

# Fraud Governance Enhancement

## Enhancing Fraud Governance for a leading Slovenian Bank

We supported a bank operating in Slovenian market in redesigning its fraud governance model. We assessed the existing structure, recommended improvements based on industry best practices, and facilitated workshops to discuss reorganization options. We prepared a new organizational chart, defined team size, roles and responsibilities across the three Lines of Defence, and developed a RACI matrix. Additionally, we conducted a capability assessment to identify resource and skill gaps, delivering comprehensive documentation and recommendations for future hiring and governance enhancements.



### Key Activities

- Reviewed and benchmarked the bank's existing fraud governance structure against industry best practices;
- Facilitated strategic workshops to define a new organizational setup;
- Clarified roles and responsibilities across the three Lines of Defence;
- Developed a RACI matrix and assessed resource and capability needs;
- Provided actionable recommendations for future governance enhancements.

### PwC Deliverable

- Comprehensive summary of fraud governance observations and recommendations for enhancement;
- New organizational chart reflecting the updated structure;
- Document detailing team size, roles, responsibilities, and RACI matrix;
- Memo outlining capacity and capability assessment findings;
- Recommendations for hiring and governance setup.

### Client Outcome

- A clearer, industry-aligned fraud governance framework;
- Enhanced clarity in roles and responsibilities across the organization;
  - Identified and addressed resource and skill gaps for effective fraud management;
  - Empowered senior management with actionable insights for decision making;
  - Positioned the bank for improved fraud risk management and future growth.