



**Counter  
Fraud Centre**  
TAUĀRAI HARA TĀWARE

# Guide to Building Effective Counter Fraud Messaging

JULY 2024



# Counter Fraud Centre

## Who We Are

The Counter Fraud Centre - Tauārai Hara Tāware (CFC) is the prevention arm of the Serious Fraud Office (SFO) and leads counter fraud efforts in New Zealand's public sector. We focus on building the public sector's resilience to fraud and corruption.

## Our Mission

Our mission is to lift counter fraud culture and capability in the New Zealand public sector. We do this by producing guides and tools for the public sector and working directly with agencies to advise them on implementing effective counter fraud systems.

## How We Can Help

Our depth of experience means we are ideally placed to lead counter fraud activities. We share our knowledge and expertise on the causes and impacts of fraud and corruption, and how to effectively mitigate them to reduce harm across the public sector. Our international connections also help us leverage key insights and best practice generated by overseas organisations and agencies.

Wherever you are with your counter fraud efforts, we're here to help. From basic fraud prevention factsheets to specific good practice guides we offer a range of resources and tools to help build capability across your organisation. We also provide customised counter fraud advice, workshops, and opportunities for cross-government engagement.

See our Counter Fraud Centre webpage for more information [sfo.govt.nz/counterfraud/cfc](https://sfo.govt.nz/counterfraud/cfc) or get in touch with us at [counterfraud@sfo.govt.nz](mailto:counterfraud@sfo.govt.nz)

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# 1 Introduction

The messages we communicate can help change a person's beliefs and behaviours, this includes the messages we communicate about fraud prevention. Strong counter fraud messaging can help encourage would-be fraudsters to think twice before committing fraud. They can also help change how people act and respond to suspicious activity if they see it in the workplace.

Counter fraud messaging is an effective and low-cost method to help reduce potential fraud. Benefits include:

- Increased public confidence in the integrity of government programmes;
- Increased awareness and motivation to identify and report suspected fraud; and
- Greater support for compliance and debt recovery action.

## 1.1 Purpose of this Guide

The purpose of this guide is to help organisations build effective counter fraud messaging. Depending on what you are seeking to achieve with your messaging there are elements to consider, which can help accomplish the desired outcome.

This guide is split into two sections to help with developing specific and effective fraud messaging:

- The **first section** is designed to help agencies create messages which raise awareness about fraud, encouraging people to know what to look out for, and where and how to report suspicious behaviours. You might share these messages internally via email to employees, to highlight specific fraud red flags, or through public campaigns to raise awareness about a whistleblower hotline.
- The **second section** is designed to help agencies create messaging to deter would-be fraudsters by taking away their ability to justify their actions to themselves. You might achieve this through external communications to clients and/or suppliers about funding application eligibility, or internally by highlighting instances where fraudsters have been caught.

## 1.2 Who Should Use this Guide

This guide should be used by the person or people in your organisation who are responsible for developing, implementing and improving the organisation's counter fraud strategy and approach. This may include risk practitioners, integrity advisors, and assurance leads or people from the Finance and Communications teams.

The content and examples in this guide should be adapted to your organisation's specific needs and circumstances. Each organisation is different, with different communication needs, structures and context. Consult with your organisation's Communications Team to make sure messages fit with your organisation's communication strategy.



## 2 Messages to Raise Awareness and Encourage People to Report Suspicious Behaviours

Using the right type of messaging in your organisation can help to ensure that people know the red flags of fraud and what to look out for. Messaging should also encourage people to speak up when they see something suspicious and provide them clear information about how to report suspicious behaviours.

Messages used internally for your organisation can also be useful for the general public or other stakeholders who have insights into your organisation and may be able to spot signs of fraudulent activity.

### 2.1 Where to Use this Sort of Counter Fraud Messaging

Counter fraud messages are used in various ways and contexts to educate, raise awareness and help to prevent fraud. Your organisation might use a selection of the following channels to communicate counter fraud messages.

#### Websites

Your organisation's website is a great place to remind people about important fraud prevention messages. This can help to inform your audience about common methods used by fraudsters and remind them to be cautious. You could also set up a dedicated reporting page, so that people have all the information about how and where to report suspicious activity in one place.

#### Emails

Share counter fraud messages with employees through internal email. You can also reach external clients by including fraud awareness messaging in newsletters or email distribution lists.

#### Social Media

Share fraud prevention tips and warnings on social media platforms, as scams are often spread through social networks. Tell your audience what they can and cannot expect when you communicate with them.

## Preparing Talking Points or Press Releases

Sharing and informing your stakeholders about fraud prevention messaging is a great way to keep employees and the public aware of any emerging fraud trends and how they can protect themselves.

## Awareness Campaigns

Run educational awareness campaigns to inform people about the various types of fraud, and where and how to report any suspicious activity. Targeted campaigns that highlight what red flags people should look out for can be particularly effective.

# 2.2 Tips to Maximise Counter Fraud Messages

This section includes tips to help you maximise the impact of your organisation's counter fraud messaging. By using these tips when creating your counter fraud messaging, it can help to convey effective messages that encourage people to speak up if they spot something suspicious, and to know what to look out for.

### 2.2.1 Attract Attention

People are more likely to engage with something that draws their attention. Use compelling and visually appealing content that will resonate with your audience's emotions and interests. Using impactful visuals such as eye-catching images or videos can help to enhance the reach and shareability of your message.

People will naturally pay attention to certain things and ignore others. The constant demand for our time and attention can lead to "attention fatigue" which means that we can't process all of the information coming at us, and so may miss things.

One of the most important ways to attract attention is to actively engage your audience. Using interactive elements like quizzes, polls, or challenges can encourage active participation and involvement with your audience.

**INSIGHT 1** Highlight key messages: Draw people's attention to important information or actions required of them, for example by highlighting them upfront or using visuals.

### 2.2.2 Use Stories

Using human stories in counter fraud awareness campaigns has been shown to be more effective than using facts and figures. Relatable human stories in counter fraud messaging

can make the impact of fraud personal, allowing individuals to see the real-life consequences of fraudulent activity. This can help increase the vigilance of red flags, showing that fraud prevention is possible if you take the necessary precautions.

By emphasising real-life scenarios and demonstrating the potential consequences of falling victim to fraud, the right messaging can evoke emotional responses and motivate individuals to be proactive in safeguarding their financial assets and personal information.

Sharing the experiences of others' by using stories helps to give a face to counter fraud and creates a shared sense of solidarity. This can help to foster a sense of collective responsibility to combat fraud and supports the idea that everyone has a role in helping to prevent and detect fraud in their organisation.

**INSIGHT 2** Use relatable stories and personalised language so that people understand why a message or process is relevant to them.

### 2.2.3 Prompt People When They Are Likely to Be Receptive

Understanding an audience's needs and preferences enables you to tailor your counter fraud messaging to make it more relatable and compelling. By delivering information at the right time, you can help to tap into emotional triggers and connect with individuals on a deeper level.

A good opportunity to convey counter fraud messaging is when developing instructions and guidance for activities and process. For example, within your organisation it might be useful when developing instructions for collecting the right information to verify eligibility or entitlements; procedures to help employees apply consistent and correct processes; or guidance to help employees make correct and ethical decisions. This ensures that the information required is provided upfront and so there is no confusion about how people can and should act honestly.

Provide examples or guidance that can help an individual to recognise what to report (and how to go about it) as part of your fraud risk processes or procedures. For instance, in the invoice approval process document, include red flags that might help identify a false supplier invoice. This can help to encourage individuals to speak up because they feel more comfortable that they are doing the right thing. Because the individual is being prompted to act at the time when they are identifying a concern [while approving the invoice] it can increase the likelihood of them speaking up. By providing clear instructions and guidance it can help individuals who may not know whether or not to speak up, with clarity about what to report on.

**INSIGHT 3** Prompting honesty at key moments when filling in a form or answering questions can help to encourage people to do the right thing.



## 2.2.4 Use Plain and Direct Language

Use plain and direct language to help maximise the impact of your message. By using straightforward and easily understandable language, your messaging can be more effective in reaching a wider audience. It will also help to reach people who may not be familiar with some of the jargon associated with fraud. Simple language helps eliminate confusion and ensures that key messages are conveyed clearly, leaving little room for misinterpretation.

When people can easily grasp concepts and actions, that they need to take to protect themselves from fraud, they are more likely to engage with messaging and contribute to the effectiveness of counter measures. This is your call to action, if people know exactly what they need to do they are more likely to do it.

**INSIGHT 4** Clear and direct language makes it easier for people to know when they don't comply with a process or to take corrective action if required.

## 2.2.5 Reinforce Positive Social Norms

Building integrity, vigilance, and a culture of trust and cooperation can make it harder for fraudsters to exploit vulnerabilities. It is possible to promote integrity driven behaviours by reinforcing positive social norms. Communicating that most people do the right thing can help encourage others to do the same. This is because social norms can guide desired behaviour. When employees know their colleagues engage in honest behaviours, they are more likely to follow suit.

Another way to create a sense of collective responsibility is to highlight positive role models and success stories of employees who have taken proactive measures against fraud. When reporting fraud or taking preventive measures are seen to be common and expected behaviours, it creates a stronger sense of expectation to contribute to the collective effort to combat fraud. Showing action will be taken against suspicious activity can help to reinforce positive behaviours.

**INSIGHT 5** Tell people what others are doing to highlight the positive behaviour of others, for instance that 'more than half of fraud reporting comes from employees'.

## 2.2.6 Have a Logical Order of Messaging

A well organised message ensures that the audience can follow the progression of ideas and concepts easily. You can establish the importance of fraud prevention by creating awareness about the possibility of fraud occurring and its impact on individuals and society. Messaging can then gradually focus on more specific elements of fraud and their preventive measures.

Providing messages in a step-by-step manner can help individuals to grasp the practical ways they can help to safeguard their organisation. This sets the stage for a compelling and relevant call to action. The logical flow of information and hierarchy of messages helps to build an understanding of the risks and potential consequences of fraud. This helps motivate individuals to stay vigilant and adopt proactive measures to keep themselves and their organisation safe against fraudsters.

**INSIGHT 6** Reinforcing and repeating key messages is crucial to help change behaviour.

## 2.3 Example Messages that Drive People to Concrete Actions to Counter Fraud



**To communicate messages that encourage fraud prevention through awareness and fraud reporting, your counter fraud messages could convey some of the following ideas:**

- Fraud can have devastating impacts and reporting can help minimise the damage.
- As a community we can all work together to put a stop to fraud.
- By making a report, you help to keep our programmes fair for everyone.
- You can help protect our essential services by reporting fraud.
- If you suspect or know about any fraudulent activity, let us know.
- If you see anything suspicious, unusual, or something that just doesn't seem right, you can make an anonymous report – any information you provide can help prevent fraud.



**This type of messaging can help your organisation to:**

- Communicate that most people do the right thing; they behave honestly and support the community by reporting suspected fraud.
- Minimise the ability to rationalise fraudulent behaviour as it may be noticed and reported.
- Increase the level of perceived risk of committing fraud.



### **Points to consider when using this type of messaging:**

- Messaging should be framed as calling for community assistance to make sure support reaches those in need. Focus on encouraging people to report suspected fraud and provide clear channels to enable reporting.
- Make sure there is no uncertainty about where to report suspected fraud. Have clear lines for reporting suspicious activity and include these in your messaging. Information on your website should be simple and easy to find.



## 3 Messages to Deter Would-Be Fraudsters

When we talk about fraud, we often refer to the fraud triangle as a way of describing the elements that lead someone to commit fraud.

One of these elements is rationalisation, or the ability of the fraudster to justify their criminal actions to themselves. By removing some of the possible ways that a fraudster might rationalise their behaviours, we can seek to mitigate fraudulent behaviour. One of the ways we can do this is by nudging a person to do the right thing and drawing on their moral code.

Behavioural research has found that the fear of getting caught is a greater deterrent than the fear of the consequences. Therefore, one of the most effective ways of encouraging compliance is to communicate that your organisation will be looking for suspicious activity and offenders will be caught.

Nudging can also help to encourage certain behaviours by changing beliefs about situations, risks and benefits. A nudge is an intervention that steers individuals towards certain, more favourable actions.

There are three ways that messaging can be used to convey and reinforce positive behaviours. Consider which of the following consequences you are looking to achieve with your message:

- 1. Increasing the level of perceived risk of committing fraud**  
(e.g. communicating the likelihood that they will be caught).
- 2. Reducing the perceived benefit of engaging in fraud**  
(e.g. showing the consequences if they are caught).
- 3. Influencing emotions and appealing to moral identity**  
(e.g. making them aware of the impact their actions have on others).

### 3.1 Where To Use This Sort of Counter Fraud Messaging

Counter fraud messages are used in various communication channels and contexts to raise awareness, educate and prevent fraud. Your organisation might use a selection of the following channels to communicate counter fraud messages.

## Websites

Your website is a great place to remind people that the organisation does not tolerate fraud and will take action against fraudulent behaviour. This can help to remind your audience that suspicious activity can and will be detected.

## Emails

Share counter fraud messages with employees through internal email. Your organisation could highlight successful instances where fraudsters have been caught to highlight that there are controls in place.

## Media Releases

Share releases with the public and your employees about actions taken against fraudsters. These can help to deter fraudsters by making them recognise that their actions will have consequences. By communicating statements about detection and response it can have a deterrent effect and discourage non-compliance and fraud.

## Designing Processes, Application Forms, Contracts for Funding

The way you sequence information on application forms and for other processes can help to prompt people to do the right thing at crucial moments, such as before signing a statutory declaration. Prompts about supplying the right information can help remind people that the information they are providing might be checked for accuracy and correctness upon submission.

# 3.2 Tips to Maximise Counter Fraud Messages

This section includes tips to help you maximise the impact of your organisation's counter fraud messaging. Using these tips will help you convey effective messages that can help deter would-be fraudsters by minimising their ability to rationalise their actions.

### 3.2.1 Highlight Key Messages

One important insight is that people commonly focus on information given at the start of a letter or email. Even where several pieces of information are required, there are a number of steps that can be taken to reduce errors and increase the likelihood of a person responding with accurate information. This is demonstrated by eye-tracking studies, which show that individuals will often disregard information in the body of a letter - concentrating largely on headline information or highlighted boxes.<sup>1</sup>

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<sup>1</sup> UK Cabinet Office Behavioural Insights Team, [“Applying Behavioural Insights to Reduce Fraud, Error and Debt”](#), (2012) page 10

**INSIGHT 1** Draw people's attention to important information or actions required of them, for example by highlighting them upfront in a letter.

### 3.2.2 Prompt People at Key Moments

Prompting people at key moments when they are most receptive can significantly help maximise the impact of a message. There is an increased likelihood that your audience will take your message more seriously and adopt preventive actions if they encounter it at a time when they are required to make a crucial decision or action. For instance, prompt people to be honest at the point where they are required to sign a document by reminding them of the consequences of dishonesty.

One study by a group of researchers found that the location on the form of where a person was required to sign had an impact on their responses. They found that moving a signature box from the end of a form to the beginning could help to promote more honest declarations.<sup>2</sup>

**INSIGHT 2** Prompt people when they are most receptive to the message such as when they need to make a crucial decision or take an action.

### 3.2.3 Reinforce Positive Social Norms

Most people do not commit fraud as they have a strong sense of moral obligation, justice and fairness, which are also often shared by those around them. That is, there is a strong social norm against committing acts of fraud. This can be used to reinforce individuals' underlying motivations by using 'descriptive norms' which simply describe what people are doing, so that a person is made explicitly aware of others' good behaviour and seek to do the same.

Academic literature has found that people are more likely to be dishonest if they can do so by an omission rather than by commission, that is by not providing or updating information rather than actively providing false information. This is because actively providing false information makes the dishonesty more salient and it makes it more difficult for individuals to maintain their self-image.<sup>3</sup> To encourage compliance across the organisation it can help to communicate that there are processes in place which can identify non-compliance and deliberate offenders will be caught.

**INSIGHT 3** Communicating examples of good behaviour encourages people to do the same.

<sup>2</sup> UK Cabinet Office Behavioural Insights Team, "[Applying Behavioural Insights to Reduce Fraud, Error and Debt](#)", (2012) page 14

<sup>3</sup> UK Cabinet Office Behavioural Insights Team, "[Applying Behavioural Insights to Reduce Fraud, Error and Debt](#)", (2012) page 16

## 3.3 Examples of Counter Fraud Messaging That Drive People to Concrete Actions to Counter Fraud

### 3.3.1 Messages That Increase the Level of Perceived Risk of Committing Fraud



To communicate messages that increase the level of perceived risk of committing fraud, your counter fraud messages could convey some of the following ideas:

- Committing fraud can lead to criminal charges, fines, and imprisonment. Is it really worth the risk?
- Fraud damages trust. You may harm your reputation and relationships when you get caught.
- Government agencies take fraud seriously. Be prepared to face investigation and possible prosecution.
- Fraudulent activity is more likely to be discovered than you think. Is a monetary gain worth a lifetime of scrutiny?
- Building a reputation takes a long time, but it can be destroyed in an instant through fraudulent actions.



This type of messaging can help your organisation to:

- Increase the level of perceived risk by communicating the high probability of being caught.
- Highlight that your organisation is committed to disrupting fraud and protecting the integrity of your systems.
- Communicate that your organisation is vigilant about detecting fraud.



Points to consider when using this type of messaging:

- The credibility of these messages could be undermined if they are not backed up with real efforts to find fraud.
- Zero tolerance messaging can raise concerns about instances where individuals make an error. If so, your organisation should reassure the employees and clients that enforcement efforts will focus on crimes rather than honest mistakes.

### 3.3.2 Messages That Reduce the Perceived Benefit of Engaging in Fraud



**To communicate messages that reduce the perceived benefit of committing fraud, your counter fraud messages could convey some of the following ideas:**

- Our organisation has a zero-tolerance policy for fraud. You can face severe legal and employment repercussions.
- The financial consequences of fraud can be devastating. You could lose everything you've worked so hard for.
- Is it worth the humiliation in your community?
- Consider the possibility of losing your freedom. Fraud can lead to prosecution and criminal conviction.
- The legal costs of defending yourself against fraud charges can far outweigh any gains.
- A fraud conviction leaves a permanent mark on your record, impacting future opportunities.



**This type of messaging can help your organisation to:**

- Reduce perceived benefits of fraud by showing fraudsters they are likely to be caught and identified.
- Reduce the rationalisation of fraudulent behaviour by making people aware of the consequences of their actions.



**Points to consider when using this type of messaging:**

- The strength of the messaging must be appropriate for your specific circumstances, including whether your organisation is actively responding to fraud.
- The credibility of these messages could be undermined if they are not backed up with real efforts to find fraud.



### 3.3.3 Messages That Influence Emotions and Appeal to a Person's Morals



**To communicate messages that influence emotions and appeal to a person's morals, your counter fraud messages could convey some of the following ideas:**

- Take a moment to reflect on your ethical values. Is fraud consistent with the person you want to be?
- A moment of fraud can result in a lifetime of regret. Don't let one bad decision define your life.
- The guilt and stress from committing fraud can have severe psychological and emotional consequences.
- Fraud can impact personal relationships.
- Consider how your actions can also impact those close to you.
- Fraud erodes trust in your personal and professional relationships.



**This type of messaging can help your organisation to:**

- Evoke an emotional reaction (e.g. fear, guilt, or empathy) and appeal to a person's desire to do the right thing.
- Minimise the rationalisation of fraudulent behaviour by making people aware of the impact on others.
- Remind people that doing the right thing is in line with their moral values.



**Points to consider when using this type of messaging:**

- Individuals may perceive the system as unjust or biased, leading them to feel less guilt or moral obligation about defrauding it. They might believe they are simply "levelling the playing field" or getting what they are owed.
- In cases where people are facing financial hardship or desperation, their immediate needs may override ethical considerations. They may justify fraud as necessary for survival or to meet pressing needs.



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