NGAME — Continuous Financial Integrity Monitoring

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

$0 Cost to your organization	**Read-only** QuickBooks access — cannot modify data
Zero Disruption to staff or operations	**30 days** Training baseline before fraud alerts

Why This Conversation Matters

> **Board members carry a fiduciary duty to protect organizational assets. NGAME helps fulfill it.**
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> 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 that your FRP checks at the end of each business day through a simple dashboard.

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:

Trust-First Culture

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.

Thin Oversight Capacity

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.

Concentration of Financial Access

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.

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 each business day — an anomaly on Day 1 is visible on Day 1
Small transaction volumes	Fraudulent transactions hide more easily in low-volume books where	NGAME detects population-level changes, not just dollar outliers — it

Risk Factor	Why It Matters for Fraud	How NGAME Addresses It
	patterns are hard to see	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

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What NGAME Does — In Plain English

NGAME is a companion application — not a QuickBooks add-on. It runs on a dedicated surveillance computer and connects to your accounting system through a secure, read-only link (QuickBooks Online today; Wave Accounting is also supported). Each business day it downloads a complete record of financial activity across 18 transaction categories — customers, invoices, bills, vendors, payroll, bank transactions, and more — then compares today's picture to yesterday's for each category and asks: how stable was each record population overnight?

The Financially Responsible Person (FRP) uses only the NGAME Dashboard in a web browser — one bookmark, one green button per day, no Terminal and no command-line tools. Your technical consultant installs NGAME, keeps the dashboard running, and hands the FRP a printed operations guide plus the bookmark.

Over the first 30 business days (Phase I — Training), the FRP clicks **Run Today's Training Day** at the end of each business day. NGAME learns what normal looks like for your specific organization — how often new vendors appear, how many invoices turn over, how frequently payroll records change. Your rhythm, not an industry average. No fraud alerts are issued during this period; the FRP also reviews the QuickBooks Audit Log at least weekly.

From Day 31 onward (Phase II — Active Monitoring), the FRP clicks **Run Today's Fraud Check** at the same time each day. NGAME compares the new snapshot against the trained baseline. When a category behaves significantly differently — far more new vendors than usual, a wave of deleted invoices, bill payments to accounts that just appeared — the dashboard shows Overall Risk, plain-language Management Warnings, Top Anomalies, and supporting detail. A local AI component (Ollama, running only on the surveillance computer) helps translate statistical findings into readable language; no financial data is sent to a cloud LLM.

> **NGAME reports anomalies. It does not make accusations.**
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> 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 — covering all 18 QuickBooks transaction categories simultaneously, surfaced on a single dashboard the FRP opens each business day. No commercial product provides this level of monitoring for an organization of your size at any price.

Professionally Run Engagement — Included

Full installation, dashboard configuration, and ongoing technical support provided by the NGAME team. Your organization supplies read-only accounting access and the FRP; we supply everything else. The FRP never uses Terminal or project folders — only the dashboard bookmark and printed operations guide.

Multi-Day Fraud Pattern Detection — Included

Beyond single-day anomalies, NGAME's Multi-Day Pattern Alert detects slow-burn schemes where small daily changes accumulate over a rolling window — the kind of careful, methodical fraud that looks innocent day by day but reveals a clear pattern across a week. Credit Card Watch runs alongside each fraud check.

Confidential FRP Reporting

Included

Every daily run produces dashboard results visible only on the surveillance computer. The FRP controls all information and all decisions about escalation. A separate designated contact receives MEDIUM and HIGH warnings per your internal protocol.

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 accounting access	OAuth authorization through the official Intuit developer channel (QuickBooks Online) or equivalent read-only Wave Accounting credentials. You click Authorize in your accounting system; we receive a read-only token. You can revoke access at any time from within your accounting settings.	One-time, approximately 10 minutes
A designated Financially Responsible Person (FRP)	A trusted person within or closely affiliated with your organization who will open the NGAME Dashboard each business day and click one button to run the daily check. This person must be authorized to act on behalf of the board in	Approximately 5 minutes (Phase I) or 10–15 minutes (Phase II) per business day

What We Need	Details	Effort Required
	matters of financial oversight. They do not need technical expertise — only a browser bookmark.	
A computer for the Surveillance installation	A Mac or Windows computer the FRP can reach at end of each business day. The NGAME technical contact configures it; the FRP uses only the dashboard bookmark. Does not need to be a server.	Existing hardware — no purchase required
A 30-business-day training period (Phase I)	The FRP runs one training check via the dashboard at the end of each business day. No fraud alerts are issued. The FRP also reviews the QuickBooks Audit Log at least weekly. Normal bookkeeping continues unchanged.	One button click per business day plus weekly Audit Log review
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

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

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 accounting download is written to local files and is never uploaded to a cloud server, transmitted to NGAME's development systems, or shared with any third party. Phase II Management Warnings use a local AI engine (Ollama) on the same machine — financial data is not sent to a cloud LLM. Dashboard results are viewed locally by 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.

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 reports unless the FRP specifically requests a drill-down.

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.
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.

Concern	Answer
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
Bill Payments	Payment runs to recently added vendors; payment volume inconsistent with the bill population	Unauthorized disbursements — payments flowing out without legitimate underlying obligations

Category	What NGAME Watches For	Fraud Pattern It Catches
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

After each Phase II run, the FRP reviews the NGAME Dashboard. Overall Risk summarizes the day; Management Warnings provide plain-language context; Top Anomalies and Dollar-Weighted Alerts list elevated transaction categories. Three alert levels apply:

Statistically Extreme Anomaly HIGH

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.

Noteworthy Anomaly MEDIUM

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.

Normal Range

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.

The FRP's Decision Authority

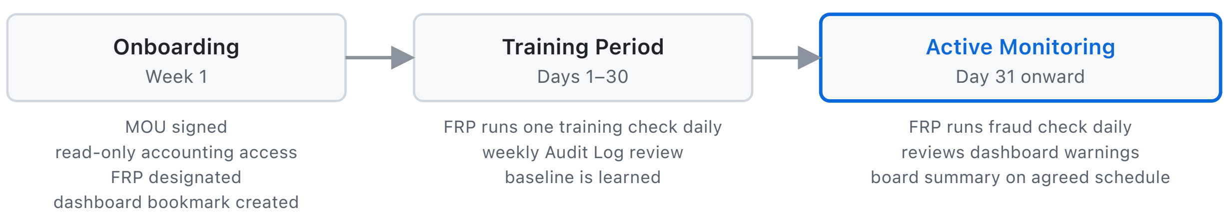
The FRP is the sole recipient of NGAME's output and the sole decision-maker on all responses. The FRP makes one of three choices upon receiving an alert:

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

FRP Decision	Circumstances	NGAME's Role
or counsel	cannot be explained by normal operations	organization's discretion and may involve legal counsel, external auditors, or law enforcement

> **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; read-only accounting authorization completed; FRP designated and briefed; NGAME installed on surveillance computer; dashboard service configured; FRP bookmark and printed operations guide delivered	NGAME team + FRP + board signatory

Phase	Duration	What Happens	Who Is Active
Training Period (Phase I)	Business days 1–30	FRP clicks Run Today's Training Day at end of each business day; baseline is built; bookkeeper works entirely normally; no fraud alerts issued; FRP reviews QuickBooks Audit Log at least weekly	NGAME system + FRP (daily button + weekly Audit Log)
Active Monitoring (Phase II)	Business day 31 through agreed end date	FRP clicks Run Today's Fraud Check at end of each business day; reviews Overall Risk, Management Warnings, and Top Anomalies; board receives a summary on whatever schedule the board prefers (weekly, monthly)	NGAME system + FRP (daily review) + board (periodic summary)
Engagement Conclusion	Agreed end date	Final written summary delivered; NGAME team deletes all local copies of organization's data from their installation; debrief with FRP and board; research publication consent discussed	NGAME team + FRP + board

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Roles and Responsibilities

Role	Party	Responsibilities
Financially Responsible Person (FRP)	Designated by your organization	Opens the NGAME Dashboard bookmark at end of each business day; clicks one green button (training or fraud check); reviews Overall Risk and warnings; inspects QuickBooks Audit Log per protocol; decides all responses to alerts; maintains confidentiality; reports to board on agreed schedule
Board Signatory	Board officer (Chair, Treasurer,	Signs the Memorandum of Understanding; receives periodic summary reports from the FRP; makes

Role	Party	Responsibilities
	or Executive Director)	governance decisions if escalation occurs
NGAME Technical Contact	Ron Turner (or designated consultant)	Installs NGAME, configures credentials, starts the dashboard service, handles API refresh and backups; operates an independent mirror for research validation; maintains confidentiality; delivers the final written summary
Designated Contact	Named by your organization	Receives FRP escalation on MEDIUM or HIGH warnings; provides accounting or leadership review; advises on disclosure to staff, counsel, or auditors
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 runs on the surveillance computer only — not on the bookkeeper's PC. 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

Question	Answer
	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's NGAME Dashboard bookmark — nothing more.
How much time does the FRP spend on this each day?	Phase I (training): approximately 5 minutes at end of each business day to click Run Today's Training Day and confirm success, plus weekly QuickBooks Audit Log review. Phase II (active monitoring): 10–15 minutes to click Run Today's Fraud Check and review the dashboard, 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.
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

Question	Answer
	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 or Wave read-only authorization (one-time, 10 min)	FRP or accounting administrator
A computer for the Surveillance installation	Your organization
Availability for a 90-minute onboarding session	FRP + NGAME technical contact

What We Provide

Item	Provided By
Memorandum of Understanding (draft)	NGAME team
Full NGAME software installation and dashboard configuration	NGAME technical contact (on-site or remote)
FRP Operations Guide (print/PDF) and dashboard bookmark	NGAME technical contact
Supervised first training-day run on the dashboard	NGAME technical contact
Technical support throughout the engagement	NGAME technical contact
Final written summary report	NGAME team

> **The next step is a conversation — not a commitment.**
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> 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 · July 2026 · Prepared by Ron Turner, NGAME Project Lead · This document is confidential and intended solely for the organization to which it is addressed.