s47E(d)

Australian Government Disaster Recovery Payment (AGDRP)

Additional Fraud Controls Project

Services Australia currently has a real time detection mechanism called the s47E(d), which uses a combination of s47E(d) and detection strategies to identify AGDRP claims that are at greater risk of fraud.

s47E(d) through customer online accounts are flagged by the Fraud API for assessment by fraud analysts. While a large amount of fraud is stopped, some are still being flagged by s47E(d) detection and remediation strategies.

Using AI as a second line of defence

We're exploring the use of a machine learning model (the model) to work alongside the s47E(d) as a second line of defence. This will enhance our agency's fraud detection and prevention strategies to further protect the integrity of the AGDRP payment.

The model will consider all relevant information to form part of its risk assessment. This makes the model different from a rules-based assessment. The model is not a generative AI system. It will be trained to learn patterns of fraudulent behaviour from historical AGDRP fraud cases.

The output of the model will inform and contribute to the human decision-making process undertaken by fraud analysts before payment is made.

Benefits to the Community

The model reflects the Australian Government's role in embracing AI for the benefit of Australians while ensuring it is safe, ethical and used responsibly, in line with community expectations.

The model will proactively protect customers who are victims of identity fraud compromise by identifying and preventing fraudulent activity before a payment is made.

Aligns with the agency's goal to shift from recovery to prevention to reduce financial losses, improved compliance, increase customer trust, and greater user experience.

Increase community confidence that there is human control or intervention. The model is designed to include a "human-in-the-loop" approach to decision making.