

Fraud protect



PC 1682 Rachel DAVIES

WILTSHIRE POLICE

Proud to serve and **protect** our communities



@wiltshirepolice

Aims and Objectives

By the end of this presentation, you will hopefully have a better understanding of:

- What fraud is and its impact
- The fraud protect roles within Wiltshire Police
- Assessing vulnerability to fraud
- Different types of fraud
- The signs which suggest someone may be a victim of fraud
- Fraud safeguarding advice and crime prevention tactics

An introduction to fraud



Fraud represents a third of all crime reported in the UK

It costs the UK economy an estimated £190 billion a year



One in three people have been a victim of fraud

Fraud cases have risen dramatically over recent years due to the growth of the internet



Categories of Fraud

The **Fraud Act 2006** defines three categories of fraud:

- Fraud by false representation
- Fraud by failing to disclose information
- Fraud by abuse of position



Fraud Act 2006 - https://www.legislation.gov.uk/ukpga/2006/35/pdfs/ukpga_20060035_en.pdf

The Fraud Reporting Process

- The process of reporting and managing fraud differs from other crime types
- Fraud has no boundaries
- Fraud *was* reported like any other crime and inputted onto the force system, but a review revealed that this was not best practice
- This is where the National Fraud Reporting Centre, Action Fraud, was set up, which now receives all reports of fraud from victims in England and Wales

Reports can either be made over the phone or online. You can also make a report on someone's behalf if you have their consent.

Telephone: 0300 123 2040

Online: <https://www.actionfraud.police.uk/>



The Fraud Reporting Process

- Action Fraud is the public facing reporting tool, and staff are employed by the City of London Police – no police work there.
- All Action Fraud reports are then sent to the National Fraud Intelligence Bureau (NFIB), based within the City of London Police
- The NFIB use the intelligence to identify offenders and identify emerging crime types. They decide whether further investigation should take place.



Call For Service

There are occasions where reports of fraud do require an immediate police response. Fraud investigation will take place where:

- The offender is arrested
 - Where there is a call for service to the police and the offender is currently committing, or has recently committed, fraud
 - Or the suspect is known and is a local suspect. This means that police could locate the suspect with the details provided, or have sufficient details to apprehend an offender.
-
- There is a vulnerable victim requiring safeguarding
 - To prevent loss of evidence, material, or funds
-
- In your role, you may report directly to the police where you suspect an “abuse by position” type fraud has occurred/is occurring.



Fraud Protect Role

Fraud Protect Officer

- New role to help provide a proactive response to fraud rather than reactive
- Identify fraud early and work closely with key stakeholders to help reduce the impact
- Educate and raise awareness of fraud through meetings, seminars, conferences and other platforms to reduce the risk of fraud
- Produce crime prevention material to help decrease the threat of fraud
- Assess vulnerability and provide enhanced responses



*Vulnerability filters include age as well as other keywords within the report suggesting vulnerability, such as mental health

Assessing Vulnerability to Fraud

- Age – elderly people are heavily targeted by fraudsters
- Different age groups are particularly vulnerable to certain types of fraud
- Isolation/living alone
- Bereavement
- Mental health issues
- Learning difficulties
- Repeat victim – Victims of fraud tend to end up on a “suckers list”



Types of Fraud



Types of Fraud



Computer Software Service Fraud

- Starts with a cold call from a fraudster claiming to be from a company such as your broadband provider
- They claim that there is an issue, e.g. connection, virus
- They ask you to download a remote access tool so that they can access your computer/online banking



HMRC Scams

- The victim is contacted and told that a serious issue with their tax has been detected
- They are told that they will be arrested if a payment is not made
- Victims are often intimidated into making the payment



Rogue Trader and Door-To-Door Fraud

- Criminals knock on your door offering poor quality/overpriced goods and services
- They may convince you to have work completed which isn't necessary
- The work paid for may not even be carried out

Types of Fraud



“Transfer into a safe account” scam

- Fraudsters usually state they are calling from the bank fraud team or police
- You are then persuaded to transfer your money into a “safe account”



Courier Fraud

- Fraudsters state they are calling from the bank or police and ask for your assistance in an investigation
- They ask you to withdraw money, and then send a “courier” to collect



Identity Fraud

- Personal details are very valuable to criminals
- They can be used to purchase things in your name or access your funds



Phone Spoofing – Fraudsters can disguise their number to appear to be calling from anywhere they want – including the number of your bank

Investment Fraud

What do these scams involve?

- Fraudsters persuade victims to invest in various products which do not exist
- The fraudsters may even send the victim some small returns to gain their trust



Why is this type of fraud particularly problematic?

- Victims are led to believe that their investments are doing well
- Difficult to tell a genuine and fraudulent investment company apart
- Likely to be targeted again with similar scams
- Recovery Fraud



Lottery and Prize Draw Fraud

What do these scams involve?

- The victim is contacted and told they have won a prize
- An upfront fee will be requested to claim the fictitious prize



Why is this type of fraud particularly problematic?

- Requests for money over a period of time
- Brainwashing and befriending
- Contact from various other scammers usually follows



Inheritance Fraud

What do these scams involve?

- The victim is contacted by someone overseas, claiming to be a lawyer
- They are told that someone who shares their family name has died and left behind a vast amount of money
- The so-called lawyer proposes that, because the victim shares the same family name, they can pay the inheritance to the victim and split it with them.

Why is this type of fraud particularly problematic?

- The victim is sworn to secrecy
- There is always a new reason why the victim needs to send money



Romance and Dating Fraud

What do these scams involve?

- Contact starts on dating site or social media platform
- Quick to confess their love
- Range of excuses as to why they can't meet
- Similar back stories which often involve being overseas
- Always a new reason why they need money



Why is this type of fraud particularly problematic?

- Emotional element
- Loneliness
- Grooming/brainwashing
- Secretive
- Repeatedly targeted



Fraud Identifiers

What might indicate that someone is a victim of fraud?

- Secretive
- Mentions of an online love interest/friendship
- Says that they have won a prize or that they are due some kind of pay out
- Becomes defensive when questioned
- Frequent trips to the bank
- Purchasing gift cards
- Having an unusual amount of paperwork lying around/scam mail
- Receiving frequent phone calls
- Struggling to pay bills
- Lack of food in the house
- Not taking care of themselves properly



If something doesn't seem right and you suspect a scam, dig a bit deeper and question further.

Safeguarding and Crime Prevention

- Call blockers
- Contact bank
- Identity fraud advice
- Computer cleaning
- Online safety (www.getsafeonline.org and www.NCSC.gov.uk)



Further Reading



The “Little Book of Big Scams”

- Outlines some of the most common scams
- <https://www.avonandsomerset.police.uk/media/32291114/little-book-of-big-scams.pdf>



Take Five to Stop Fraud

- A national campaign about taking that moment to pause and think before responding to any text, email or phone call
- <https://takefive-stopfraud.org.uk/>



Action Fraud

- The fraud reporting centre, but their website also includes a lot of useful resources
- <https://www.actionfraud.police.uk/>

Meet the scammers breaking hearts and stealing billions online | Four Corners
<https://www.youtube.com/watch?v=U4kCN7TZ6us> (05:50- 20:00 in particular)



Support Services



Lighthouse

- A team of staff from the police and victim support organisations, working together to guide, advise and support victims and witnesses. Although they do not accept external referrals, their website is useful to search for various support services.
- <https://www.lighthousevictimcare.org/>



Victim Support

- An independent charity providing free and confidential support to people affected by crime in England and Wales.
- <https://www.victimsupport.org.uk/>



Neighborhood Watch

- Victims can find a local scheme/support, and access advice about scams.
- <https://www.ourwatch.org.uk/crime-prevention/crime-types/scams>

Wiltshire Police Direct Contacts

Fraud Protect Officer

Rachel DAVIES

rachel.davies@wiltshire.police.uk

07971922435

* Monday – Friday core hours (should not be used for emergencies)

Complex Fraud Manager 7989

Alison WILES

alison.wiles@wiltshire.police.uk

