

Prepare for the UK Failure to Prevent Fraud Offense



Compliance Deadline:
September 1, 2025



Who It Applies To:

The legislation applies not only to organisations based in the UK but also to foreign organisations with employees or victims in the UK, which must consider its potential impact.



Potential Non-Compliance Impacts:

Non-compliance could lead to unlimited fines, legal exposure, and irreparable reputational damage.



Key Compliance Principles:

To comply, organisations must demonstrate reasonable fraud prevention procedures. The UK government published guidance on November 6, 2024, emphasizing six core principles for compliance:

1

Risk Assessment:

Identify and address key fraud risks

2

Proportional Procedures:

Align measures with organisational size and complexity

3

Top-Level Commitment:

Leadership must actively support anti-fraud efforts

4

Due Diligence:

Vet employees, agents, and third parties thoroughly

5

Communication & Training:

Embed fraud prevention into company culture

6

Monitoring & Review:

Continuously improve fraud controls



Challenges of Compliance:

1

Regulatory Pressure:

Scrutiny and severe penalties for non-compliance

3

Resource Limitations:

Budget and expertise constraints

2

Insider Fraud Complexity:

Detecting subtle fraud patterns among routine actions

4

Transparency Demands:

Need for clear records of prevention measures

Insider Threat Technology Benefits:

Insider threat technology is no longer optional - it's essential. The guidance under the Failure to Prevent Fraud offense highlights technology as a critical enabler of effective fraud defences.



Real-Time Detection:

Stops fraud before it escalates



End-to-End Management:

Unifies detection, investigation, and reporting



Proportional Monitoring:

Aligns controls to risks and scale



Regulatory Alignment:

Meets compliance while respecting privacy

Partner with Bottomline

to strengthen fraud defences, ensure compliance, and build trust with regulators and stakeholders. Bottomline's Insider Threat Management (ITM) accelerates investigations, enabling organisations to reduce costs by streamlining processes and resolving fraud cases with greater efficiency. Equipped with advanced features to support compliance with the Failure to Prevent Fraud offense, Bottomline delivers proactive fraud detection and effective insider threat management.

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