSFA Annual Report 2023-2024 - https://www.gov.uk/government/publications/public-sector-fraud-authority-annual-report-2023-2024

Case Study 2 – Accounts Receivable Reconciliation

A building materials company had accumulated a large backlog of unallocated payments in their Accounts Receivables. This resulted in the company needing to improve their cash position.

Deloitte deployed a Forensic Data Analytics platform to automate the reconciliation of complex customer accounts. The solution's advanced matching algorithms were configured to automatically resolve historical allocation issues and flag recoverable funds for action with high precision. Within six months, the platform's outputs enabled the recovery of over £10 million in overdue payments (against a £200m annual spend), significantly reducing the backlog.

Beyond immediate recovery, the platform's diagnostic insights identified the root causes of payment failures, enabling the client to implement robust, automated preventive measures. This transformation permanently improved their cash position whilst maintaining positive supplier relationships.

4 Contact Details

Please send your requirement to publicsectorbidteam@deloitte.co.uk. Alternatively, if you wish to discuss your requirements in more detail, please send us the following information and we will be happy to contact you:

- Your organisation name
- The name of this service
- Your name and contact details
- A brief description of your business situation
- Your preferred timescales for starting the work.

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