

# FIGHTING FRAUD TOGETHER - PROGRAMME OF ACTIVITY

**Key to objectives**

- AWARENESS:** We will prevent more fraud by achieving a step change in awareness of fraud among the general public and organisations in the private, public and voluntary sectors and in their ability to protect safeguard themselves.
- PREVENTION:** We will prevent more fraud through stronger systems and controls in our businesses and public and voluntary services.
- ENFORCEMENT:** We will be tougher on fraudsters by disrupting and punishing them more efficiently and effectively.

Objectives Supported	What and How?	Lead	Who? Supported by	Specific Outputs	Governance	Published in
<b>CROSS-CUTTING INITIATIVES</b>						
<b>1</b>	Build fraud awareness and self-protective campaigns for individuals, businesses and civil society organisations using segmentation analysis for effective targeting of messages.	NFA	BIS BCC BRC Cabinet Office Office for Civil Society CFDG Charity Commission FSB Industry sponsors NCVO NFA Regional Fraud Forums	<b>By Q2 2012/13</b> segmentation research for small businesses completed. Integration into awareness raising and alerting activities. <b>By Q3 2012/13</b> specific requirements of civil society organisations identified and integrated in awareness raising and alerting activities.	FFT	FFT & Organised Crime Strategy
<b>2</b>	Develop a more effective alert system sharing fresh fraud threat intelligence across the public sector, private sector and individuals.	NFA & CoLP/NFIB	Counter Fraud Community	<b>TBC</b>	ECCB	FFT & Organised Crime Strategy
<b>3</b>	Improved arrangements for sensitive threat information exchange on fraud (including cyber-enabled fraud) between the public and private sectors. Through the identification of existing, planned and required routes, ensuring the right information is getting to the right people at the right time.	CoLP/NFIB	BRC Cabinet Office CESG CPNI CSOC IFB/Insurance Industry MPS NFA SIA SOCA TUFF UK Payments Other industry bodies	<b>By Q1 2012/13</b> a scoping exercise to be completed on current arrangements, informed by the development of the 'cyber hub' and recommendations for new information exchange requirements. <b>By Q3 2012/13</b> action plans in place to meet any new requirements for data exchange. <b>Ongoing</b> Departmental Alert Systems Coordinators being trained by City of London Police. Further Pilot to be undertaken once ASCs are fully trained.	ECCB	FFT
<b>4</b>	Develop the most comprehensive analysis yet of the scale of fraud losses in the UK to share with the wider counter fraud community. Publishing a new Annual Fraud Indicator in 2012. This will include a new analysis of the organised crime threat and fresh, in-depth measurements for specific fraud types including mass marketing, corporate, insider, payroll and recruitment, procurement and grant awards; together with more detailed analysis of new sectors.	NFA	Counter Fraud Community	<b>By Q4 2011/12</b> Annual Fraud Indicator 2012 to be published. <b>By Q1 2012/13</b> Review effectiveness and usefulness of Annual Fraud Indicator. <b>By Q4 2012/13</b> (Subject to above) Annual Fraud Indicator 2013 to be published.	FFT	NFA Business Plan 2011/12
<b>5</b>	Raising awareness of fraud issues among industry sectors which have previously not prioritised counter fraud activity.	NFA	BIS Industry bodies (to be identified)	<b>By Q4 2011/12</b> identification and prioritisation of candidate industry sectors. <b>By Q4 2012/13</b> An industry sector which previously allocated low priority to fraud has in place a new fraud initiative.	FFT	FFT
<b>6</b>	Develop proposals on the establishment of a joint strategic threat assessment function. Regular assessed intelligence products to Ministers, senior officials and senior representatives. Informing the work of the ECCB and future development of FFT.	NFA	CoLP/NFIB DWP FSA HMRC Industry secondees MPS OFT SIA SOCA UK Payments	<b>By Q4 2011/12</b> a paper defining and recommending solutions to meet the requirements of the counter fraud community - in particular addressing any policy issues on private sector involvement in intelligence assessment work. Consideration of fit with Home Office-led Joint Serious & Organised Crime Threat Assessment Centre.	FFT/ECCB	FFT
<b>7</b>	Promoting better awareness of initiatives among the counter fraud community. Through the publication of a detailed and up-to-date Compendium of Activity.	NFA	Counter Fraud Community	<b>By Q3 2011/12</b> publication of 'Restricted' Compendium of Activity.	FFT	FFT
<b>8</b>	Continuing to develop a joined-up and one stop shop approach to intelligence building and dissemination through the National Fraud Intelligence Bureau. This includes private sector information exchange, improved organised crime group mapping, financially motivated cyber crime intelligence and the sharing of fraud intelligence on public sector fraud.	CoLP	Cabinet Office DWP HMRC Local Authorities Home Office NFA OCPB Public Sector Departments SOCA/OCCC	<b>By Q3 2011/12</b> NFIB will start to receive reports of financially motivated cyber crime from Action Fraud. <b>By 2013</b> NFIB will receive and be responsible for dissemination of all police reports of fraud.	ECCB	FFT
<b>9</b>	Publish common guidelines for handling fraud information within and across industry sectors to maximise the benefits of existing information sharing arrangements and to encourage greater sharing. 'Non-binding' guidelines will be developed to focus on information sharing and fraud data handling, translating existing Information Commissioner's Office guidance into an industry-oriented guide.	UK Payments (for financial sector); Other industry bodies as identified	BBA NFA Other industry bodies	<b>By Q3 2012/13</b> UK Payments will produce industry guidance for the financial sector. Other industry guidance produced as requirements identified.	FFT	FFT
<b>10</b>	Develop preventative fraud intelligence architecture to be used for real time fraud prevention checks by all sectors.	NFA	CoLP Industry information hubs Information Sharing Taskforce MPS OCCC SFO	<b>By Q4 2011/12</b> work plan for ECCB established.	FFT	FFT
<b>11</b>	Strengthen systems and controls to limit the risk of Government issued identity documents being exploited for criminal purposes. Projects include reducing the harm caused by legally purchasing other individuals birth certificates; data sharing of recovered false identity documents and supporting victims of identity related crimes.	Home Office	Cabinet Office DIT DVLA DWP GRO Home Office HMRC IPS UKBA	<b>By Q3 2011/12</b> working group established to develop approach for sharing false identity data with public and private sector	ID Crime Strategic Implementation Board	ID Crime Action Plan
<b>12</b>	Strengthen insurance process for main government documents used to establish ID and facilitate online identity verification checks against government databases to support online service delivery.	NFA	Cabinet Office DIT DVLA DWP GRO Home Office HMRC IPS UKBA	<b>By Q3 2011/12</b>	ID Crime Strategic Implementation Board	ID Crime Action Plan
<b>13</b>	Build and deploy one stop shop reporting for fraud and cyber crime and use processed results for prevention, disruption and enforcement.	NFA	ACPO CoLP Home Office MPS SOCA	<b>By Q3 2011/12</b> Action Fraud will start to take reports of financially motivated cyber crime. <b>By Q3 2012/13</b> Action Fraud will be able to take all police reports of fraud.	Action Fraud / NFIB Management Board Home Office Cyber Crime Programme Board (TBC)	Cyber Security Strategy

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Objectives Supported	What and How?	Who?		Specific Outputs	Governance	Published in
		Lead	Supported by			
14	A more sophisticated and holistic approach to tackling fraud enablers. Comprehensive mapping of enablers conducted to identify key enablers in fraud offending. These assessments will be consolidated to provide an assessment of cross-cutting enablers and prioritised plans to reduce their role in fraud offending.	SOCA	CoLP/NFIB BRC MPS NFA SFO UK Payments Other industry bodies	<b>By Q1 2012/13</b> the mapping of relevant fraud types across industry sectors will have been completed. <b>By Q2 2012/13</b> proposals on prioritisation and plans of activity will be presented for approval. A decision will then be made as to who will lead the individual plans of action.	OC Fraud Threat Reduction Board - for organised crime enablers. FFT - for other enablers.	FFT & supporting Organised Crime Strategy
15	Develop the Economic Crime Coordination Board within the National Crime Agency to provide a coherent joined up response to economic crime (fraud, bribery & corruption) with balance between prevention, disruption and enforcement.	Home Office	NFA SOCA CoLP SFO DWP ACPO AGO MPS FSA HMRC CPS OFT	<b>By Q3 2011/12</b> Economic Crime Coordination Board established.	NCA Programme Board / ECCB	NCA Plan
16	Spread best practice to encourage greater use of prevention and disruption approaches by law enforcement.	CoLP	MPS	<b>By Q4 2011/12</b> publication of high-level prevention and disruption framework; <b>By Q1 2012/13</b> publication of detailed operational guidance for law enforcement (police, local authorities, public sector and private sector).	FFT	Organised Crime Strategy
17	Review of engagement on international issues. Recommendations on improving engagement with international bodies on fraud issues.	SOCA	CoLP	Home Office	TBC	OC Fraud Threat Reduction Board FFT
18	Enhancement of the local and regional police response to fraud. Develop proposals to meet the challenge of declining specialist economic crime resources in local forces.	CoLP	ACPO SFO	TBC	ACPO Council	FFT
19	The Ministry of Justice will develop proposals to modernise and reform the criminal justice system. Includes development of new and enhanced powers to tackle economic crime.	MoJ	AGO SFO	TBC	TBC	TBC
20	Build land banking awareness, self protection campaigns for consumers and increase the intelligence sharing across law enforcement, regulatory bodies and private industry.	FSA	AGO BIS / Insolvency Service CoLP CPS FIN-NET Land Registry NFA SFO SRA	Ongoing – disruption, asset freeze and closure of these firms. <b>By Q2 2012/13</b> Measurable benefits from the work streams identified by owners and by FSA.	FSA	FSA Enforcement notices FSA External press releases FSA consumer guidance videos
21	Expand the use of civil justice approaches for fraud cases where a criminal justice outcome is not sought.	Fraud Advisory Panel	ABI / IFB BBA BCC BRC CoLP DWP FSB HMRC Insolvency Service Judiciary MoJ MPS NFA Professional services firms R3 SOCA	<b>By Q2 2012/13</b> a report to be completed on the key challenges in the civil justice process. Specifically drawing out recommendations on how it can better meet the needs of individual and business victims of fraud. Contributing to review as outlined in the Organised Crime Strategy. <b>By Q4 2012/13</b> proposals will be developed to initiate a test process on a referral mechanism. <b>By Q2 2013/14</b> following the outcome of the test process, proposals will be developed on a formal process to refer cases out to civil litigators. Approval from Ministers and law enforcement partners will be sought before this process is formally fed cases via official reporting channels.	FFT	FFT

## SECTOR-SPECIFIC INITIATIVES

### Public Sector

22	Establish the Integrated Risk and Intelligence Service (IRIS) which will provide a centre of analytical excellence around fraud and error. This will provide a comprehensive approach to the prevention of fraud and error in our benefit system - rather than a predominantly detective based response.	DWP			TBC	TBC	TBC
23	Creation of the Single Fraud Investigation Service as an investigative force of 3,000 welfare fraud investigators, including expertise from DWP, HMRC and local authorities.	DWP HMRC	Local Authorities		<b>By 2013</b> Single Fraud Investigation Service established.	DWP/HMRC	DWP/HMRC Fraud & Error Strategy
24	Establish a system of peer review that brings together a panel of experts from across relevant departments/agencies/private sector organisations to provide robust and independent view of the fraud risk for current business, systems in development and proposals for new systems and processes.	Cabinet Office	NFA Sector Depts.	Public	<b>TBC</b> Currently working with Major Projects Authority on set up, administration and pilots for independent panel.	COTF	COCFTF Report
25	Ensure that robust counter-fraud protocols are designed into the online delivery of public services. NFA working closely with CO ID Assurance Programme to design fraud risk out of online services.	Cabinet Office	NFA Sector Depts.	Public	<b>TBC</b> Proposals for designing fraud risk from online services.	COCFTF	COCFTF Report
26	Develop culture in the public sector of zero tolerance to fraud and make relevant online materials available for use by Departments building on private sector experience.	Cabinet Office	NFA Sector Depts.	Public	<b>Ongoing</b> identification of what already exists and conducting gap analysis. <b>By Q3 2011/12</b> online materials to be developed.	COCFTF	COCFTF Report
27	Deploy the National Fraud Initiative more widely as a near real-time tool to enable data matching between departments, and between central and local government. Part of the intelligence sharing architecture work. NFA currently working with Audit Commission to explore options for transferral of NFI once Audit Commission is abolished.	Cabinet Office	NFA Sector Depts.	Public	TBC	COCFTF	COCFTF Report
28	Deliver a cross-Government programme to raise awareness of fraud. Online materials will be developed for counter-fraud champions to tailor and implement in their own departments.	Cabinet Office	NFA Sector Depts.	Public	<b>Ongoing</b> identification of what already exists and conducting gap analysis. <b>By Q3 2011/12</b> online materials to be developed.	COCFTF	COCFTF Report

### Insurance

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29	Insurance Fraud Bureau - collation, analysis and sharing of claim fraud information across the industry and with law enforcement.	Insurance Industry (ABI)	NFIB	TBC	IFB/ABI	IFB Annual Report
30	Insurance Fraud Register - to collate and share information within the industry about people who have committed fraud against insurers.	IFB	ABI	TBC	IFB	TBC
31	Industry-funded police unit - a dedicated, specialised police unit to investigate insurance fraud, bring offenders to justice, deter offending and help the industry prevent fraud.	CoLP / ABI	IFB Insurance Companies NFA	By Q4 2011/12 unit will be operational.	ABI	CoLP Press release
32	Information sharing with DVLA to check licence endorsements against insurance applications.	IFB	DVLA	TBC	IFB	TBC
33	Information sharing with DWP to check NINOs.	IFB	DWP	TBC	IFB	TBC
34	Proposal to participate in wider customer messaging to deter fraud.	IFB	Individual Insurance Companies (TBC)	TBC	TBC	TBC
<b>Charity</b>						
35	Reduce losses attributable to fraud across the charity sector by raising awareness of risk and sharing data.	Charity Commission NCVO CFDG NFA	ACEVO, Charities, FAP, Office for Civil Society, Professional Fundraisers Standards Board, ACF, HMRC, NAO, ICAEW, Audit Commission, London Funders, Police, ACRE, Small Charities Coalition	By Q1 2012/13 Creation of improved fraud reporting system. Increased data sharing on insider fraud. Independent reviews. Development and dissemination of best practice.	FFT	Organised Crime Strategy
<b>Telecoms</b>						
36	Data exchange exercise with the UK Payments Industry.	CCSG	TUFF UK Payments	A proposal to develop data exchange mechanisms is being explored between UK Payments and members of the CCSG.	CCSG	FFT
37	Enhancement and Exploitation of Intelligence. Pilot project to establish the value of intelligence enhancement of telecommunications data with that of other contributors outside the telecommunications industry. This has been conducted in conjunction with the NFIB.	CCSG	CoLP NFA TUFF	Extension of project for a further 12 month period so as to be able to build upon and extend the data matching process including the development of operational packages which can be exploited by law enforcement agencies.	CCSG	FFT?
38	Establishment of a cross industry group to examine and develop messages to the public that will increase their awareness of the threats and risks associated with the operation of mobile devices including the use of these as a gateway to financial functions such as banking and contactless payments. The group are tasked with developing strong security messages that are industry neutral that can then be communicated to consumers.	CCSG	TUFF	TBC	CCSG	FFT?
39	Establishment of a sub group on the protection of customer data. Examination of best practice in this area so as to be able to develop the necessary standards for the protection of personal customer data and communicate these out to the wider community in the form of codes of practice.	CCSG	TUFF	TBC	CCSG	FFT?
<b>Retail</b>						
40	Improving law enforcement communication. Between law enforcement and retailers so that each is clear about the evidence that is needed to support a successful investigation and to reduce duplication of effort.	BRC	TBC	Ongoing	BRC	Future Online Security report 12/2010
41	Make use of intelligence. Progressing recommendation that the NFIB should work with third party screening companies to enable more effective use of intelligence.	BRC	TBC	Ongoing	BRC	Future Online Security report 12/2010
42	Undertake a national threat assessment. In preparation for the introduction of locally elected commissioners, the assessment would need to identify clearly the impact that online offences have on customers.	BRC	CoLP Home Office NFA SOCA	By Q3 2011/12 contributing to the Home Office-led UK Threat Assessment of Organised Crime.	BRC	Future Online Security report 12/2010 and Home Office Business Plan
<b>Financial Sector</b>						
43	Delivery of Targeted Advice to Consumers Regarding Protecting Personal data from Criminals Campaign to focus on vulnerable groups socially engineered by criminal gangs.	UK Payments	Telcos, NFA	Q4 2011 Campaign to raise awareness amongst consumers of the risks of giving personal data over the telephone and through other channels	UK Payments	Financial Fraud Action UK Education & Awareness Programme Plan
44	Engage with LOCOG and Operation Podium to Develop Plan for Fraud Prevention Advice for Consumers and Retailers for the 2012 Olympics.	UK Payments	LOCOG, Podium, DCPCU, BBA, SOCA Others TBC	Ongoing till Q2 2012 Key messages and advice for visitors to the games and retailers in the surrounding areas.	UK Payments	Financial Fraud Action UK Education & Awareness Programme Plan
45	Delivery of Shopping Online Advice to Cardholders.	UK Payments	TBC	Q4 2011 Be Card Smart Online campaign in run up to Xmas through engagement with key stakeholders (e.g. retail trade bodies, consumer groups, retailers etc) to encourage them to use existing collateral and share the key messages with consumers	UK Payments	Financial Fraud Action UK Education & Awareness Programme Plan
46	Engaging with Law Enforcement and relevant Industry Sectors to establish data sharing opportunities.	UK Payments Financial Fraud Bureau	NFIB, Telcos, Royal Mail Group	Ongoing Establishment of Proof of Concepts to establish business case for regular data exchanges	UK Payments	Financial Fraud Action UK Data Sharing and Intelligence Programme Plan
47	Engaging with Law Enforcement and relevant Industry Sectors to share information to close Intelligence gaps.	UK Payments Financial Fraud Bureau	NFIB, DCPCU, SOCA, Op Podium, Op Sterling, Royal Mail Group, Telcos	Ongoing Alerts, Threat Assessments, Intelligence Assessments	UK Payments	Financial Fraud Action UK Data Sharing and Intelligence Programme Plan
48	Report on the key international economic crime threats to the UK financial services sector. This will help inform HMG consideration of prioritisation of international engagement/resources.	BBA	UK Payments	Q1 2012 1st report and recommendations.	BBA	BBA Financial Crime Advisory Panel
49	BBA to establish and manage a system for intelligence and information sharing between member banks on the criminal abuse of commercial property lending processes. Quarterly meetings to discuss cases, trends, typologies and regulatory, legal and policy matters.	BBA	TBC	By end Sept 2011 terms of reference to be agreed. System online thereafter.	BBA Financial Crime Advisory Panel	BBA Financial Crime Advisory Panel
50	Strengthened dialogue between police and banking sector on tackling fraud and other economic crimes. To support the most effective targeting of resources to prevent, disrupt and investigate fraud.	BBA	UK Payments City of London Police	Q4 2011 Mechanisms for dialogue scoped and agreed and then ongoing	BBA	BBA Financial Crime Advisory Panel

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**Key to abbreviations**

ABI	Association of British Insurers
ACEVO	Association of Chief Executives of Voluntary Organisations
ACPO	Association of Chief Police Officers
BBA	British Bankers' Association
BCC	British Chambers of Commerce
BIS	Department for Business, Innovation and Skills
BRC	British Retail Consortium
CCSG	Communications Crime Strategy Group
CFDG	Charity Finance Directors' Group
CESG	The UK Government national technical authority for Information Assurance
CoLP	City of London Police
COTF	Cabinet Office Taskforce
CPNI	Centre for the Protection of National Infrastructure
CSOC	Cyber Security Operations Centre
DCPCU	Dedicated Cheque and Plastic Crime Unit
DfT	Department for Transport
DVLA	Driver and Vehicle Licensing Agency
DWP	Department for Work & Pensions
ECCB	Economic Crime Coordination Board
FAP	Fraud Advisory Panel
FIN-NET	European Financial Dispute Resolution Network
FSA	Financial Services Authority
FSB	Federation of Small Businesses
GRO	General Register Office
HMRC	HM Revenue & Customs
IFB	Insurance Fraud Bureau
IPS	Identity & Passport Service
LOCORG	London Organising Committee of the Olympic and Paralympic Games
MPS	Metropolitan Police Service
NCVO	National Council for Voluntary Organisations
NFA	National Fraud Authority
NFIB	National Fraud Intelligence Bureau
OCCC	Organised Crime Coordination Centre
OCPB	Organised Crime Partnership Board
OC TRB	Organised Crime Threat Reduction Board
OFT	Office of Fair Trading
R3	Association of Business Recovery Professionals
SIA	Security & Intelligence Agencies
SFO	Serious Fraud Office
SOCA	Serious Organised Crime Agency
TUFF	Telecommunications UK Fraud Forum