



UNJSPF Pension Administration Pension Fraud Awareness, Reporting and Escalation Policy

Effective date: October 2026

Document Classification: Internal

Version history and document control

Version	Release Date	Office	Action
1.0	15 January 2015	PA Risk Management Unit	Initial Release
2.0	11 January 2018	PA Risk Management Unit	Revisions
3.0	14 December 2021	PA Risk Management Unit	Revisions
4.0	12 October 2026	PA Risk Management Unit	Revision and procedure issuance

UNJSPF Pension Administration Pension Fraud Awareness, Reporting and Escalation Policy

A. Background

1. The primary objective of this policy is to promote awareness, prevent pension fraud, enhance the Fund's internal controls, and provide guidance to UNJSPF Pension Administration staff members on reporting and escalating fraud or presumptive fraud in connection with the administration of UNJSPF benefit entitlements and payments.
2. This policy complements the Fund's Enterprise Risk Management framework and the Anti-Fraud and Anti-Corruption Framework of the United Nations Secretariat (ST/IC/2016/25), as appropriate.
3. UNJSPF has zero tolerance for fraud, which implies that all presumptive fraud cases will be reported and investigated, and corrective actions taken when needed.

B. Scope and application

4. The UNJSPF is committed to preventing, identifying and addressing all acts of fraud against the Fund in connection with the administration of UNJSPF benefit entitlements and payments ("pension fraud") involving: i) UNJSPF participants, retirees and beneficiaries; ii) contractors, including independent contractors and external consultants; and iii) other external or internal parties.
5. Any presumptive fraud case that involves UNJSPF staff or procurement violations are excluded from this policy and must be reported and investigated following the UN procedures.

C. Definitions

6. Fraud: Any act or omission whereby an individual or entity knowingly misrepresents or conceals a fact (a) in order to obtain an undue benefit or advantage or avoid an obligation for himself, herself, itself or a third party, and/or (b) in such a way as to cause an individual or entity to act, or fail to act, to his, her or its detriment.¹
7. For the purposes of this policy, pension fraud entails any intentional act or omission where an individual or entity knowingly misleads, or attempts to mislead, the Fund to obtain a pension benefit, a financial benefit or other benefit or to avoid an obligation and seeks to evade detection.
8. Presumptive fraud: Allegations that have been deemed to warrant an investigation and, if substantiated, would establish the existence of fraud resulting in loss of resources to the Organization².

D. Pension fraud awareness

9. **Pension Fraud Awareness:** All staff members, particularly managers and supervisors, should be

¹ Anti-Fraud and Anti-Corruption Framework of the United Nations Secretariat (ST/IC/2016/25).

² Definitions of presumptive fraud adopted by the UN High-level Committee on Management (CEB/2017/3).

familiar with the pension fraud risks and exposures in their areas of responsibility and be alert to any indications of pension fraud. Staff members should participate in fraud risk assessments as required and complete the UN mandatory training on ethics and integrity and fraud prevention.

E. Reporting and escalating presumptive fraud

10. **Do not accuse directly or investigate independently.** A staff member who suspects of fraudulent activity should not accuse any individual directly or investigate the matter personally or discuss the concern with anyone else than the of channels outlined in this policy³.

11. **Report presumptive pension fraud via the proper channels.** A staff member who suspects of fraudulent pension activity must report the concern to his or her Unit/Section Chief or Manager not later than the following day when the case is detected or reported. The Section/Unit Chief must report the case to the Risk and Compliance Section, not later than the following day of the report, using UNJSPF Pension Administration Guidelines for Reporting Pension Fraud and Presumptive Fraud. UNJSPF Section/Unit Chiefs may initiate or recommend immediate protective action(s) such as suspension of the pension benefit payment, payment recall or overpayment recovery.

F. Review of Pension Fraud or Presumptive Fraud

12. **Review and document actions.** After a presumptive fraud case is reported, UNJSPF Risk and Compliance Section shall conduct a fact-finding assessment and determine the involvement of other offices or entities, if appropriate depending on the nature of the case. The Risk and Compliance Section will document the nature of the event, corrective actions and the steps taken to avoid recurrence, as appropriate.

13. **Maintain confidentiality.** All parties involved in the reporting and/or investigation of pension fraud or presumptive fraud cases must treat all information as confidential⁴. Cases and/or investigation results will not be disclosed or discussed with anyone other than those with a legitimate need to know.

G. Responsibilities

14. In addition to the functional responsibilities presented in the Enterprise Risk Management Framework, all staff members have a responsibility to ensure that the Fund's resources are used for valid and authorized purposes and in accordance with the UNJSPF Regulations, Rules, and Pension Adjustment System. All staff members must report any suspected pension fraud following the pension fraud reporting guidelines and are expected to cooperate fully with fraud-related investigations.

15. Managers are responsible for implementing and maintaining internal controls in their respective areas of responsibility to protect the Fund's resources from misuse.

16. The Risk and Compliance Section, with the involvement of all offices, conducts fraud risk

³ UNJSPF website contains a reporting portal to provide a confidential mechanism for external individuals wishing to report fraud allegations relating to UNJSPF.

⁴ Individuals conducting a fraud investigation must disclose any possible conflict of interest and recuse themselves if any personal or outside interests may prejudice an investigation.

assessments every three years or as needed to identify potential fraud risk areas and the required enhancements in anti-fraud controls. The Section reviews pension fraud cases and conducts root case analyses and provides advice on control measures to prevent and detect pension fraud. The Risk and Compliance Section will maintain this policy and provide advice and assistance to all staff members on the operation of the policy and on specific cases, as necessary.

17. Office of Internal Oversight Services (OIOS) role in relation to fraud is set out in ST/IC/2005/19 and other UN administrative issuances, A/RES/59/287 and other relevant General Assembly resolutions concerning the OIOS, as well as in the Roadmap published by the UN Ethics Office.

18. The Board of Auditors annual report on UNJSPF contains information on cases of fraud and presumptive fraud. The Board of Auditors requests a report of cases of fraud and presumptive fraud in accordance with its mandate.

Approved by:



Rosemarie McClean
UNJSPF Chief Executive
New York, 12 October 2026