
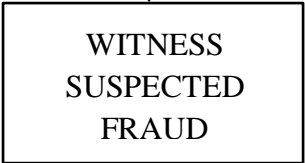
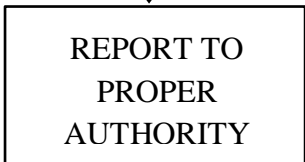
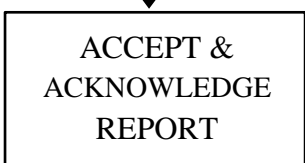
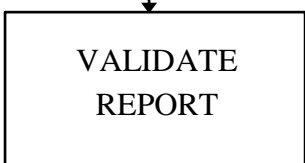
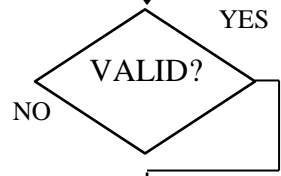
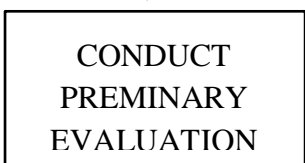



NATCCO MBAI: ANTI-FRAUD PLAN

PROCESS FLOW	DESCRIPTION	PERSON IN-CHARGE
		
	Member/internal staff sees or suspects a fraudulent activity involving co-member, management or staff.	<ul style="list-style-type: none"> • Member/Staff
	Member/internal staff reports to proper authority, through letter, text, or personal discussion	<ul style="list-style-type: none"> • Member/Staff • Anti-Fraud Coordinator
	Anti-Fraud Coordinator accepts and acknowledges the report of suspected fraud	<ul style="list-style-type: none"> • Anti-Fraud Coordinator
	Anti-Fraud Coordinator validates the reported incident <ul style="list-style-type: none"> • Check the accuracy of date & time, the person/department involved, and the act committed. Check if fraud or complaint. 	<ul style="list-style-type: none"> • Anti-Fraud Coordinator
	If suspected fraud is valid: YES – proceed to next process If suspected fraud is not valid: NO – file report and give feedback to the person who filed the suspected fraud.	<ul style="list-style-type: none"> • Anti-Fraud Coordinator
	Anti-Fraud Coordinator to conduct preliminary evaluation of the facts of the case, do necessary interviews with the person(s) involved, and check all related documents	<ul style="list-style-type: none"> • Anti-Fraud Coordinator
	If the reported case is valid fraud: YES - proceed to the next process If the reported case is not valid fraud: NO – file the records	<ul style="list-style-type: none"> • Anti-Fraud Coordinator

PROCESS FLOW	DESCRIPTION	PERSON IN-CHARGE
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">CONDUCT FULL INVESTIGATION</div> <p style="text-align: center;">↓</p>	Anti-Fraud Coordinator, together with the selected team (internal or external) to conduct full investigation of the case	<ul style="list-style-type: none"> • Anti-Fraud Coordinator • Special Investigating Unit
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">REPORT TO PROPER AUTHORITY</div> <p style="text-align: center;">↓</p>	Result of the investigation should be documented and reported to proper authorities.	<ul style="list-style-type: none"> • Anti-Fraud Coordinator • Special Investigating Unit
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">DISCUSS RESULT TO PERSON/DEPT CONCERN</div> <p style="text-align: center;">↓</p>	Result of the investigation, along with the next steps, should also be discussed with all the person(s)/department(s) concern.	<ul style="list-style-type: none"> • Anti-Fraud Coordinator • Special Investigating Unit
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">IMPLEMENT DECISION</div> <p style="text-align: center;">↓</p>	Implement agreed decisions <ul style="list-style-type: none"> • Termination of person(s) involved, • Referral to legal action (if needed) • Change in the affected processes, manpower, or job functions 	<ul style="list-style-type: none"> • Anti-Fraud Coordinator • Special Investigating Unit
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">NOTIFY PROPER AUTHORITY</div> <p style="text-align: center;">↓</p>	If legal action is needed, notify authorities and file legal case	<ul style="list-style-type: none"> • Anti-Fraud Coordinator • Special Investigating Unit
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">FILE ALL RECORDS</div> <p style="text-align: center;">↓</p>	Keep all related- records.	<ul style="list-style-type: none"> • Anti-Fraud Coordinator
<div style="border: 1px solid black; border-radius: 15px; padding: 5px; width: fit-content; margin: 0 auto;">END</div>		