



**National Fraud
Authority**

Support for the victims of fraud

An assessment of the current infrastructure in England and Wales



OFFICE OF FAIR TRADING



Support for victims of fraud

An assessment of the current infrastructure
in England and Wales

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Executive summary

Provision of support for the victims of fraud can be assessed in three distinct areas: the reporting stage, the reported stage and the criminal stage.

The level of support to victims and their families varies significantly depending upon the type of fraud and what has happened vis-à-vis the fraud.

Provision for the reporting of frauds is different from many other crimes in that there are a multiplicity of bodies both statutory, charitable and private that will receive reports.

These and an even wider range of bodies – including some solely on the web – also offer advice to victims of fraud.

The quality of provision amongst these different bodies and websites also varies significantly.

In terms of reporting there are some organisations that offer the facility to report in person, in writing, over the telephone and on the web. For example the police offer some of these services.

The multiplicity of bodies creates challenges for many victims (as well as some professionals) of which body to contact. Some of the bodies they might be guided to, particularly on the web, might also not be an authoritative or safe source of information.

Some victims face a merry-go-round of contacting different bodies in the hope that some might be interested in their case.

A central hub website and document that clearly sets out whom one should go to for different types of fraud would greatly aid victims in reporting. Such a hub should also be publicized, including to professionals working in this arena.

There is a diverse range of support offered from a wide range of organisations, once a person reports.

OFT has produced some excellent leaflets that offer support and guidance to both victims and those who might deal with them.

There are also a wide range of websites that offer comprehensive advice from statutory bodies such as OFT, Consumer Direct, to private bodies such as CIFAS, the Fraud Advisory Panel, as well as victim driven groups such as Think Jessica.

Some organisations such as Prudential, have small numbers of victims which have access to them. Therefore they are able to offer extensive personal support. Other organisations such as Experian, with large numbers of victims engaging with them, have set up dedicated support services.

Managing the expectations of victims is also a major challenge. E-Bay and the City of London Police provide examples of how they undertake this.

There was some evidence of limited support for small businesses, which could be enhanced further.

Unlike some other crimes, there have been few self-help groups established, such as, Think Jessica and e-victims.org. There might be scope to help support the creation of further support groups, including perhaps an online facility for victims to share their experiences.

The assessment showed there is also limited help for families and partners of victims of fraud who may need specialist support to deal with partners/relatives of those have become chronic victims.

When a report reaches the criminal justice stage the victims may be covered by the Code of Practice for Victims of Crime. There was evidence that some bodies such as the police, who are under this obligation, were not meeting some of the requirements as they applied to victims of fraud,

Executive summary

such as, providing updates on their case and referring or offering the services of Victim Support. Many bodies who deal with fraud victims (mainly identity fraud victims) are also beyond the Code of Practice. Consideration should be given to extending its provisions to other bodies dealing with victims of fraud.

Victim Support is likely to receive a much larger proportion of fraud victims as reporting increases. Currently they have no special provision for those victims. They will need to develop new specialist packages to offer such victims.

Many victims who are not identity fraud victims are unlikely to get their money back and there is very little provision to offer compensation which needs to be addressed. A suggestion would be the creation of a fund using proceeds of crime seizures and other types of contributions.

The plurality of bodies involved in taking reports, advising and helping victims also highlights the need for central oversight and co-ordination by a body such as the NFA. A steering group could:

- Act as a forum to share best practice;
- Identify common protocols and messages to be communicated;
- Develop minimum standards;
- Manage a central website;
- Develop a branding that members can use that signifies 'safety' and enforce its use (and potential misuse);
- Monitor trends.

The needs of victims, even of similar frauds, are often very different. On reporting a fraud a victim should undergo a needs based assessment. Depending upon the circumstances of the fraud and their needs, tailored support could then be provided.

Finally the introduction of the National Fraud Reporting Centre by the NFA is likely to increase volumes of victims reporting, leading to increased numbers requiring support and raising expectations amongst some. These issues will need to be carefully managed and planned for by the multiplicity of bodies involved.

Introduction

There are hundreds of thousands of people who become victims of fraud every year. Some do not know they are victims and some know but do not report it. Only a minority of victims (bar identity fraud) report it. The support those victims receive varies from nothing to the most extensive and very best support that could possibly be provided. The structures that exist for fraud victims also vary significantly from other crime victims. There is significant support provided by the private sector, voluntary bodies, and state organisations.

This report will seek to capture this infra-structure of support offered to the victims of fraud setting out the strengths, weaknesses and gaps. It will undertake this task by mirroring the three main components of the 'process'. First of all, support at the reporting stage will be assessed, followed by the 'reported' stage, and finally the 'criminal justice system' stage. This last stage often includes the possibility of compensation for the victim, although for some frauds, eg, credit card fraud, the financial authorities will often compensate the victim without any further investigation.

General observations will also be made on the whole fraud support infra-structure. General recommendations will be made throughout the report, with the aim of stimulating further thought and debate.

Whilst victims of crime in England & Wales have achieved increasing recognition on the wider criminal justice agenda, due primarily to the politicisation of victims' issues since 1990, this has tended to focus on victims of violent crime and, in particular, on individuals considered vulnerable, for example, the very young, the elderly and female victims of domestic abuse and sexual assault. As a consequence, a plethora of initiatives and policies have been introduced aimed at improving the services and support offered to victims of crime, culminating in the Domestic Violence, Crime and Victims Act 2004, which introduced a Victim's Code of Practice, implemented from 2005. This Code of Practice outlines the roles and responsibilities of the criminal justice agencies towards victims of crime. However, victims of fraud have not achieved such recognition and hence then, the term 'silent crime' is being applied to fraud. Hence, victims are not being offered adequate levels of services and support.

A further important distinction among victims is between those who are individual victims of fraud and corporate or small business victims.

Methods

Before we embark upon this analysis, however, it would be useful to outline the methodology behind this report. The research team conducted the following activities during February to May 2009:

- 22 structured interviews with stakeholders;
- Review of relevant literature;
- Review of documentation given to victims;
- Review of relevant websites;
- Brief analysis of some of the 26 interviews to date with victims.

Fraud victim infrastructure

Before the infra-structure of support is discussed, it is worth distinguishing the different categories of victim by inter-action with the criminal justice system (or equivalent), which resembles a pyramid (see figure 1). At the bottom of the pyramid are the majority of victims (bar identity fraud) who do not report the second level is victims who do report, but no further action occurs. The third level is fraud victims whose case is investigated and goes to court. This final group can be further divided between those who become witnesses in the case, and those whose case is investigated and prosecuted, but who are not required to give evidence.

The level of support for victims of fraud mirrors the pyramid with those at the top receiving the most support. Those at the bottom who do not report tend to receive very little to no support.

Figure 1
The victim pyramid



Many frauds are not reported (OFT, 2006), with the exception of identity fraud because of the low likelihood of the return of any lost monies. The reasons for non-reporting include not being aware of the fraud, not knowing who to report to, and embarrassment. (see, Button et al, 2009). Therefore, it is important to examine what is in place to encourage individuals who experience fraud to report it. This will help to identify specific types of support that need to be established. There are a significant number of frauds that are reported to agencies, but frequently there is no further formal action. Therefore, the support at this stage needs to be explored. Finally, at the top of the pyramid there are a much smaller number of victims where the case is investigated which culminates in a prosecution, which can also be divided between those who actually give evidence and the 'paper' victims who are simply on the list and do not have to go to court.

Each of these areas will now be examined, with the support for victims that currently exists. The existing support will also be analysed for gaps, weaknesses and strengths.

Fraud victim infrastructure

Reporting stage

One of the most striking differences between fraud and other crimes is the much larger number of organisations that can and do have a role to play in reporting. The list below illustrates some of the most important of bodies a victim could report a fraud to.

Generic Fraud

Report receiving bodies

- The police
- Serious Fraud Office
- Consumer Direct
- Crimestoppers
- Local authority trading standards (some refer to Consumer Direct)
- Financial Services Authority
- CIFAS
- Banksafeonline (UK Payments)
- OFT
- Companies Investigation Branch (for fraud and serious misconduct by a company or limited liability partnership)

It is important to note there are also numerous specialist bodies that deal with fraud and related issues in their own sector which a victim may approach. These include the Charities Commission, Insolvency Service, Department for Business, Enterprise and Regulatory Reform, Advertising Standards Authority, Legal Complaints Service, OFCOM, Telecommunications Fraud Forum etc.

For identity fraud the situation is even more complex as many victims report direct to the financial institution where they have experienced the fraud.

Identity Fraud

Report receiving bodies

- Banks and other credit providers/ financial companies
- Credit reference agencies/CIFAS
- The Police

There are also a plurality of different bodies and websites offering advice and support for victims of fraud, in addition to the above report receiving bodies. Some of the most important are listed below.

Advisory bodies

- Citizen's Advice Bureau
- Federation of Small Businesses
- Fraud Advisory Panel
- Help the Aged/Age Concern

Selected key advisory websites

All reporting and advisory bodies above also have their own websites, but there are some that exist online only.

www.identitytheft.org.uk

www.getsafeonline.org

www.thinkjessica.com

www.e-victims.org

Fraud victim infrastructure

In table 1 the volume of reports (where information was available) and the mechanisms to report fraud are identified. The analysis shows not only a wide range of organisations that accept reports, but also diversity in how fraud can be reported. Some bodies such as the police offer online, e-mail, telephone as well as in-person provision. Some organisations such as Banksafeonline, Crimestoppers and Consumer Direct offer facilities for anonymous reporting. Banksafeonline, like Consumer Direct's report a scam facility also enable a report to be made to simply alert a scam (where the person may not be an actual victim). In some of the organisations it is not very clear where to report. For example both the credit reference agencies Equifax and Experian accept reports from victims of identity fraud, but a clear telephone number or website to report is not provided (unless already a subscriber to their services). Rather, they direct the person through the credit report services they offer.

Fraud victim infrastructure

Table 1
Selected organisations fraud victims contact when trying to report and the provision for reporting offered

Organisation	Annual volume	Reporting provision	Area	Specific website	Specific telephone
Banksafeonline (UKPayments)	75,000 (many not victims)	Online via email	E-banking scams	www.banksafeonline.org.uk/report_scam.html	None
Financial institutions	1000+	Telephone in person	Identity fraud, plastic fraud, cheque fraud etc	n/a	n/a
CIFAS	77,000+ Identity fraud in 2008	Online, telephone or e-mail	Identity fraud	www.cifas.org.uk/download/protectiveregistration.pdf	0330 100 0180
City of London Police	450-500	In person, telephone, online	Most frauds	www.cityoflondon.police.uk/CityPolice/ECD/Fraud/reportfraud.htm	020 7601 6999
Companies Investigation Branch		Online, e-mail and post	Fraud and misconduct by companies and limited liability partnerships	www.insolvency.gov.uk/complaintformcib.htm	None
Consumer Direct	5000+ (not all victims) ¹	Telephone and online	General consumer issues, mass marketing frauds	secure.consumerdirect.gov.uk/reportscam.aspx (Awareness only)	0845 404 0506
Crimestoppers	1500 (not all victims)	Telephone and online	All crimes including, general fraud	secure.crimestoppers-uk.org/ams.form.anonymous.asp (Also the Integrity Line which includes malpractice at work which could include fraud)	0800 555 111
Equifax	200+	Email, online and telephone	Identity fraud	www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions.html (filters through web)	For members only (no clear number for non-members)
Experian	3000+	Email, online and telephone	Identity fraud	www.experian.co.uk/creditreporttv/?sc=410006&bcd=googlesearchlpb101108 (via application for Credit Expert)	0844 481 8000
Financial Services Authority		Telephone and online	Financial fraud	www.fsa.gov.uk/Pages/Doing/Regulated/Law/Alerts/form.shtml	0300 500 5000 (General advice line)
Local Authority Trading Standards	Thousands nationally	Varies between local authorities. For most in person, letter, e-mail, online	Trading fraud/scams	Many also link to Consumer Direct	Local numbers and publicise Consumer Direct.
Metropolitan Police Service		In person, telephone, online	Most fraud	www.online.met.police.uk/report.php (General Crime)	0300 123 1212 (General Crime)
OFT		Telephone, email and post	Mass marketing fraud		020 7211 8000
Prudential	20+	Telephone, online and email	Identity frauds	www.prudential.co.uk/prudential-plc/siteservices/fraud/ (Gives email address)	General numbers in different, Prudential businesses
Serious Fraud Office	65 cases (but number of victims likely to be larger)	Telephone and online (diverts to MPS too)	Serious fraud meeting its criteria (£1m loss, international, public concern, complex, need for special powers of SFO)	www.sfo.gov.uk/cases/reportingafraud.asp	0207 239 7388

¹ Consumer Direct call volumes (on all consumer related issues) are in the region of 1.5 million p.a. The 5,000+ figure came from a very rough estimate of 'fraud' related cases provided to City of London Police in terms of potential fraud cases recorded

within the CD database. The figure came from searching case notes for the word 'fraud' in the database.

Fraud victim infrastructure

Identity fraud

It is also important to note the plurality is multiplied further with identity fraud, as there are dozens of banks, credit providers and financial bodies that potentially deal with victims of identity fraud. Only Experian, Equifax, Prudential and Banksafeonline are listed specifically in Table 1. Some victims of identity fraud may also have to deal with multiple organisations to report the fraud. For example, they may have to report to their bank or banks if multiple account holders, their credit card company or companies and credit reference agency (a report to one agency covers all three). However, unlike many other types of fraud, the reporting process in the vast majority of cases usually results in victims securing their money back (if there is a loss). Generally, for most identity fraud victims it is a case of reporting it to their financial provider(s) and that is the end of it. Some victims might go to the police or be told to do so, but in most cases, this is rare.

Multitude of reporting bodies

The plurality of bodies involved does also create challenges in reporting for many victims. It is worth considering the potential 'routemap' for certain victims of fraud. A person who realises they have been the victim of a fake lottery scam will first have to decide where to report. If they are not IT literate they might start by going to the police. If they did, the chances are their case may not be taken up. They may be referred elsewhere. The victim might then go to the Citizen's Advice Bureau (CAB), who might advise them to contact Consumer Direct.

An example of how a small business victim of fraud may be affected by the complexity of reporting is demonstrated in figure 3. This victim was not confident with IT and on realising they were the victim of a scam that lost them £3k of life savings, went to the CAB in the first instance. The CAB then advised them to call Consumer Direct, who were unable to help advising the victim to go the police.

The victim was told it was a 'civil matter' by the front desk officer. The victim then decided to go to a solicitor at their own expense, but was told it would involve further fees to pursue in the civil courts or to secure any evidence to get the police involved, which they could not afford. At this point the victim gave up, very dissatisfied with the whole process.

An example of how small businesses may be affected by fraud the complexities of reporting is of a two-person team selling financial services, mainly through subcontractors, one of whom started inventing imaginary businesses to achieve increased commission. Local police first tried to say it was a civil matter between employer and employee. They then resorted to passing the case onto another force, where the alleged criminal lived. During the delay the business defrauded carried out a complex and expensive forensic investigation and passed all the evidence to the police and the CPS. Two years later the police and CPS are still deciding what offence to proceed with against the fraudster. Meanwhile, the whole cost of the fraud has been borne by the small business, because of strict FSA regulations involving repayment to customers. Understandably, the victims were dissatisfied with the process, but continued to pursue the fraudster in the hope that they may be brought to justice and compensation may be forthcoming.

Fraud victim infrastructure

Figure 3
The fraud victim merry-go-round



This is the experience of many victims facing the twin challenges of where to report and securing interest in their case from the chosen body. There would appear to be common accepted places to report different types of fraud. For example, the City of London Police investigate ‘boiler room’ fraud, OFT take an interest in lottery scams and financial institutions generally take the lead with identity fraud. There is, however, no authoritative list which is publicly available setting out who takes the lead in different types of fraud. Such a document with clear ‘route maps’ for different types of fraud would greatly aid the victim in reporting.

This can be further illustrated by a victim using the web. If the victim is reasonably IT literate they might do a Google search ‘reporting lottery scam’. Appendix 1 illustrates what they might discover. The top search item is the MPS website, which at the very bottom of the listing, suggests reporting to the OFT Enquiries Unit on 08457 22 44 99 (a general number), but it also states:

“Although the OFT cannot take up cases on behalf of individuals or give individual advice, anybody who has received a phone call and/or sent money to the Canadian lottery can report it to OFT and help put a stop to the scam (MPS, n.d.).”

Clarification with OFT revealed this is also out of date and that they should report to Consumer Direct and to the local police if they have suffered a loss. Given this is one of the top returns on the Google search, it demonstrates some of the challenges that exist for victims trying to find where to report.

The second highest is the website www.consumerfraudreporting.org/lotteries.php which is US based, followed by a mix of ‘unofficial’ and ‘official’ websites and news items. On the sponsored side, Crimestoppers is top and there is also the government website DirectGov.

Another website is:

www.fraudhelplineorg/?keyword=scam

which proclaims to assist any UK citizen. However, there is no means to trust this is a bona fide website and it seeks personal information from the visitor when visiting the site. A victim of fraud in the face of many different sites and with no guidance as to their legitimacy might, therefore, fail to identify the most appropriate bodies to report fraud, such as the police, Trading Standards or Consumer Direct.

The large numbers of organisations offering facilities to report fraud suggests there should be a ‘clear route map’ of where victims should go to according to the type of fraud they have experienced. That ‘route map’ should be agreed by all organisations involved and placed on a central website (as well advertised via leaflets for the less IT literate).

Fraud victim infrastructure

This central 'hub' website could also provide advice on reporting frauds (amongst other functions) and links to other bona fide websites. There should also be an official logo/trademark linked to the 'hub' and any other bona fide website. For those victims concerned of their safety this would make seeking advice much easier. Provision of support via the web will be considered further in the next part of the report.

Reported stage

When a victim does report a fraud, organisations provide differing levels of support. Table 2 shows some of the main bodies accepting reports, offering advice and providing services to victims. They are mapped against some of the most important services victims might expect. It is also important to note some bodies (the police in the case of table 2) are covered by the Victims Code of Practice, which will be explored further later within this report ...

“The Fraud Advisory Panel has a website and a publication that sets out who to report to, but it does not capture the wide diversity of fraud ie who should a Nigerian scam victim report to or a fake lottery. There needs to be greater breakdown by type of fraud (Fraud Advisory Panel, n.d.a;b).”

Fraud victim infrastructure

Reported stage continued...

Table 2
Organisations providing advice and support to victims of fraud

Organisation	Letter or email	Generic leaflet	DVD	Website with advice	Prevention advice	Telephone support	121 support	Free credit check	Referral to CIFAS	Restitution	General offer of referral to victim support or other body
Banksafeonline	✓ ¹										
Financial institutions	✓			✓		✓				✓	
Citizens Advice Bureau							✓				
CIFAS		✓		✓	✓				Protective Registration		
City of London Police	✓			✓	For chronic victim					Depends upon outcome of case	Depends upon case
Crimestoppers ²				✓✓							
Consumer Direct ³	✓			✓		✓					Refers consumer to appropriate body
Equifax	✓			✓		✓		✓	✓	✓ ⁴	
Experian ⁵	✓	✓		✓		✓		✓	✓	✓ ⁴	
Federation of Small Businesses				✓							
Financial Services Authority	✓			✓	✓	✓				Depends upon outcome of case	
Fraud Advisory Panel				✓	✓						Refers as appropriate
Local Authority Trading Standards	✓	✓ ⁵	✓ ⁵	✓	✓		✓			Depends upon outcome of case	Referral to social services in some cases
Metropolitan Police Service	✓			✓	For chronic victim		✓			Depends upon outcome of case	Depends upon case
OFT	✓	✓	✓	✓ (Via Consumer Direct)	For chronic victim						Referral to Trading Standards for chronic cases for 121 support
Prudential	✓				✓	✓	✓				
Serious Fraud Office	✓									Depends upon outcome of case	Depends upon case
Victim Support	✓	✓ ⁷		✓		✓	✓				✓

¹ If requested

² Crimestoppers is set up to receive anonymous reports, thus any service provision very difficult

³ Consumer Direct refer many victims to other bodies such as local trading standards, OFT etc

⁴ Of credit record

⁵ OFT materials

⁶ OFT only investigates a handful of cases

⁷ Not specific to fraud CIFAS offers protective registration to its members

Fraud victim infrastructure

It is worth commenting in a bit more depth on some of the provision for victims, and highlighting best practice.

Leaflets

Many organisations produce specific leaflets to be given to victims or to be given out generally. The OFT is one of the best providers of information. It produces numerous leaflets as well as DVDs. Some leaflets are aimed at actual victims, potential victims and those who may work with victims (carers for example). On identity fraud there are some good leaflets provided to victims produced by Experian and the Home Office (Appendix 2 provides copies of some of these leaflets). Best practice should be shared between organisations and generic leaflets should be produced on different topics. These could be made available in places where victims might seek support or report a fraud as well as sent to victims on reporting a fraud. As with websites, victims should be reassured the leaflet is bona fide by the use of an official logo or equivalent.

Online support

A large amount of information is available on the web provided by a wide range of organisations. Some of the more comprehensive resources are listed below, with the support they provide underneath. For identity fraud, most financial institutions offer some advice relating to prevention, but given the large number of bodies it was not possible to assess them all.

www.identitytheft.org.uk

A website supported by a range of public and private bodies focusing upon identity fraud. It provides prevention advice, what to do if you are a victim and links to other websites.

www.getsafeonline.org

Supported by a range of public and private organisations offering prevention advice relating to e-crime as well as links to other websites.

www.banksafeonline.org.uk

www.cardwatch.org.uk

(UK Payments)

Both of the above websites are run by UK Payments. The former focuses upon enhancing security to reduce the risk of fraud occurring while banking online and the latter on raising awareness on card fraud issues.

www.cifas.org.uk

CIFAS has extensive resources online for victims of identity fraud, useful links as well as a means to secure protective registration.

www.consumerdirect.gov.uk/watch_out/Scams

(Consumer Direct)

Consumer Direct's website provides extensive information on scams and how to avoid and how to report.

www.moneymadeclear.fsa.gov.uk

(FSA)

The FSA website provides advice on a range of different frauds such as boiler room, identity, chain letters and affinity fraud. The website also offers links and information to other forms of support and enables online reporting.

www.cityoflondon.police.uk/CityPolice/ECD/Fraud

(City of London Police)

The City of London police website offers a wide range of information and resources on different types of fraud as well as links to report a fraud.

www.met.police.uk/fraudalert

The MPS also offers similar provision to the City of London Police, as well as updates on investigations on the same site.

Fraud victim infrastructure

www.crimestoppers-uk.org/crime-prevention/helping-prevent-crime/identity-theft

As well as the facility to report frauds, Crimestoppers also provides prevention advice online covering identity fraud, scams and how to shop safe online.

www.thinkjessica.com

The daughter of a scam victim, Marilyn Baldwin, has set up a website to provide support for those who are or are relatives/partners of chronic scam victims.

www.e-victims.org

This website provides the latest information and advice relating to e-scams and how to avoid becoming a victim.

www.fraudadvisorypanel.org

(Fraud Advisory Panel)

A wide range of information relating to fraud lives on this site as well as guidance on how to report. The site also houses the Panel's newsletters and bulletins, and receives enquiries from victims, referring them on to other organisations.

www.victimsupport.org.uk

The website provides generic advice for victims of crime (there is no specific advice on fraud).

www.sra.org.uk/solicitors/scams/fraud-dishonesty.page

(Solicitors Regulatory Authority)

Provides a range of information on different types of scams.

www.fsb.org.uk

(Federation of Small Businesses)

This provides information on some of the latest scams targeting small businesses (See Appendix 4). As with leaflets there are many examples of good practice amongst the various websites. There are a large number of sites, many of which hold legitimate advice and information. Although, there are a number of sites which could possibly be

perpetrating fraud. This re-enforces the need for a central hub, with links to different recognised sites and a means for victims to determine these sites are safe.

Personalised support

Some organisations are able to offer a very personalised level of service to victims. These fall largely between those bodies that have very few victims to deal with and those with large numbers who have set up specialised services. For example, Prudential has 11 million policy holders, but only around 20 cases of fraud occur per year against them (most fraud which occurs targets Prudential as an organisation). These cases tend to involve a third party cashing in an investment policy or pension by impersonating the victim. The small numbers in terms of the volume of business in the Prudential mean those victims get a very personalised service. Thus, the victim might receive a visit from the Prudential staff who will not only be investigating the case, but will be able to provide advice. These victims, therefore, get one-to-one support, that many organisations would not have the resources to undertake.

Experian, on the other hand, have large numbers of victims reporting to them – in the region of 3000 per year. A dedicated team of six people liaise with fraud victims directly, managing each case throughout. They also provide a free credit report, write to relevant organisations to rectify the victim's credit situation, provide advice on identity fraud including encouragement, to register with CIFAS, and are also given Credit Expert free for a year. Unlike general Experian staff, those 6 dealing with victims are not constrained by performance statistics on how long they should be on the phone. Some calls are therefore very long and their staff have developed expertise in listening to fraud victims. Experian do not generally offer support to the family of victims, however, family members of the victims who are deceased are supported.

Fraud victim infrastructure

Expectations

Perhaps what many victims expect most is actually least likely to occur: the investigation of their fraud. A crucial issue in the reporting stage is managing the expectations of the victim. The receiving agency faces the challenge of not raising expectations too high and at the same time making the victim feel reporting is worthwhile. There are some good examples of organisations that seek to manage expectations. The City of London Police website is upfront on what will be investigated and what will not. Appendix 3 illustrates how the site sets out what they will and will not accept based upon clear criteria. eBay was also visited during the research and at the time of the visit (April 2009) were working on a webpage for customers who believe they may have been a victim of fraud (see Appendix 4). eBay will only investigate fraud in partnership with a law enforcement agency and, therefore, any victims must inform the police first. However, both the draft eBay and the City of London Police websites provide good examples of reporting templates that could be more generally used.

Subjects covered could include:

- **What constitutes fraud?**
- **How to report it?**

- **How to make a statement?**
- **What evidence will be required?**
- **What are the case acceptance criteria?**
- **What will happen to the information?**
- **Will it be investigated?**
- **Will anyone be charged?**
- **What sanctions might they face if found guilty?**
- **If it is a civil dispute what other options are available?**

Small businesses

There is very limited help for small businesses that are victims of fraud. Interviews with some small businesses revealed frustrations with the inability to report certain frauds that often affect the viability of a business, but which were not large enough for the police to investigate. They were often expected to conduct initial investigations themselves (or pay someone to do so). For many this is not possible. Securing preventative advice and support is also less prevalent. Many of the organisations offering advice and support also proved difficult for small businesses. Some examples of websites and/or organisations which provide some advice is the OFT and Fraud Advisory Panel. Other than this it leaves many small businesses relying on member organisations such as the Federation of Small Businesses (FSB), to which many are not members. There are also the regional Fraud Fora, but these vary in how active they are and do not exist to give advice on a specific case (although the networks within them may facilitate help).

Fraud victim infrastructure

Self-help

Unlike other crimes, fraud has very few victim or charity driven support groups. Victims of violent crimes have a range of charitable or privately run support groups, including Support after Murder and Manslaughter (SAMM), The Survivors Trust, Childline, Rape Crisis, to name just a few. All have varying levels of services including websites and outreach work. In high profile cases families of victims have used the media to start their own campaigns to influence policies and legislation, for example, the family of Stephen Lawrence, resulting in the McPherson Report, and the mother of Sarah Payne, who has recently been appointed as the Government's Victims' Champion. Other examples include the Snowdrop campaign relating to gun laws following the Dunblane shootings and, more recently, the relatives of knife crime victims setting up their own campaign groups in an attempt to change the law.

The research team found out that fraud victims currently only have groups such as 'E-Victims.Org' and 'Think Jessica' which were set up by victims or relatives of victims. 'Think Jessica' was set up by the daughter of an elderly victim who became a chronic scam victim and who found it very difficult to get any advice or support from anyone on how to help her mother. The reasons for this probably reflect the same reasons fraud is not reported.

Support for families and partners

There is also very limited help for families and partners of victims as it may have quite a devastating impact on relationships between partners and family members. Many victims lose money without their partner knowing and wish to keep it secret. As one victim who had not told her husband for fear of divorce stated:

“I have to be careful, be careful because, you know the reason why people get split, one of the reasons is money.”

Similarly small business victims usually wish to keep their loss secret, as they think this would reflect adversely on the future of the business; eg a small-town builder was determined that no-one should know he had been defrauded through an investment scam, as local people would stop bringing their business to him.

Secrecy is not possible for some victims, which results in serious strain on family relationship and, sometimes, ends up in divorce. Partners and families of chronic scam victims are sometimes aware of the money being given to fraudsters, which also causes a huge strain on relationships. In some instances, chronic scam victims cannot stop giving money because they are being threatened and intimidated. These situations also lead to huge strains in relationships as the victim is seen giving away their life savings while the family/partner struggle to find out how to stop this happening. A particular example of breakdown of relations is the pyramid investment scam where high rates of interest are actually paid for the first few months/years, sucking in friends and relations to invest further on the basis of recommendations from earlier investors. Eventually the later investors lose their money and relationships (often inter-familial) turn sour.

Fraud victim infrastructure

Some of the organisations that stated they offer support to family/partners include:

- **Citizens Advice**
- **Credit rating/financial institutions (to family member of dead person impersonated)**
- **Crown Prosecution Service (For those witnesses/victims giving evidence in court, based upon needs assessment)**
- **OFT (work with families of chronic scam victims usually via trading standards)**
- **Police (depends on circumstances)**
- **Trading Standards (work with families of chronic victims)**
- **Victim Support**

Some organisations also said they could not help family members or partners because of the data protection laws.

The structures in place for family and partners seem to be focused upon the chronic victims. This may also vary depending upon the enthusiasm of the body involved. Given there are often significant sums of money involved, clear protocols for the support of family members/partners to stop the fraud continuing and support the family should be considered.

Criminal Justice Stage

If a reported fraud is investigated and leads to a court case (or other outcome) there is also a range of support services offered to victims. The main bodies engaged in prosecutions for victims of fraud for the general public are: the police, the CPS, SFO and local authority trading standards officers. There are also many private bodies who may conduct their own investigations into fraud who may or may not involve statutory bodies at a later date. Only the police (in terms of investigation) are covered by the Code of Practice for Victims of Crime which sets statutory standards they must meet for victims and the CPS, who have to abide by the Victims Code of Practice and Prosecutor's Pledge. In addition, the Witness Charter has recently been implemented.

For fraud victims some of the more salient requirements would include:

- The right to hear information concerning their crime, including any arrests and court cases within a specified time period.
- To be told of the services of Victim Support and either referred to them or offered their support.
- Enhanced services for vulnerable or intimidated victims.
- Flexibility to opt out of offered support (Home Office, 2005).

If the fraud also involved violence they would be entitled to information concerning criminal injuries compensation and if there was a death a police family liaison officer. These options would be very rare in a fraud case.

The Victims' Code of Practice means victims of fraud where the police have investigated, and a court case is proceeding, receive the most support of any victim. From an early stage, assessments will be made as to the victims' needs by the police and Crown Prosecution Service. If victims are identified as vulnerable or intimidated, as defined

Fraud victim infrastructure

by Section 16 and 17 of the Youth Justice and Criminal Evidence Act 1999, they will be entitled to an enhanced service, including being informed of events affecting their case within one working day and an application for special measures to assist them giving evidence in court.

All victims who are required to go to court as a prosecution witness will be contacted by the Witness Care Unit and will be offered the services of the local Witness Service, provided by Victim Support.

Those victims of a fraud whose case has gone to court are not needed to give evidence, do not receive the same level of support. As with any victim who has reported to the police (but the case is not to be progressed) under the Code of Practice, is entitled to information concerning the case that exists and are to be offered or referred to Victim Support. However, this doesn't always happen for all victims. There was evidence of victims reporting to the police who were not referred to or informed of Victim Support, nor did they receive information surrounding their crime report.

Modern technology would seem to offer the opportunity for the police and other investigative bodies to develop this provision much more. Both the MPS and COLP use modern communication mechanisms, such as e-mails and updates on their websites. These need to be enhanced further, as well as other investigative bodies to develop them. A victim once reported could be given a unique password to enter a secure website. This could then provide information on the progress of the case (numbers of victims identified, stage of investigation, any charges, dates of court case, verdict, sentences etc). It could also be used to provide details of victims of the same fraud (those who want this) so they can informally network as well as tailor their resources for prevention and support.

The fact that the Victims' Code of Practice does not extend to the SFO, local authorities and private bodies is a large gap. Initial research with victims of identity fraud shows that some victims receive no information about their case (whether investigated or not). This may well be because there is no investigation, but as private bodies do conduct investigations it could be they just do not inform the victims. It would seem that consideration needs to be given to extending the Code to these bodies or applying other standards to them.

Victim Support

Victim Support currently estimate they deal with around 10,000 victims of fraud per year out of total one and a quarter million victims of crime they support generally. The introduction of the National Fraud Reporting Centre and other possible initiatives is likely to further increase the number of fraud victims approaching Victim Support. Currently there is no specialist advice on fraud available on their website and many of their staff and volunteers know little about fraud. For Victim Support to adequately help these victims, they will need to develop online support for fraud victims as well as begin to train staff in specific issues related to fraud.

Restitution and compensation

The stakeholder interviews revealed many organisations thought victims' priorities would include the return of their money and/or compensation. For most identity fraud victims, once fraud is proved they receive their money back. Some victims may desire compensation for the inconvenience on top of their money back and damages for loss of reputation (although this is very unlikely). For other victims of fraud any possible return of monies depends upon the circumstances of the particular case and the outcome in court.

Fraud victim infrastructure

However, even if a case is successfully prosecuted there might not be any assets that can be returned to the victim. The Criminal Injuries Compensation Authority (CICA) is also beyond the scope of most fraud victims as violence has not occurred. Thus, for most non-identity fraud victims the return of any monies or compensation is unlikely and this was certainly the case for most of those victims interviewed in this study. Clearly given the large numbers of victims involved any scheme, to return money could also be very expensive. However, it might be worth considering a scheme similar to CICA for the most deserving cases based upon funding from the Government, private sources and seized assets (which cannot be returned to the actual victims). This could also be used as an incentive to encourage reporting. The procedures for seizing assets would also have to become far more streamlined.

General issues

The assessment of the current infra-structure uncovered some general concerns for the provision of enhanced support to fraud victims.

The need for central co-ordination

The strategic aims of the NFA put the organisation in the best possible place to facilitate better services for fraud victims:

- Identifying and managing strategic gaps, risks and dependencies across the delivery programme;
- Taking the lead on the resolution of disputes relating to the delivery of the programme;
- Taking the lead on removing barriers to effective joint action;
- Identifying and removing duplication of effort across delivery bodies.

The plurality of bodies involved in taking reports, advising and helping fraud victims highlights the need for a degree of central oversight and co-ordination. A framework that brings all stakeholders together with a more streamlined steering group would do a great deal to enhance the support of victims. This group could:

- act as a forum to share best practice;
- identify common protocols and messages to be communicated;
- develop minimum standards;
- manage a central website hub;
- develop a branding that members can use that signifies 'safety' and enforce its use;
- Monitor trends.

Needs based assessment on report

Early findings from the interviews with victims and stakeholders suggest a wide variation in the needs of victims. This is common to all victims of crime, because, as individuals, our personal circumstances, support systems and capacity to cope with such events, all differ. The quote below from one victim of identity fraud captures this very well:

“... there are a lot of idiots like me around who feel they want to go round ruling their world and there are also people who will be crushed by something like this and I do think it is important to not to have a whole lot of, what I might call do-gooders, pestering me, trying to give me counselling and god knows what when it's the last thing I want. But on the other hand, it's very important that the people who need that sort of help, should get it. So there should be some way of assessing the victim's need. Now that could maybe be done by a tick box questionnaire or something like that, or a telephone conversation. But I do think at least people should be able to know what could be available.”

David, an identity fraud victim.

On reporting a fraud, a quick assessment could be undertaken asking them if they would be interested in certain services. Depending upon their responses, they could then be given appropriate documentation, access to websites and referral to services.

General issues

Implications for increased volume

The overwhelming view of those stakeholders interviewed was that the introduction of the National Fraud Reporting Centre would increase the number of frauds reported. It is difficult to determine what the actual increase will be. Nevertheless, increased reporting will create a number of possible strains on the infra-structure.

- Greater numbers of victims seeking preventative advice;
- Greater numbers of victims seeking information on their case;
- Greater numbers seeking the help of Victim Support;
- Increased expectations of restitution.

Most stakeholders felt that although much more information would be collected by the NFRC, and that better strategies for fraud prevention and investigation would result, individual victims would not notice any great improvement to what is achieved in their specific case. This implies that very careful planning will need to be undertaken to ensure: a) the system is not overloaded and that b) a huge victims' backlash does not occur against the structures in place.

Conclusion

Social, media and political pressure has gradually resulted in victims of crime receiving greater recognition within the criminal justice process. The subsequent introduction of policies and legislation has placed various responsibilities upon statutory, and some non-statutory agencies, to inform, consult and support victims and witnesses in order to increase the number of offenders brought to justice and to ultimately improve public confidence in the criminal justice system.

Whilst some barriers to achieving this for all victims still remain, this research has found that victims of fraud continue to remain on the periphery of these developments. Few agencies are able to provide fraud victims with the specialist advice and support that they require, despite the impact of such crimes often being perceived to be by the victim as devastating as that of personal violent crime. Victims of fraud suffer not only financially, but emotionally, psychologically and physically, the stress can cause victims to lose their homes, employment and personal relationships. This research has identified a number of gaps in policies, service provision and support, and has made a number of proposals as to how these can be addressed.

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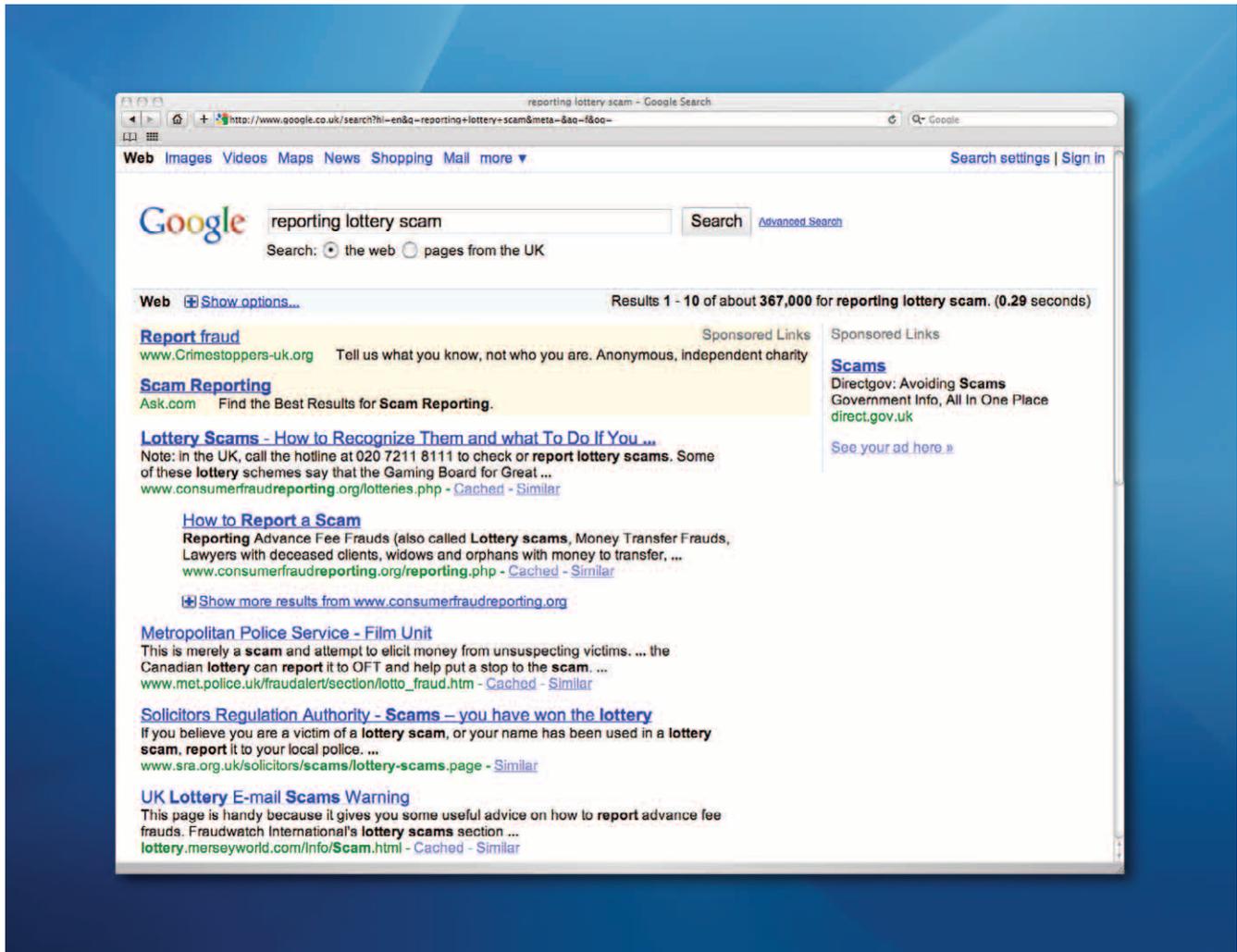
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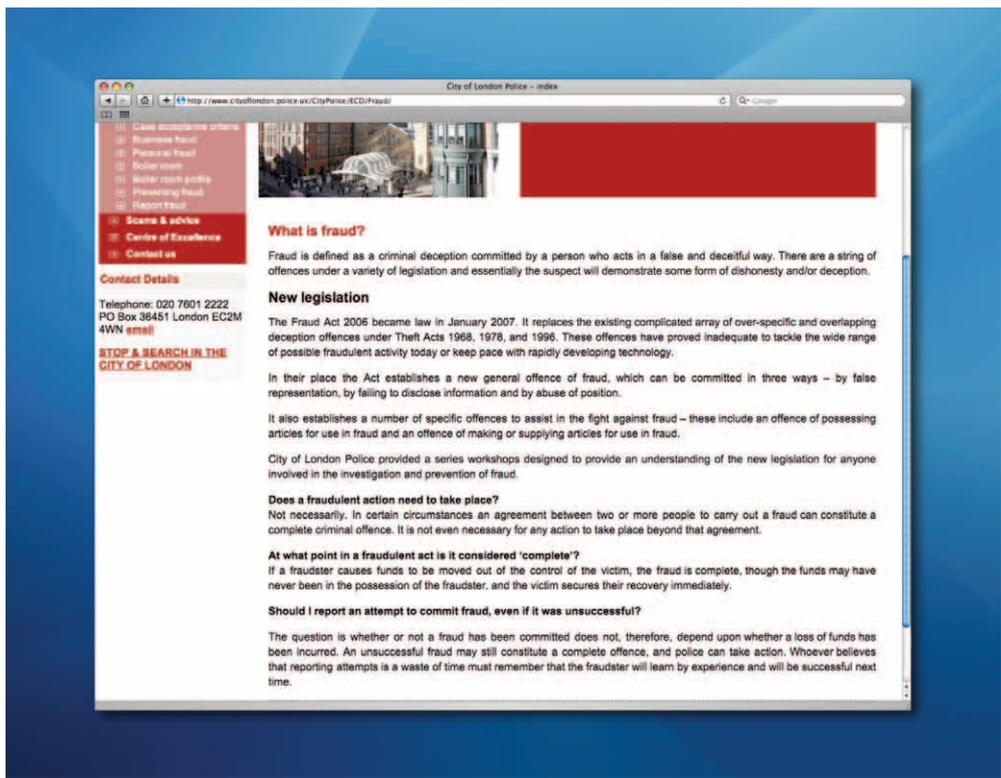
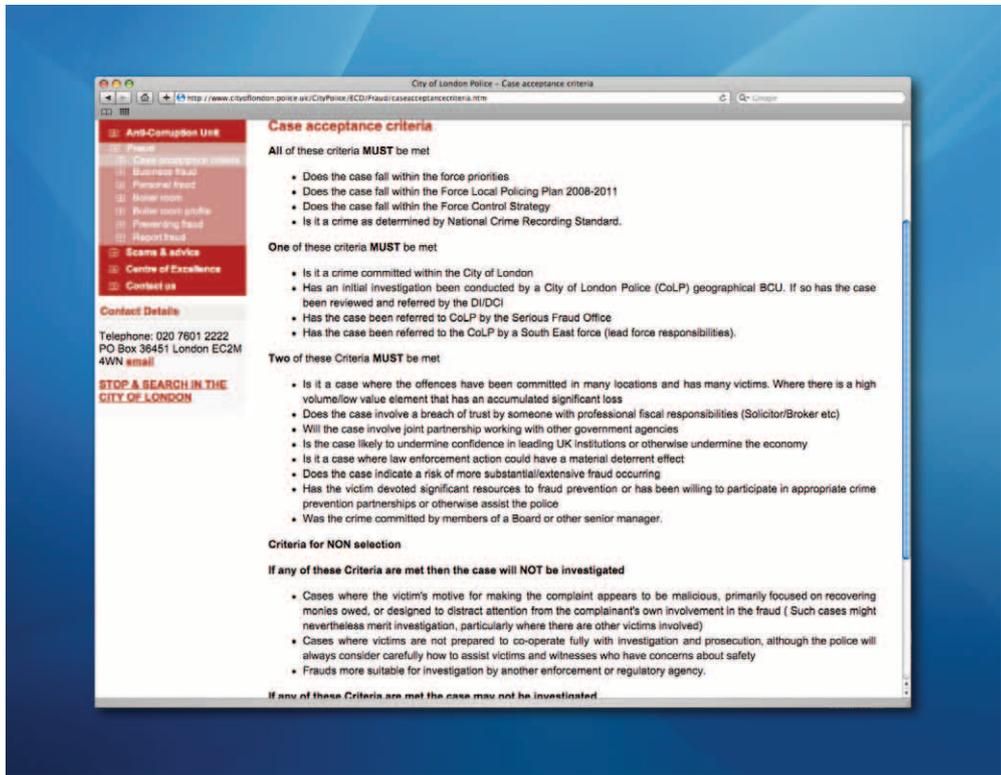
Appendices

Appendix 1. Google search for 'reporting lottery scam'



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Appendix 2. City of London Police website



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Appendix 3. Selected literature for victims

OFT Leaflet for Potential Victims

THE STING

OFFICE OF FAIR TRADING

Other things to look out for

- they ask you to send money straight away
- they give you a PO box number as their address
- they ask you not to tell anyone about the deal

How to recognise a scam
Is it too good to be true?

They'll ask you to:

- send money up front – an administration fee or tax, the list is endless but it's always a ruse to get you to give them money
- give them your bank details or other personal details
- ring a premium rate number (all UK premium rate numbers start with 090)
- buy something to get your prize

They will lie to you and give you what seem to be good reasons why you should do what they say. They will answer all your objections.

Don't send any money or give any personal details to anyone until you've checked them out and talked to a professional or family and friends. If they ask you to do any of these things they're trying to cover their tracks and get your money and it's likely to be a scam.

Stop, think and think again

Tell your friends and family. If you think you have been the victim of a scam, or you suspect a scam, call Consumer Direct for free, practical consumer advice 0800 04 09 09 www.consumerdirect.gov.uk

SCHEMING CRAFTY AGGRESSIVE MALICIOUS

DON'T LET THEM CON YOU

This leaflet is produced in association with Local Authority Trading Standards Services.

Under licence from the Standardisation Board to boost the scam awareness on 0800 389 3156

The information in this booklet is available in other formats.

Published by the Office of Fair Trading
Printed in the UK on at least 100% recycled paper
Product code OFT708
Edition 09/08
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Appendix 3. Selected literature for victims

Example of OFT preventative work using scammers' techniques



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Appendix 3. Selected literature for victims

Home Office leaflet

Who can help?

To get your credit file
Callcredit plc
 Consumer Services Team,
 PO Box 408, Leeds LS1 7WZ
 Phone: 0113 801 1434
 Website: www.callcredit.co.uk

Equifax plc
 PO Box 144, Bedford, BD1 9JG
 Phone: 0870 012 0613
 Website: www.equifax.co.uk

Experian Ltd
 PO Box 9008,
 Nottingham NG20 9WJ
 Phone: 0578 261 6212
 Website: www.experian.co.uk

Information about Identity Theft

AFACS - the UK payments association
 Nextel House, Triton Court
 14 Finsbury Square,
 London EC2A 1UG
 Phone: 020 7711 6218
 Website: www.afacs.org.uk

Bank Safe Centre
 Website:
 www.banksecureline.org.uk

British Bankers' Association
 Website: www.bba.org.uk

CardWatch
 E-mail: cardwatch@post.oxford.ac.uk
 Website: www.cardwatch.org.uk

CIFAS - The UK's Fraud Prevention Service
 Website: www.cifas.org.uk

CIFAS Protective Registration Service (provided by Equifax)
 PO Box 1151, Exmouth EX1 3UU
 Phone: 01392 017303
 E-mail: protective.registration@equifax.com

Financial Services Authority
 Phone: 0845 606 1234
 Helpline and textphone:
 0800 210 1116
 Website: www.fsa.gov.uk

Reporting the theft or loss of post and documents

Driver and Vehicle Licensing Agency
 Phone: 0870 240 0305
 Website: www.dvla.gov.uk

Royal Mail
 Phone: 08457 740 340
 Website: www.royalmail.com

UK Passport Service
 Phone: 0870 521 0410
 Website: www.passport.gov.uk

General fraud prevention

Crimestoppers
 Phone: 0800 595 111
 Website: www.crimestoppers-uk.org

Foreign and Commonwealth Office
 Phone: 0871 054 0790
 Website: www.fcdo.gov.uk

Fraud Redaction Website
 Website: www.fraudredaction.com

Home Office
 2 Marsham Street,
 London SW1P 4BJ
 Phone: 020 7038 4747
 Website: www.homeoffice.gov.uk

Don't become a victim

Home Office
www.identitytheft.org.uk

This leaflet provides advice on:

- what you can do to protect yourself against identity theft and fraud;
- what to do if it happens to you; and
- where to get further help.

What is identity theft?

Your identity and personal information are valuable. Criminals can find out your personal details and use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licences in your name. If your identity is stolen, you may have difficulty getting loans, credit cards or a mortgage until the matter is sorted out.

Things to look out for

You may become a victim of identity theft if:

- you have lost or had stolen important documents such as your passport or driving licence; or
- post expected from your bank has not arrived or you are receiving no post at all.

You may already be a victim of identity theft if:

- items have appeared on your bank or credit-card statements that you do not recognise;
- you applied for a state benefit, but are told that you are already claiming;
- you receive bills, invoices or receipts addressed to you for goods or services you haven't asked for;
- you have been refused a financial service, such as a credit card or a loan, despite having a good credit history;
- a mobile-phone contract has been set up in your name without your knowledge; or
- you have received letters from solicitors or debt collectors for debts that aren't yours.

How to protect yourself

Security tips

Regularly get a copy of your personal credit file (this costs as little as £2) from a credit reference agency to see if it includes any entries you do not recognise.

Royal Mail offers a redirect on service to help prevent identity fraud when you move house. Consider asking Royal Mail to redirect any post from your old address to your new one for at least a year. You will have to pay a charge for this service.

If you move house, also tell your bank, credit-card company and all other organisations that you deal with, as soon as possible. To check that your personal details are secure, get a copy of your credit file two to three months after moving.

Always be careful if other people have access to your post. Contact Royal Mail if you think your post is being stolen. Check whether a mail redirection order has been made in your name without your knowledge.

Credit and debit cards

Cancel any lost or stolen credit or debit cards immediately. Keep a note of the emergency numbers you should call.

Be careful to keep your personal information secure when using your card over the phone, on the internet or in shops by making sure that other people cannot overhear you or see your personal information.

Look after your personal documents

- Keep your personal documents in a safe place, preferably in a lockable drawer or cabinet at home. Consider storing valuable financial documents (such as share certificates) with your bank.
- If your passport or driving licence has been lost or stolen, contact immediately the organisation that issued it.
- Don't casually throw away documents such as bills, receipts, credit- or debit-card slips, bank statements or even unwanted post in your name. Destroy unwanted documents, preferably by using a shredder.
- Check statements as soon as they arrive. If any unfamiliar transactions are listed, contact the bank or company concerned immediately.

Password tips

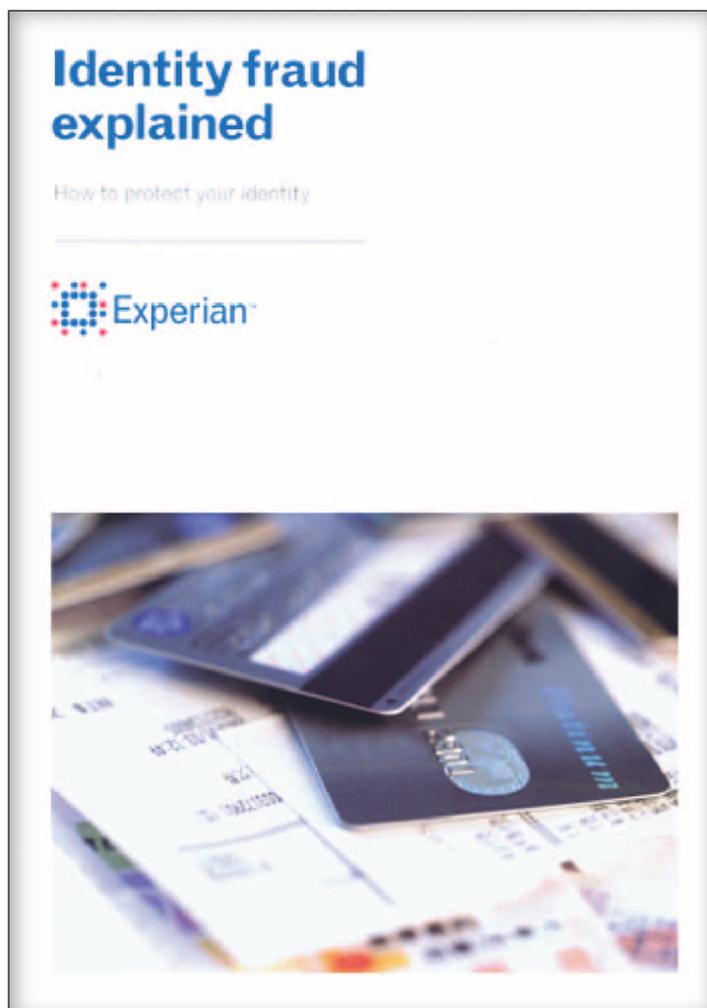
Never give personal or account details to anyone who contacts you unexpectedly. Be aware that a bank will never contact you to ask you for your personal identification number (PIN) or for a whole security number or password. Keep them secure.

Don't use the same password for more than one account and never use banking passwords on other websites. Using different passwords makes it harder for criminals to access your accounts. Avoid using your mother's maiden name or family dates of birth as passwords. Keep passwords safe and never record or store them in a way which leaves them open to theft, such as in your purse or wallet.

Appendices

Appendix 3. Selected literature for victims

Experian's Leaflet on ID Fraud



Appendices

Appendix 4. eBay

When things go wrong

We know that the great range of items and the chance to grab a bargain is what keeps people coming back to eBay and the reason why the site is so popular. But we also know that not every transaction goes as smoothly as it could, and that there are rare occasions when people feel that a crime has been committed.

eBay place trust and safety at the very top of its list of priorities and we employ an experienced and dedicated team who work closely with our customers to work through any problems they may have. In the vast majority of instances the assistance we can give is enough to resolve many issues and turn what might be bad experiences into positive ones and we recommend that anyone who feels that they may be a victim of a crime contacts us first.

If, afterwards, you feel that a crime has been committed, you are strongly encouraged to contact your local police to report the incident and ensure that you obtain a crime reference number. If the police choose to take the matter further, the investigating police officer should then contact eBay as soon as possible where we will do all that we can to provide as much information as possible and help with the investigation.

What really happened?

We are working hard to ensure a small minority of poor sellers are no longer allowed to trade on the site, and investing millions of pounds in making our marketplace the safest place to shop online. However, you may have had a transaction with a seller who is slow at sending an item or keeping in contact. In this instance, there are a number of ways to resolve your issue quickly before going to the police:

eBay Resolution Centre

<http://pages.ebay.co.uk/help/tp/using-dispute-console.html>

Items not received

<http://pages.ebay.co.uk/help/buy/item-not-received.html>

PayPal Buyer Protection

<http://pages.ebay.co.uk/safetycentre/buyerprotection.html>

Is it a crime?

When receiving allegations the police need to decide if a matter should be investigated as a crime or as a civil dispute. If the police feel that your case does not involve a criminal intent by the other party, it's possible that they may advise you to take civil action to recover your losses through a county (small claims) court. A police officer will be able to help you with this process and more information can be found here...

<http://www.hmcourts-service.gov.uk/infoabout/claims/index.htm>

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Appendix 4. eBay

How do I make a police report?

The simplest way of reporting a crime is to go to your local police station or to call the local police operator on a non-emergency number. In most cases your report can be taken by telephone and followed up later.

If you are not sure which police force to make a report to enter the first part of your post code here:

<file:///LHR-EFS-04/Group/Compdata/CrossFunctional/~%20LERM%20shared%20presentations/police%20stations.xls>

Some forces have an online crime reporting system and you may be able to find this on their website.

What evidence do I need?

When receiving an allegation of crime the police need some essential details such as the date and time of the offence and who are the victims and suspects. If you tried to contact the seller you may have even exchanged names and addresses through the 'contact member' process. These details will be useful to the police in trying to trace the other person and establish whether or not they have committed an offence.

If you have had email correspondence with the other person make sure that you don't delete them and print copies to provide to the police. If possible print any eBay or PayPal web pages which have information relating to your transaction.

A Magistrates Court statement form can be downloaded here:

<file:///LHR-EFS-04/Group/Compdata/CrossFunctional/~%20LERM%20shared%20presentations/WITNESS%20STATEMENT.doc>

and if you wish you can make a chronological record of events on a formal statement and provide that to the police. This is not strictly necessary but may help the police in the initial stages of the investigation although they may need you to repeat this process on their forms at a later stage.

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Appendix 4. eBay

What will happen next?

eBay strongly believes in working closely with the police and other government agencies to keep our community safe. We train hundreds of police and trading standards officers every year in how to assist victims of crime and we provide our support and services to them free of charge. If the police feel that an investigation is warranted they may come to us for evidence to support the investigation. We are committed to keeping eBay a safe place to shop and will ALWAYS assist in a criminal investigation and, in accordance with our privacy policies, will appropriately provide evidence to law enforcement and give evidence in court where necessary.

eBay strongly believes in working closely with the police and other government agencies to keep our community safe. We train hundreds of police and trading standards officers every year in how to use eBay to help with their investigations. If the police believe that further investigation is warranted they may come to us to seek evidence to support their case. We are committed to keeping eBay a safe and fun place to shop and will ALWAYS assist in a criminal investigation and, in accordance with our privacy policies, will appropriately provide evidence to law enforcement and give evidence in court where necessary.

Whenever contacting the police about your allegation be sure to have your crime reference number at hand as this will be the best way for them to check on the progress of your case. You may find it useful to ask to speak to someone on the 'crime desk' or in the CID office.

Will anyone be arrested?

If you are making an allegation of crime you should be prepared that no matter how good you think your case is the police may still choose not to continue with an investigation. A strong deciding factor is often whether or not the cost of an investigation is proportionate to the offence committed. This may mean that if the amount of financial loss is relatively low then a lengthy investigation is unlikely.

Will anyone be charged?

There are a number of other factors which the police will take into account. The Crown Prosecution Service have laid down a 'Threshold Test'

http://www.cps.gov.uk/victims_witnesses/threshold.html

which is used to determine whether or not a person will be charged with an offence and it's possible that this may have implications for the way in which the police continue with an allegation.

eBay provides information in accordance with data protection legislation. The following contact details are provided for use by the police, Trading Standards and other law enforcement agencies when sending requests for information.

law-enforcement@ebay.com

UK fax: +44 (0) 20 7153 0979

Irish fax: +353 (0) 1 6335974

FSB advice on fraud against small businesses

Top 10 tips

Ten things you should consider about fraud within your organisation but never do until it's too late.

1. Although it is difficult to be exact (even the police do not have exact figures) it is believed over 80% of fraud committed against business is committed by employees acting alone or in conjunction with external third parties.
2. Fraud risk management starts at the top. The board and senior management must be committed to introducing and maintaining anti-fraud policies. It is useful to identify a company champion at the highest level.
3. Fraud within the workplace should be everyone's concern. Part of the process is to ensure there is an anti-fraud culture within the organisation and that fraud is not tolerated or that staff or management turn a blind eye to breaking or bending the rules.
4. Have you identified the risk areas where you are vulnerable to fraud? These can range from a lack of adequate controls to no controls at all, poor management or supervision and the failure to implement adequate segregation of practices in key areas.
5. What have you done to remedy these weaknesses? Do you involve your workforce, and provide regular information and training?
6. Do you have a current IT policy and does your staff know what it is and when they can legitimately use the internet at work? Is this supervised?
7. Are your HR processes adequate? Do you actually know your employees? Do you ensure CV's are thoroughly checked and references taken up? Do you ensure your employees take at least two continuous week's holiday a year? Are you aware of any changes of circumstance/ unexplained rise in financial status / financial difficulties?
8. Do you have a whistle blowing policy?
9. Who are your suppliers? Do you check them out? Do they have connections with your employees?
10. Do you have a strategy in place should you identify you are being defrauded? Who is going to deal with it initially? How do you preserve evidence? Are you going to report the matter to the police or deal with it internally? Do you need a media strategy?

Appendices

Appendix 5. List of organisations interviewed

ACPO (Supt Ewan Wilson)

APACS (The UK Payments Association)

A financial institution

CIFAS

Citizens Advice Bureau

City of London Police (Detective Inspector Perry Stokes)
(Inspector Amanda Lowe)

CPS

eBay

Equifax

Experian

FSB

FSA

Fraud Advisory Panel

Home Office

Metropolitan Police

OFT

Prudential

SFO

SOCA

Trading Standards (Kent)

Victim Support



**National Fraud
Authority**

National Fraud Authority
PO Box 64170
London WC1A 9BP

www.attorneygeneral.gov.uk
T 020 3356 1000