

NGAME — Continuous Financial Integrity Monitoring

A Partnership Proposal for Non-Profit Organizations · Test Site Program · May 2026

\$0

Cost to your organization

Read-only

QuickBooks access — cannot modify data

Zero

Disruption to staff or operations

30 days

Silent training before any reports

Why This Conversation Matters

Board members carry a fiduciary duty to protect organizational assets. NGAME helps fulfill it.

Non-profit organizations trust their financial staff implicitly — and that trust is usually well-placed. But occupational fraud is overwhelmingly committed by long-tenured, trusted employees precisely because organizations stop scrutinizing people they trust. The fraud literature is consistent: the longer the scheme runs undetected, the greater the loss. Most non-profits lack the budget for a continuous internal audit function. NGAME was built to fill that gap — providing the equivalent of a silent, watchful internal auditor running every morning before anyone arrives at the office.

The Landscape: Why Non-Profits Are Particularly Exposed

Non-profit organizations face a combination of factors that make them structurally more vulnerable to internal fraud than commercial businesses:

<p>Trust-First Culture</p> <p>Mission-driven organizations cultivate cultures of trust and goodwill — which is a strength in program delivery and a vulnerability in financial controls. Challenging a bookkeeper's or controller's work can feel like a breach of community trust, so it often doesn't happen until a loss is discovered.</p>	<p>Thin Oversight Capacity</p> <p>Most small and mid-size non-profits have no internal audit function, no fraud risk officer, and no budget for continuous financial monitoring. An annual CPA audit reviews a snapshot — it cannot detect ongoing schemes that are carefully concealed between audit dates.</p>	<p>Concentration of Financial Access</p> <p>A single bookkeeper or controller often holds simultaneous control over recording transactions, approving vendors, authorizing payments, and reconciling accounts. Without separation of duties, there is no internal check. NGAME provides the external, independent observation that compensates for this structural limitation.</p>
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Risk Factor	Why It Matters for Fraud	How NGAME Addresses It
Long-tenure bookkeepers	Trust accumulates over years; anomalies stop being questioned; controls erode informally	NGAME's statistical baseline is objective — it cannot be charmed, trusted, or tired
Annual audit as the only control	Fraud schemes running 12–24 months before an audit may cause six-figure losses	NGAME runs every morning — an anomaly on Day 1 is visible on Day 1
Small transaction volumes	Fraudulent transactions hide more easily in low-volume books where patterns are hard to see	NGAME detects population-level changes, not just dollar outliers — it sees what humans miss
Board financial oversight limited to periodic reviews	Board members see curated reports — not the underlying transaction activity	The FRP provides an independent, daily view that sits outside the normal reporting chain

What NGAME Does — In Plain English

NGAME connects to your QuickBooks account each morning through a secure, read-only link. It downloads a complete record of all financial activity across 18 transaction categories — customers, invoices, bills, vendors, payroll, bank transactions, and more. It then compares today's picture to yesterday's picture for each category and asks: how stable was each record population overnight?

Over the first 30 days, NGAME simply watches and learns what normal looks like for your specific organization. Every organization has its own rhythm — how often new vendors appear, how many invoices turn over each day, how frequently payroll records change. NGAME learns your rhythm, not an industry average.

From Day 31 onward, NGAME compares each morning's snapshot against that learned normal. When a category behaves significantly differently than it has in the previous 30 days — far more new vendors than usual, a wave of deleted invoices, bill payments to accounts that just appeared — it flags that category with a statistical alert and delivers a plain-English report to the designated Fraud Risk Professional (FRP) before the workday begins.

NGAME reports anomalies. It does not make accusations.

A statistical anomaly in the vendor category could mean a new vendor onboarding push, a data migration, a legitimate operational change — or it could mean fraud. NGAME cannot make that determination. The FRP reviews the specific records involved, applies professional judgment, and decides whether the anomaly warrants further inquiry. NGAME is the early-warning instrument; the FRP is the decision-maker.

What Your Organization Receives

Daily Financial Monitoring

Included

The equivalent of a continuous internal audit function running each morning — covering all 18 QuickBooks transaction categories simultaneously. No commercial product provides this level of monitoring for an organization of your size at any price.

Professionally Run Engagement

Included

Full installation, configuration, and ongoing technical support provided by the NGAME team. Your organization supplies the QuickBooks access and the FRP; we supply everything else. No IT burden on your staff.

Multi-Day Fraud Pattern Detection

Included

Beyond single-day anomalies, NGAME detects slow-burn schemes where small daily changes accumulate over time — the kind of careful, methodical fraud that looks innocent day by day but reveals a clear pattern across a week or two. No traditional audit method catches this class of fraud.

Confidential FRP Reporting

Included

Every daily report goes only to the FRP you designate. NGAME never communicates with your bookkeeper, your other staff, or the general public. The FRP controls all information and all decisions about escalation.

Fraud Risk Research Partnership

Included

As a test site partner, your organization contributes to the validation of a new fraud detection methodology being developed at the intersection of accounting and computer science. Your participation helps refine a tool that will ultimately benefit the entire non-profit sector.

Written Documentation of All Findings

Included

At the conclusion of the test period, the NGAME team provides a written summary of observations, anomaly patterns identified, and the statistical health profile of your QuickBooks data — a documented record that can be shared with your board and auditors.

What We Ask of Your Organization

What We Need	Details	Effort Required
Read-only QuickBooks access	OAuth authorization through the official Intuit developer channel. You click "Authorize" in your QuickBooks account; we receive a read-only token. You can revoke access at any time from within your QuickBooks settings.	One-time, approximately 10 minutes
A designated Fraud Risk Professional (FRP)	A trusted person within or closely affiliated with your organization who will run NGAME each morning and review the daily report. This person must be authorized to act on behalf of the board in	Approximately 10–15 minutes per day

What We Need	Details	Effort Required
	matters of financial oversight. They do not need technical expertise.	
A computer for the Surveillance installation	A Mac or Windows computer (ideally dedicated or lightly used) that remains powered on in the morning for the daily run. Does not need to be a server. Does not need to be physically secure beyond normal office security.	Existing hardware — no purchase required
A 30-day baseline period	The first 30 days are a silent learning period. NGAME runs but issues no reports. Normal operations continue unchanged. No action is required from your team during this period.	Zero — operations are unchanged
Confidentiality during the test period	We ask that the existence of the NGAME engagement not be disclosed to the bookkeeper or other financial staff during the test period. The FRP and board leadership are the only necessary parties.	Discretion — no formal obligation beyond good judgment

Legal and Privacy Protections

This section addresses the questions your counsel and your board will ask before approving any arrangement involving access to financial data.

What the API Access Means Legally

QuickBooks Online uses OAuth 2.0 — the same authorization standard used by banking apps, payroll platforms, and federal agencies. The access token granted to NGAME is explicitly scoped to read operations only. The Intuit API does not permit a read-only token to create, modify, or delete any record. This is a technical constraint enforced by

Personnel Privacy

NGAME analyzes transaction type populations — how many records of each type exist and how stable that population is from day to day. It does not extract employee names, social security numbers, salaries, or personal information in isolation. Where employee payroll records are part of a transaction type, they are counted as a population and compared statistically — not individually identified in

Intuit's infrastructure, not just a commitment from us.

reports unless the FRP specifically requests a drill-down.

Your organization can verify this independently: the QuickBooks settings panel shows all connected applications and their permission levels. You can revoke NGAME's access at any moment without contacting us — the revocation takes effect immediately and is permanent until you re-authorize.

What Data Leaves Your Premises

NGAME processes everything locally on the Surveillance computer. The daily QuickBooks download is written to local files (Today.ttl and Yesterday.ttl) and is never uploaded to a cloud server, transmitted to NGAME's development systems, or shared with any third party. The daily report is generated locally and delivered locally to the FRP.

The exception is the NGAME developer's independent mirror installation: Ron Turner connects to your QuickBooks account with the same read-only token and runs an identical local analysis independently. His machine processes the same data locally. No data is shared between the two installations.

Confidentiality of Findings

All anomaly reports, FRP communications, and engagement documentation are confidential between the NGAME team and the FRP. The NGAME team has no obligation or intention to share findings externally. If findings suggest potential fraud, any decision to involve law enforcement, legal counsel, or external auditors rests entirely with your organization's leadership — not with NGAME.

No Employment or Engagement Relationship

This is a research partnership, not a commercial engagement. The NGAME team is not your employee, contractor, or fiduciary agent. We do not provide legal, accounting, or investigative services. The FRP is your organization's designee; all decisions and any resulting actions are your organization's responsibility. A written Memorandum of Understanding (MOU) will document these boundaries before the engagement begins.

Concern	Answer
Can NGAME delete or modify our QuickBooks records?	No. Read-only OAuth is technically enforced by Intuit — the API rejects all write operations with a read-only token. This is not a policy commitment; it is a technical impossibility under the current authorization.

Concern	Answer
Does our organization's financial data leave our control?	No. All processing occurs locally on the Surveillance computer. No data is uploaded to any server. The NGAME developer runs an independent local copy with the same token — both copies remain on local machines.
Can we terminate the engagement at any time?	Yes. Revoking the QuickBooks OAuth authorization from within your QBO settings immediately terminates NGAME's data access. No notice to us is required, though we appreciate a conversation.
Is there a data retention or deletion commitment?	Yes. At the conclusion of the engagement, the NGAME team will delete all local copies of your organization's ontology files on their installation. Your FRP's installation remains in your organization's control.
Who is liable if NGAME misidentifies legitimate activity as fraud?	NGAME identifies statistical anomalies, not fraud. The FRP, as your designee, makes all interpretive judgments. The NGAME team bears no liability for actions taken by your organization in response to reports. The MOU will reflect this explicitly.

What Gets Monitored — In Non-Profit Terms

NGAME monitors the record population of every QuickBooks transaction category simultaneously. For a non-profit organization, the most operationally significant categories include:

Category	What NGAME Watches For	Fraud Pattern It Catches
Vendors	Sudden additions of new vendors, especially in batches; vendors added and deleted the same week	Shell-vendor creation — fictitious vendors added to authorize fraudulent disbursements
Bills	Unusual spike in new bills; bills from vendors that just appeared in the system	Fraudulent vendor bills — invoices created for non-existent goods or services

Category	What NGAME Watches For	Fraud Pattern It Catches
Bill Payments	Payment runs to recently added vendors; payment volume inconsistent with the bill population	Unauthorized disbursements — payments flowing out without legitimate underlying obligations
Expenses	Unusual category of charges; high addition rate for personal-type vendor names	Personal expense misclassification — personal costs buried in business expense categories
Employee Payroll	New employee records appearing, especially between normal hiring cycles; pay rate changes	Ghost employees — fictitious payroll entries to redirect funds to the fraudster
Chart of Accounts	New accounts added without visible operational reason; account reclassifications	Account manipulation — creating new GL accounts to hide disbursements from normal review
Recurring Transactions	New recurring payments added; amounts on existing recurring payments changed	Unauthorized auto-pay — scheduled payments to fraudster-controlled accounts
Bank Transactions	Unusual deletion or modification of bank transaction records; transfer activity spikes	Lapping or concealment — hiding unauthorized transfers through record manipulation
Contractors	New contractor records correlating with payment runs; contractor additions after payroll review	Ghost contractors — similar to ghost employees but through the 1099 / contractor channel

When an Alert Fires: Governance and Control

The FRP receives a report each morning listing any transaction categories that behaved significantly differently than the 30-day baseline. The report includes three alert levels:

Statistically Extreme Anomaly HIGH	Noteworthy Anomaly MEDIUM	Normal Range
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<p>The day's pattern for this category is more than 3 standard deviations from the trained baseline. Under normal operating conditions, a random day this unusual occurs less than once in 370 days. This warrants the FRP's immediate attention and a review of the specific records in QuickBooks.</p>	<p>The day's pattern is more than 2 standard deviations from baseline — unusual but not extreme. Roughly 1 in 20 legitimate business days might produce a result this far from the mean. Worth a review of the category; escalation at FRP discretion.</p>	<p>Within the organization's established range of day-to-day variation. The FRP receives a confirmation that monitoring ran successfully and all categories are within baseline. No action required.</p>
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The FRP's Decision Authority

The FRP is the sole recipient of NGAME's output and the sole decision-maker on all responses. The FRP makes one of three choices upon receiving an alert:

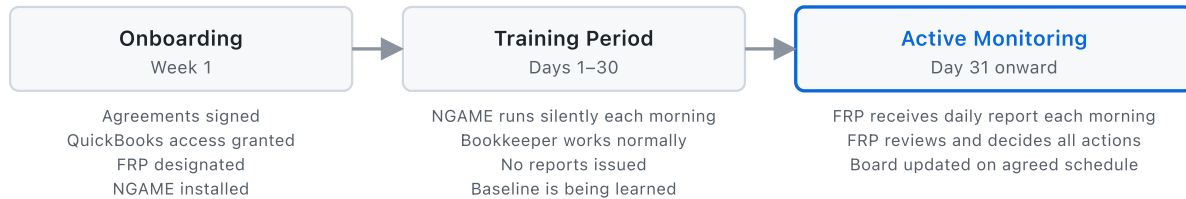
FRP Decision	Circumstances	NGAME's Role
<p>No action — normal business explanation</p>	<p>The FRP knows that a new vendor batch was authorized, a data migration occurred, or another legitimate event explains the anomaly</p>	<p>NGAME logs the event; monitoring continues; baseline adjusts over time</p>
<p>Watchful monitoring — review the next day</p>	<p>The anomaly is notable but not clearly explainable or alarming; the FRP prefers to see whether the pattern continues</p>	<p>NGAME monitors the flagged category with heightened attention; multi-day sequence analysis amplifies a sustained deviation</p>
<p>Escalation to board leadership or counsel</p>	<p>The specific records reviewed by the FRP raise concerns that cannot be explained by normal operations</p>	<p>NGAME's role ends here — the response is entirely at your organization's discretion and may involve legal counsel, external auditors, or law enforcement</p>

NGAME never contacts your staff, your auditors, or law enforcement.

The flow of information is one-way: from QuickBooks to NGAME to the FRP. No automated alert goes to anyone else. No finding is shared externally without the explicit decision of your

organization's leadership. NGAME is a monitoring instrument — it observes and reports. Everything that happens next is your decision.

Engagement Timeline



Phase	Duration	What Happens	Who Is Active
Onboarding	Week 1	MOU signed; QuickBooks OAuth authorization completed; FRP designated and briefed; NGAME installed on Surveillance computer; initial configuration verified	NGAME team + FRP + board signatory
Training Period	Days 1-30	NGAME runs each morning automatically; the baseline is built silently; the bookkeeper works entirely normally; no reports are issued; the FRP checks that NGAME ran each day (a single status confirmation)	NGAME system (automated) + FRP (status check only)
Active Monitoring	Day 31 through agreed end date	FRP receives a daily report each morning before business hours begin; FRP reviews and makes decisions; board receives a summary on whatever schedule the board prefers (weekly, monthly)	NGAME system (automated) + FRP (daily review) + board (periodic summary)
Engagement Conclusion	Agreed end date	Final written summary delivered; NGAME team deletes all local copies of	NGAME team + FRP + board

Phase	Duration	What Happens	Who Is Active
		organization's data from their installation; debrief with FRP and board; research publication consent discussed	

Roles and Responsibilities

Role	Party	Responsibilities
Fraud Risk Professional (FRP)	Designated by your organization	Runs the daily NGAME script each morning (one command); reviews the daily report; decides all responses to alerts; maintains confidentiality; reports to board on agreed schedule; escalates to leadership if warranted
Board Signatory	Board officer (Chair, Treasurer, or Executive Director)	Signs the Memorandum of Understanding; receives periodic summary reports from the FRP; makes governance decisions if escalation occurs
NGAME Developer	Ron Turner	Installs and configures the system; provides technical support; operates an independent mirror for research validation; maintains confidentiality; delivers the final written summary
Bookkeeper / Financial Staff	Your organization	No role — operates entirely normally, unaware of the monitoring. Their normal work creates the daily QuickBooks data that NGAME analyzes.
Your Legal Counsel	Your organization (optional review)	Reviews and approves the MOU; advises on disclosure obligations if a serious anomaly is found; not required to be actively involved during normal monitoring

Frequently Asked Questions

Question	Answer
Will our bookkeeper know this is happening?	Not unless you choose to tell them. NGAME is designed to run silently in the background. The bookkeeper's work in QuickBooks is entirely unchanged. Many fraud detection programs operate on a need-to-know basis precisely because awareness changes behavior — for better or worse.
What if our bookkeeper is entirely trustworthy?	That's wonderful — and NGAME will confirm it statistically over the test period. An engagement that produces a clean bill of health is just as valuable as one that finds an anomaly. The board gains documented evidence of financial integrity, and the bookkeeper gains implicit validation of their work.
What if NGAME finds something serious?	NGAME produces a statistical anomaly report — it does not make a fraud determination. The FRP reviews the specific records in QuickBooks, consults legal counsel if warranted, and the board decides the appropriate response. NGAME has no independent obligation to report to any external authority.
What does the FRP need to be qualified?	The FRP must be a trusted person authorized by the board to oversee financial matters. They do not need accounting credentials, technical skills, or fraud investigation experience. They need good judgment, the ability to maintain confidentiality, and access to the Surveillance computer.
How much time does the FRP spend on this each day?	During the training period: approximately 5 minutes to confirm NGAME ran successfully. During active monitoring: 10–15 minutes to review the daily report, with additional time only when a HIGH or MEDIUM alert requires reviewing specific records in QuickBooks.
Can we pause or stop the engagement?	Yes, at any time and for any reason. Revoking the QuickBooks OAuth authorization immediately terminates the data feed. No notice period or explanation is required. The MOU will reflect this explicitly.
What happens to our data at the end?	The NGAME team deletes all local copies of your organization's data files from their installation upon conclusion of the engagement. Your Surveillance computer and all its data remain in your organization's control.

Question	Answer
Does this satisfy any insurance or grant compliance requirements?	NGAME is not a certified audit or internal control attestation. It cannot be used as evidence of compliance with specific standards (e.g., GAGAS, SOX equivalents). However, the existence of a documented monitoring program may be favorably viewed by donors, grantors, and insurers as evidence of proactive governance.
Is this the commercial version of NGAME?	No. This is a research deployment conducted by the NGAME development team to validate the methodology with real-world data. There is no fee, no commercial relationship, and no obligation beyond what the MOU specifies. Participants in the test site program will be offered preferential terms if and when a commercial product is released.

Starting the Conversation

Moving forward requires only a brief conversation with your board's leadership and a review of the Memorandum of Understanding by your counsel. Here is what we need from your organization to begin:

To Begin the Engagement

Item	Provided By
Board approval and MOU signature	Board officer (Chair, Treasurer, or ED)
Designation of the FRP by name	Board leadership
QuickBooks OAuth authorization (one-time, 10 min)	FRP or QuickBooks administrator

What We Provide

Item	Provided By
Memorandum of Understanding (draft)	NGAME team
Full NGAME software installation and configuration	NGAME team (on-site or remote)
FRP training and daily operating instructions	NGAME team
Technical support throughout the	NGAME team

Item	Provided By
A computer for the Surveillance installation	Your organization
Availability for a 90-minute onboarding session	FRP + NGAME team

Item	Provided By
engagement	
Final written summary report	NGAME team

The next step is a conversation — not a commitment.

We invite your board chair, treasurer, and/or counsel to a 60-minute briefing at your convenience. We will walk through the technology, answer every question your counsel raises, and provide the draft MOU for review. There is no obligation at that stage, and no pressure to proceed. Our goal is to earn your trust before we ask for your access — because that is exactly the kind of organization we want to work with.

NGAME Non-Profit Partnership Proposal · May 2026 · Prepared by Ron Turner, NGAME Project Lead · This document is confidential and intended solely for the organization to which it is addressed.