

PROGRAMME OF ACTIVITY - FIGHTING FRAUD TOGETHER

Strategic 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 and 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.

| Strategic Objectives | Project Specification | Lead Agency | Supported By | Output Update | Governance | Published in |
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| CROSS-CUTTING INITIATIVES | | | | | | |
| 1 | Build fraud awareness and self-protective campaigns for individuals, businesses and civil society organisations using segmentation analysis for effective targeting of messages. | National Fraud Authority (NFA). | Chambers of Commerce (BCC), The Department for Business Innovation and Skills (BIS), British Retail Consortium (BRC), Cabinet Office, Charities Finance Directors Group (CFDG), Charity Commission (CC), Federation of Small Businesses (FSB), Industry sponsors, National Council for Voluntary Organisations (NCVO), Regional Fraud Forums. | Individuals: Delivered first cross sector funded campaign targeting two segments who are most vulnerable to ID theft, enabling them to self protect - The Devils in your Details campaign. This was launched on the 14th March 2012 and completed at the end of April 2012. Update: 410,000 YouTube hits in total (234,735 for online video and 175,764 for phone video), 175,000 Facebook views and approx 40% average increase on unique visitors to the Action Fraud website - full campaign evaluation document currently being prepared (June 2012). Devils in Your Details link: www.actionfraud.police.uk/the-devils-in-your-details . 2 further proposals have been sent out for consultation with key stakeholders to develop Segmentations 2, 3b, 4, and 6 campaigns. First concepts due August 2012. First Fraud Prevention Awareness Steering Group met in May 2012 and will meet quarterly thereafter. Businesses: Segmentation research for small businesses completed, with six distinct segments identified. Awareness raising and alerting activity has begun. Civil Society: Specific requirements of civil society organisations identified and integrated in awareness raising and alerting activities. | Economic Crime Prevention Group (ECPG), Financial Fraud Action UK (FFAUK). | Fighting Fraud Together (FFT) and Organised Crime Strategy, Financial Fraud Action UK Education & Awareness Programme Plan. |
| 2 | Develop a more effective alert system sharing fresh fraud threat intelligence across the public sector, private sector and individuals. | National Fraud Authority (NFA) & City of London Police (CoLP) National Fraud Intelligence Bureau (NFIB). | Counter Fraud Community. | Objective: The National Fraud Intelligence Bureau (NFIB) through the use of the Action Fraud central fraud reporting system and other intelligence streams compiles alerts for law enforcement agencies, industry partners and members of the public to inform them of emerging crime and intelligence trends. The alerts are disseminated via the most appropriate media in order to reach the correct audience. The NFIB works with industry bodies / associations to ensure that the relevant products are disseminated where appropriate through their established networks using modern technology. The NFIB welcomes feedback in relation to all its products in order to evaluate and make continuous improvement. | Economic Crime Coordination Board (ECCB). | Fighting Fraud Together (FFT) and Organised Crime Strategy. |
| 3 | Improved arrangements for sensitive threat information exchanges 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. | City of London Police (CoLP) National Fraud Intelligence Bureau (NFIB). | British Retail Consortium (BRC), Cabinet Office, The National Technical Authority for Information Assurance (CESG), Centre for the Protection of National Infrastructure (CPNI), Cyber Security Operations Centre (CSOC), Insurance Fraud Bureau (IFB) / Insurance Industry, Metropolitan Police Service (MPS), National Fraud Authority (NFA), Security and Intelligence Agencies (SIA), Serious Organised Crime Agency (SOCA), Telecommunications UK Fraud Forum (TUUF), Financial Fraud Action UK (FFAUK), Other industry bodies. | By Q1 2012/13, a scoping exercise to be completed on current arrangements, informed by the development of the 'cyber hub' and recommendations for new information exchange requirements. By Q3 2012/13, action plans in place to meet any new requirements for data exchange. Update: Departmental Alert Systems Coordinators (ASCs) being trained by City of London Police (CoLP). Further Pilot to be undertaken once ASCs are fully trained. | Economic Crime Coordination Board (ECCB). | Fighting Fraud Together (FFT). |
| 4 | Develop the most comprehensive analysis yet of the scale of fraud losses in the UK to share with the wider counter fraud community. We will strengthen the quality of fraud measurement in the next Annual Fraud Indicator (AFI) which will be published in the fourth quarter of 2012/13 so that we have an even more robust measure of the scale and breakdown of fraud losses. The AFI will be improved in the following ways: 1) There will be improved confidence levels in the fraud estimates across different sectors; 2) Gaps in our estimates of fraud losses will be reduced; and 3) Where we have reliable measures of loss affecting particular sectors, we will begin to track changes in fraud loss levels. | National Fraud Authority (NFA). | Counter Fraud Community. | By end Q1 2012/13, Review effectiveness and usefulness of Annual Fraud Indicator (AFI) 2012. As a result, produce a plan for improvement of the AFI 2013. By end Q2 2012/13, Research methodologies been agreed and progressing. By end Q3 2012/13, Data collected, analysis done, and estimates calculated. By end Q4 2012/13, AFI 2013 to be published. | Economic Crime Prevention Group (ECPG). | National Fraud Authority (NFA) Business Plan 2012/13. |
| 5 | Raising awareness of fraud issues among industry sectors which have previously not prioritised counter fraud activity. | National Fraud Authority (NFA). | The Department for Business, Innovation and Skills (BIS), Industry bodies (to be identified). | By Q4 2011/12, The identification and prioritisation of candidate industry sectors has occurred. Sectors have been identified and prioritised using the Annual Fraud Indicator (AFI) vulnerability and benefit of sector contributing to / participating in wider Fighting Fraud Together (FFT) initiatives eg. intelligence sharing, consumer awareness raising etc as the key criteria. Prioritisation occurred in April as the AFI was only published at the end of March 2012. By Q4 2012/13, An industry sector which previously allocated low priority to fraud has in place a new fraud initiative. This is likely to be the retail industry joining together to share known intelligence on business crime, including fraud. A pilot with 20-25 major retailers is being planned now. | Economic Crime Prevention Group (ECPG). | Fighting Fraud Together (FFT). |
| 6 | 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 Economic Crime Coordination Board, intelligence flows between its delivery sub-groups and the future development of Fighting Fraud Together (FFT). | National Fraud Authority (NFA). | City of London Police (CoLP) National Fraud Intelligence Bureau (NFIB), Department for Work and Pensions (DWP), Financial Services Authority (FSA), Her Majesty's Revenue and Customs (HMRC), Industry seconded, Metropolitan Police Service (MPS), Office of Fair Trading (OFT), Security and Intelligence Agencies (SIA), Serious Organised Crime Agency (SOCA), Financial Fraud Action UK (FFAUK). | By Q2 2012/13, 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 it with Home Office-led Joint Serious & Organised Crime Threat Assessment Centre. In addition, the Economic Crime Coordination Board (ECCB) have been tasked with producing a draft control strategy for economic crime. | Economic Crime Prevention Group (ECPG) and Economic Crime Coordination Board (ECCB). | Fighting Fraud Together (FFT). |
| 7 | Promoting better awareness of initiatives among the counter fraud community. Through the publication of a detailed and up-to-date Compendium of Activity. | National Fraud Authority (NFA). | Counter Fraud Community. | Restricted compendium of best practice on hold until resources become available in the National Fraud Authority (NFA). Wider best practice Economic Crime Coordination Board (ECCB) product being taken forward through compendium outlining different fraud types and prevention and disruption approach (as agreed at the last ECCB on 16.05.12). | Economic Crime Prevention Group (ECPG). | Fighting Fraud Together (FFT). |
| 8 | Continuing to develop a joined-up and one stop shop approach to intelligence building and dissemination through the National Fraud Intelligence Bureau (NFIB). 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. | City of London Police (CoLP). | Cabinet Office, Department for Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC), Local Authorities, Home Office, National Fraud Authority (NFA), Organised Crime Partnership Board (OCPB), Public Sector Departments, Serious Organised Crime Agency (SOCA). | By Q3 2011/12, The National Fraud Intelligence Bureau (NFIB) will start to receive reports of financially motivated cyber crime from Action Fraud. This part of the project has been delivered. By 2013, NFIB will receive and be responsible for dissemination of all police reports of fraud. | Economic Crime Prevention Board (ECCB). | Fighting Fraud Together (FFT). |
| 9 | 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. | Financial Fraud Action UK (FFAUK) and other industry bodies as identified. | British Bankers Association (BBA), National Fraud Authority (NFA), Other industry bodies. | By Q3 2012/13, Financial Fraud Action UK (FFAUK) will produce industry guidance for the financial sector. Other industry guidance produced as requirements identified. | Economic Crime Prevention Group (ECPG). | Fighting Fraud Together (FFT). |
| 10 | Develop preventative fraud intelligence architecture to be used for real time fraud prevention checks by all sectors. | National Fraud Authority (NFA). | City of London Police (CoLP), Cabinet Office, Industry information hubs, Information Sharing Taskforce, Metropolitan Police Service (MPS), Organised Crime Coordination Centre (OCCC), Serious Fraud Office (SFO). | In collaboration with the Cabinet Office, a paper developing the aims of the counter fraud checking service, its role in fraud information-sharing, expected benefits, risks and delivery options has been presented to, and discussed with public and private sector stakeholders. The complete Strategic Outline Business Case will be put to the Fraud, Error and Debt Taskforce for approval in September 2012. | Economic Crime Prevention Group (ECPG). | Fighting Fraud Together (FFT). |
| 11 | Identity Security. | Home Office. | Cabinet Office, Department for Transport (DfT), Driver and Vehicle Licensing Agency (DVLA), Department for Work and Pensions (DWP), General Register Office (GRO), Home Office, Her Majesty's Revenue and Customs (HMRC), Identity and Passport Service (IPS), United Kingdom Border Agency (UKBA). | Working across government to develop the capacity to share false identity data and to make as secure as possible the processes for issuing documents which could be used to assert identity. | ID Crime Strategic Implementation Board. | ID Crime Action Plan. |
| 12 | Build and deploy one stop shop reporting for fraud and cyber crime and use processed results for prevention, disruption and enforcement. | National Fraud Authority (NFA). | Association of Chief Police Officers (ACPO), City of London Police (CoLP), Home Office, Metropolitan Police Service (MPS), Serious Organised Crime Agency (SOCA). | By Q3 2011/12, Action Fraud will start to take reports of financially motivated cyber crime. By Q3 2012/13, Action Fraud will be able to take all police reports of fraud. For further details please see the Action Fraud website: www.actionfraud.police.uk . Action Fraud delivered against its objective of having a single reporting centre on time and under budget. Enhancements to the service are now being developed to include bulk reporting from businesses and set out by all forces by April 2013. | Action Fraud / National Fraud Intelligence Bureau (NFIB) Management Board / Home Office Cyber Crime Programme Board (TBC). | Cyber Security Strategy. |
| 13 | 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. The enablers mapping process is also being used to support multi-agency activity in money laundering, and specifically the Economic Crime Operations Group to identify appropriate interventions as part of enforcement activity on share purchase fraud (Project Mercury) and pensions liberation (Project Bloom). | National Fraud Authority (NFA). | City of London Police (CoLP) National Fraud Intelligence Bureau (NFIB), British Retail Consortium (BRC), Metropolitan Police Service (MPS), National Fraud Authority (NFA), Serious Fraud Office (SFO), Financial Fraud Action UK (FFAUK), Other industry bodies. | A governance structure has been put in place for the project and 5 prioritised fraud types, aligned to Home Office Counting Rules, identified for mapping: 1) Online shopping and auctions; 2) Advance fee frauds (other); 3) Share sales on boiler room fraud; 4) Dating scam (romance fraud); and 5) Cheque, plastic card and online bank accounts. The Serious Organised Crime Agency (SOCA) has started the mapping of these fraud types in accordance with a newly developed 5 phase strategy that culminates in a compilation of Proactive Prevention Plans (PPP). Robust stakeholders are being consulted to ensure that the mapping is comprehensive. SOCA are also currently mapping how fraud victims forward money to fraudsters. By Q2-Q3 2012/13, Strategy developed and governance structure in place. Mapping of 5 prioritised fraud types across industry sectors completed. By Q2-Q3 2012/13, Selection and mapping of 5 cross-cutting enablers will be completed and PPPs presented for approval. A decision will then be made as to who will lead the individual plans of action. | Organised Crime Threat Reduction Board - for organised crime enablers, Economic Crime Prevention Group (ECPG) - for other enablers. | Fighting Fraud Together (FFT) and supporting Organised Crime Strategy. |
| 14 | Develop the Economic Crime Coordination Board (ECCB) within the National Crime Agency (NCA) to provide a coherent joined up response to economic crime (fraud, bribery & corruption) with balance between prevention, disruption and enforcement. | Home Office. | Association of Chief Police Officers (ACPO), Attorney General's Office (AGO), City of London Police (CoLP), Crown Prosecution Service (CPS), Serious Fraud Office (SFO), Department for Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC), Financial Services Authority (FSA), Metropolitan Police Service (MPS), National Fraud Authority (NFA), Office of Fair Trading (OFT), Serious and Organised Crime Agency (SOCA). | By Q3 2011/12, The Economic Crime Coordination Board (ECCB) has been established. The 3rd ECCB meeting took place on the 16th May 2012. | National Crime Agency (NCA) Programme Board / Economic Crime Coordination Board (ECCB). | National Crime Agency (NCA) Plan. |
| 15 | Spread best practice to encourage greater use of prevention and disruption approaches by law enforcement. | City of London Police (CoLP). | Metropolitan Police Service (MPS). | The City of London Police's (CoLP) vision is to deliver training to both private and public sectors (in mixed classes), promoting partnership, and common standards, skills and a competency framework from the beginning. Additionally, CoLP are conducting a fraud training needs analysis across sectors, starting with government bodies, those with statutory or regulatory powers, and also the private sector; an approach to investigations which will be from 'multi-agency to multi-organisational'. The aim in the future is to move to accredited training which will be fully recognised by the Crown Prosecution Service. Additional work streams include: By Q4 2011/12, publication of high-level prevention and disruption framework; By Q1 2012/13, publication of detailed operational guidance for law enforcement (police, local authorities, public sector and private sector). | Economic Crime Prevention Group (ECPG). | Organised Crime Strategy. |
| 16 | Review of engagement on international issues. Recommendations on improving engagement with international bodies on fraud issues. | Serious and Organised Crime Agency (SOCA). | City of London/Police (CoLP), Home Office. | The Serious and Organised Crime Agency (SOCA) chair, and attend a number of international related meetings regarding emerging, and ongoing economic crime threats (including fraud). Engagement is further improved through SOCA liaison officers posted across the world which allow a two way information flow. This has led to a series of international engagement activities which are taking place in relation to ongoing projects and operations to counter serious and organised crime. | Organised Crime Fraud Threat Reduction Board. | Fighting Fraud Together (FFT). |
| 17 | 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. | City of London Police (CoLP). | Association of Chief Police Officers (ACPO), Serious Fraud Office (SFO). | In order to tackle the existing and growing national fraud problem, City of London Police (CoLP) and the Association of Chief Police Officers (ACPO) have developed a National Policing Response to Fraud. A major stride forward came when the Chief Constables Council supported CoLP's proposals to establish a national economic crime capability. One element of this plan will be the placement of two regional intelligence officers within each of the ten ACPO Regional Intelligence Units providing a two-way flow of information with the National Fraud Intelligence Bureau (NFIB). Recruitment for these officers will begin in September 2012. | Association of Chief Police Officers (ACPO) Council. | Fighting Fraud Together (FFT). |
| 18 | The Ministry of Justice has set out a programme of reforms to the criminal justice system in England and Wales, which forms part of the Government's much wider programme of reform across crime and justice, this includes development of new and enhanced powers to tackle economic crime. The reforms focus on the points where work passes between criminal justice agencies and are designed to enable them to work together more efficiently and effectively to deliver services which are: 1) Swift, so that the low level, straightforward and uncontested cases are dealt with promptly and efficiently; and 2) Sure, so that the system can be relied upon to deliver punishment and redress early and in accordance with the law and public expectation. | Ministry of Justice (MOJ). | Attorney General's Office (AGO), Serious Fraud Office (SFO). | For further information outlining the reforms, please see the Government's White Paper - 'Swift and Sure Justice: The Government's Plans for Reform of the Criminal Justice System' at: www.justice.gov.uk/publications/policy/moj/swift-and-sure-justice | Crime and Criminal Justice Strategy Board. | Fighting Fraud Together (FFT). |

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- 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.

| Strategic Objectives | Project Specification | Lead Agency | Supported By | Output Update | Governance | Published in |
|----------------------|--|---|---|---|--|--|
| 19 | Build land banking awareness, self protection campaigns for consumers and increase the intelligence sharing across law enforcement, regulatory bodies and private industry. | Financial Services Authority (FSA) | Attorney General's Office (AGO), Department for Business, Innovation and Skills (BIS), City of London Police (CoLP), Crown Prosecution Service (CPS), European Financial Dispute Resolution Network (FN-NET), Insolvency Service, Land Registry, National Fraud Authority (NFA), Serious Fraud Office (SFO), Solicitors Regulation Authority (SRA). | There has been law enforcement activity by the Financial Services Authority (FSA), City of London Police (CoLP) and the Insolvency Service over the last 2 years. FSA has used court proceedings to close down 12 landbanking firms and has frozen assets, commenced bankruptcy proceedings and wound companies up. FSA has also put in place an extensive consumer guidance campaign on landbanking. CoLP have also been involved in disruption activities and criminal investigation work. Additionally, the Insolvency Service has wound up 70 landbanking firms. By Q2 2012: Measurable benefits are that reports of landbanking activity have decreased significantly. Reports of landbanking firms in the first 5 months of 2012 were of one new firm compared with twenty-eight new firms in the same five month period of 2011. We will continue to monitor the reports and consider whether to wind-down activity by Q4 2012. This significant decrease is not yet classified as a successful outcome, given that landbanking could see a resurgence as a result of (a) changes to planning laws being used as a 'hook' by firms to convince target victims to invest and (b) and recovery in the property market could be similarly used as a 'hook'. Ongoing work will therefore be focused on monitoring activity in this area. | Financial Services Authority (FSA) | Financial Services Authority (FSA) Enforcement notices, Financial Services Authority (FSA) External press releases, Financial Services Authority (FSA) consumer guidance videos. |
| 20 | Expand the use of civil justice approaches for fraud cases where a criminal justice outcome is not sought. | Fraud Advisory Panel (FAP) | Association of British Insurers (ABI) / Insurance Fraud Bureau (IFB), British Bankers Association (BBA), British Chambers of Commerce, British Retail Consortium (BRC), City of London Police (CoLP), Department for Work and Pensions (DWP), Federation of Small Businesses (FSB), Her Majesty's Revenue and Customs (HMRC), Insolvency Service, Judiciary, Ministry of Justice (MOJ), Metropolitan Police Service (MPS), National Fraud Authority (NFA), Professional services firms, Association of Business Recovery Professionals (AR), Serious and Organised Crime Agency (SOCA). | By Q2 2012/13: (Phase 1: scoping) Identify, review and understand the existing fraud civil litigation landscape and make recommendations on how this can be improved to better meet the needs of individual and small business victims of fraud. This will include: 1) Fraud typology: Analysis of the nature, extent and characteristics of fraud committed against individuals and small businesses; 2) Legislative review: Review of current domestic legislation and policy initiatives which impact on the use of civil litigation in England and Wales; 3) Current advice: Identification and examination of the current advice given to victims who contact official agencies and private sector professionals and 4) Stakeholder forums: Discussion and debate of the key findings of Phase 1 work streams. By Q4 2012/13: (Phase 2: pilot mechanism) Creation and small-scale pilot of a referral mechanism for fraud cases in which criminal justice outcomes are not sought, using test cases identified and referred by Action Fraud. By Q2 2013/14: (Phase 3: recommendations to government) Assessment of the outcomes of the pilot scheme and recommendations to government for the establishment of a national referral mechanism. | Economic Crime Prevention Group (ECPG) | Fighting Fraud Together (FFT) |
| 21 | Mass Marketing Fraud. Coordinating with partners to deliver the Mass Marketing Fraud Control Strategy and action delivery plan. Developing systems to enable bulk take-down on email addresses, internet sites, telephone numbers and merchant accounts used by mass marketing fraudsters; disrupting the abuse of mail delivery systems; alerting bank customers to bank accounts linked to known or suspected mass marketing fraudsters. | NFA | | By Q4 2011/12: Processes established to deal with bulk mailing licences, virtual offices, email addresses, websites and telephones; bulk interdiction protocols established. Project has been delivered and closed. | Economic Crime Prevention Group (ECPG) | National Fraud Authority (NFA) Business Plan 2011/12. |
| 22 | R3; the trade body for insolvency practitioners will be supporting the Economic Crime Intelligence Group and the Economic Crime Operations Group to make greater use of insolvency practitioner powers and expertise in tackling fraud. | Association of Business Recovery Professionals (AR) | Economic Crime Prevention Group (ECPG) members. | In June 2012, the Economic Crime Prevention Group (ECPG) hosted a project meeting. The ECPG will be inviting key partners to form a working group to support the work of R3. | Economic Crime Prevention Group (ECPG) | Fighting Fraud Together (FFT) |
| 23 | Mortgage Fraud Reduction. Coordinating and leading the Mortgage Fraud Forum. | National Fraud Authority (NFA) | | Ongoing responsibility for running forum and driving delivery of action plans transferred. | Economic Crime Prevention Group (ECPG) | National Fraud Authority (NFA) Business Plan 2011/12. |

SECTOR-SPECIFIC INITIATIVES

| Public Sector | | | | | | |
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| 24 | 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. | Department for Work and Pensions (DWP) | | This will deliver a new fraud and error prevention capability, using data and analytics to risk assess benefit claims, and through this support targeted interventions by specialist investigation teams. The service is reflective of the strategic focus on using better intelligence and working in partnership across sectors and Government bodies to prevent and detect fraud, enabling checking systems to be in place before payments are made, to prevent and detect fraud, enabling checking systems to be in place before payments are made, to prevent money lost through fraud and error. The system is now in development, with an early focus on supporting universal credit. | Department for Work and Pensions (DWP) | Department for Work and Pensions (DWP) |
| 25 | Creation of the Single Fraud Investigation Service as an investigative force of 3,000 welfare fraud investigators, including expertise from the Department for Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC) and local authorities. | Department for Work and Pensions (DWP) | Local Authorities. | This will be formed by consolidating the benefit and tax credit fraud investigation teams across the Department for Work and Pensions (DWP), Local Authorities and Her Majesty's Revenue and Customs (HMRC), which will enable them to undertake a single investigation for the first time. This will ensure the expertise that currently exists across all these areas, including local knowledge is not lost. The new service will be established by 2013. DWP are currently designing the single investigation approach with HMRC and Local Authority colleagues and will be testing different options in the coming months. | Department for Work and Pensions (DWP) and Her Majesty's Revenue and Customs (HMRC) | Department for Work and Pensions (DWP) and Her Majesty's Revenue and Customs (HMRC) Fraud & Error Strategy. |
| 26 | Fraud against local Government. Development of a strategy and delivery plan for improving local governments response to tackling fraud and corruption. | National Fraud Authority (NFA) | Department for Communities and Local Government (DCLG), Local Government Association, Local Authorities. | By Q3 2011/12: Local Government strategy published 02.04.12. Additionally, a three year delivery plan (with milestones and recommendations allocated) is currently being prepared. | Economic Crime Prevention Group (ECPG) | Fighting Fraud Together (FFT) |
| 27 | Fraud Expert Panel. Development of an independent panel of counter fraud and error experts to work alongside gateway reviewers in assessing major government projects and programmes by August 2012. | Cabinet Office. | National Fraud Authority (NFA), Public Sector Depts. | Reviewers with fraud and error expertise are now in place. Plans to allocate expert reviewers to relevant government programmes are being developed for roll out in September. | Cabinet Office Task Force (COTF) | Cabinet Office Task Force (COTF) Report. |
| 28 | Fraud Awareness. All civil servants to undertake counter fraud e-learning tool from Civil Service Learning by April 2013. | National Fraud Authority (NFA) | Cabinet Office, Public Sector Depts. | An e-learning course has been created and is now accessible to central Government departments and arm length bodies. Ten central government departments have committed to roll out the benchmarking survey and awareness campaigns in their departments with the intention of driving staff to the e-learning tool and increasing all staff awareness. The awareness campaigns will run in departments between September and December 2012. A pack of campaign materials themed 'Fraud spot it, stop it' has been created for each department's Fraud, Error and Debt Champion to use when rolling out their campaign. Re-benchmarking is expected to take place between December 2012 and February 2013 to measure the effectiveness of this work. | Cabinet Office Task Force (COTF) | Cabinet Office Task Force (COTF) Report. |
| 29 | Check First Approach. By March 2013, all departments who administer benefits, grants and other application-based process to obtain public funds will be using application screening techniques to check for fraud and error before payments are made. | Cabinet Office. | National Fraud Authority (NFA), Public Sector Depts. | Work has begun to scope out those areas of Government where the 'check first' principle has greatest application with contact made with key departments and arm length bodies to identify ways in which data analytics can be deployed to prevent fraud and error from occurring. Pilot activity is now being initiated to test the effectiveness of these types of solution for roll out across high risk areas of spend. A commercial strategy is being developed to engage suppliers of these types of services. | Cabinet Office Task Force (COTF) | Cabinet Office Task Force (COTF) Report. |
| 30 | Grants Review. Coordination of a full review of grants administration across government by August 2012, mapping the organisations that award grants, how much they award and to whom, and what the processes are for validating and verifying information provided by applicants to prevent fraud and error. | Cabinet Office. | National Fraud Authority (NFA), Public Sector Depts. | This review has been completed and will be submitted to the Fraud, Error and Debt Taskforce in September for final sign off. | Cabinet Office Task Force (COTF) | Cabinet Office Task Force (COTF) Report. |
| 31 | Staff Checking Service. Improvements made to central government staff vetting procedures by checking data on known fraudsters. | Cabinet Office. | National Fraud Authority (NFA), Public Sector Depts. | This project will commence in September 2012. | Cabinet Office Task Force (COTF) | Cabinet Office Task Force (COTF) Report. |

| Insurance | | | | | | |
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| 32 | Insurance Fraud Register. To collate and share information within the industry about people who have committed fraud against insurers. | Insurance Fraud Bureau (IFB) | Association of British Insurers (ABI). | Project on target, and due to go live in 2012/13. | Insurance Fraud Bureau (IFB) | |
| 33 | 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. | City of London Police (CoLP) | Insurance Fraud Bureau (IFB), Insurance Companies, National Fraud Authority (NFA) | By Q4 2011/12: unit will be operational. Project has been delivered and closed. | Association of British Insurers (ABI) | City of London (CoLP) Press release. |
| 34 | Information sharing with Driver and Vehicle Licensing Agency (DVLA) to check licence endorsements against insurance applications. | Insurance Fraud Bureau (IFB) | Driver and Vehicle Licensing Agency (DVLA). | Project is ongoing. | Insurance Fraud Bureau (IFB) | |
| 35 | Information sharing with the Department for Work and Pensions (DWP) to check National Insurance Numbers (NINOs). | Insurance Fraud Bureau (IFB) | Department for Work and Pensions (DWP) | No further developments. | Insurance Fraud Bureau (IFB) | |

| Charity | | | | | | |
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| 36 | Reduce losses attributable to fraud across the charity sector by raising awareness of risk and sharing data. | Charity Commission (CC), National Council for Voluntary Organisations (NCVO), Charity Finance Directors Group (CFDG), National Fraud Authority (NFA) | Association of Chief Executives of Audit Commissions, Voluntary Organisations, Charities, Fraud Advisory Panel (FAP), Professional Fundraisers Standards Board, Her Majesty's Revenue and Customs (HMRC), London Funders, Police, Small Charities Coalition. | Creation of improved fraud reporting system. Increased data sharing on insider fraud. Independent reviews. Development and dissemination of best practice. | Economic Crime Prevention Group (ECPG) | Organised Crime Strategy. |

| Telecoms | | | | | | |
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| 37 | Data exchange exercise with Financial Fraud Action UK (FFAUK). | Financial Fraud Action UK (FFAUK) | Telecommunications UK Fraud Forum (TUFF). | A proposal to develop data exchange mechanisms is being explored between Financial Fraud Action UK (FFAUK) and members of the Communications Crime Strategy Group (CCSG). | Communications Crime Strategy Group (CCSG) | Fighting Fraud Together (FFT) |
| 38 | 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 National Fraud Intelligence Bureau (NFIB). | National Fraud Authority (NFA) and Communications Crime Strategy Group (CCSG) | Telecommunications UK Fraud Forum (TUFF). | The project has created 14 data ingests into the 'KnowFraud' system. Following analysis this has motivated the creation and dissemination of 9 tactical and strategic alerts from the National Fraud Intelligence Bureau (NFIB) to the industry. These have been well received and feedback from recipients illustrates that they are keen to obtain a steady supply of such alerts. The project will be closed in September 2012. | Communications Crime Strategy Group (CCSG) | Fighting Fraud Together (FFT) |
| 39 | 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. | Communications Crime Strategy Group (CCSG) | Telecommunications UK Fraud Forum (TUFF). | Ongoing. The project has begun with a high level meeting to engage differing stakeholders and consider what the 'solution' will look like. A consistent experience for the end user is deemed essential. The end user equipment is being referred to as consumer hardware device which reflects the fact that the customer may be utilising a smart phone, tablet or other PC laptop device all of which may have communications technology. Stakeholders have differing priorities for example, retailers may want to consider factors such as coupons and loyalty applications, transport providers want electronic ticketing, whereas banks will have alternative priorities. The technical aspect of how a secure solution will operate needs to be established before focus can be applied to customer messages and education. | Communications Crime Strategy Group (CCSG) | Fighting Fraud Together (FFT) |
| 40 | 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. | Communications Crime Strategy Group (CCSG) | Telecommunications UK Fraud Forum (TUFF). | Chair of this Sub Group (James Allen HSG) had a meeting on the 14th June 2012, to map out the work necessary to fulfil this tasking. The group agreed to produce a 'Data Security Best Practice for Customer Facing Environment', which will be a code approved by CCSG members and published on the TUFF website for customers and stakeholders to refer to. This was in light of emerging threats presented by social media, proliferation of technology and growing demand for data. Timings are as follows: best practice documents to be shared before end of July 2012, first draft of consolidated best practices early August 2012 and a review meetings in September 2012. | Communications Crime Strategy Group (CCSG) | Fighting Fraud Together (FFT) |

| Retail | | | | | | |
|--------|--|---------------------------------|---|---|---------------------------------|--|
| 41 | 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. | British Retail Consortium (BRC) | Counter Fraud Community. | Ongoing. The British Retail Consortium (BRC) has been communicating with law enforcement, such as the Metropolitan Police Service (MPS) and have begun to provide intelligence for enforcement operations, this has already led to disruption activity and arrests. | British Retail Consortium (BRC) | Future Online Security report 12/2010. |
| 42 | Make use of intelligence. Progressing recommendations that the National Fraud Intelligence Bureau (NFIB) should work with third party consulting companies to enable more effective use of intelligence. | British Retail Consortium (BRC) | Counter Fraud Community. | Ongoing. As well as engaging with law enforcement to make the best use of intelligence, the British Retail Consortium (BRC) co-chair the National Retail Cyber Security Forum with the Department for Business Innovation and Skills (BIS); as mentioned in the United Kingdom Threat Assessment (UKTA). Additionally, the BRC have commissioned some research to try to find out some of the costs associated with e-crime, which doesn't currently exist. These findings are due in July 2012. | British Retail Consortium (BRC) | Future Online Security report 12/2010. |
| 43 | 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. | British Retail Consortium (BRC) | City of London Police (CoLP), Home Office, National Fraud Authority (NFA), Serious and Organised Crime Agency (SOCA). | Ongoing. The British Retail Consortium (BRC) have produced some guidance highlighting concerns around e-crime for potential Police and Crime Commissioners (PCCs), which will be issued prior to the election process. The BRC have recognised there is a gap in communicating at a local level about e-crime and have taken the opportunity of PCCs to try to overcome this. | British Retail Consortium (BRC) | Future Online Security report 12/2010 and Home Office Business Plan. |

| Financial Sector | | | | | | |
|------------------|---|--|---|--|-----------------------------------|---|
| 44 | Engage with the London Organising Committee of the Olympic and Paralympic Games (LOCOG) and Operation Podium. To develop a plan for fraud prevention advice for consumers and retailers for the 2012 Olympics and Paralympic Games. | Financial Fraud Action UK (FFAUK) | British Bankers Association (BBA), London Organising Committee of the Olympic and Paralympic Games (LOCOG), Dedicated Cheque and Plastic Crime Unit (DCCPU), Operation Podium, Serious and Organised Crime Agency (SOCA). | Ongoing till Q2 2012. Key messages and advice for visitors to the games and retailers in the surrounding area. The British Bankers Association (BBA) have produced a 1 pager of advice for overseas visitors. Financial Fraud Action UK (FFAUK) have undertaken a number of retailer training sessions regarding card acceptance and fraud. FFA UK attended and presented at an Operation Podium conference earlier this year aimed at businesses highlighting key fraud messages for retailers to protect themselves from fraud. | Financial Fraud Action UK (FFAUK) | Financial Fraud Action UK (FFAUK) Education & Awareness Programme Plan. |
| 45 | Delivery of shopping online advice to cardholders. | Financial Fraud Action UK (FFAUK) | | Q4 2011. Be Card Smart Online campaign in the run up to christmas through engagement with key stakeholders, retail trade bodies, consumer groups, retailers etc to encourage them to use existing collateral and share the key messages with consumers. Project has been delivered and closed. | Financial Fraud Action UK (FFAUK) | Financial Fraud Action UK (FFAUK) Education & Awareness Programme Plan. |
| 46 | Pilot: Engaging with law enforcement and relevant industry sectors to establish data sharing opportunities. | Financial Fraud Action UK (FFAUK) and Financial Fraud Bureau (FFB) | City of London Police (CoLP), National Fraud Intelligence Bureau (NFIB), The Royal Mail Group, Telcos. | Ongoing. Establishment of proof of concepts to establish business case for regular data exchanges. | Financial Fraud Action UK (FFAUK) | Financial Fraud Action UK (FFAUK) Data Sharing and Intelligence Programme Plan. |
| 47 | Engaging with law enforcement and relevant industry sectors to share information to close intelligence gaps. | Financial Fraud Action UK (FFAUK) | City of London Police (CoLP), National Fraud Intelligence Bureau (NFIB), Dedicated Cheque and Plastic Crime Unit (DCCPU), Operation Podium and Operation Sterling, The Royal Mail Group, Serious and Organised Crime Agency (SOCA). | Ongoing. Alerts, threat and intelligence assessments. | Financial Fraud Action UK (FFAUK) | Financial Fraud Action UK (FFAUK) 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 Her Majesty's Government's consideration of international engagement and / or resources. | British Bankers Association (BBA) | Financial Fraud Action UK (FFAUK) | Q1 2012. 1st report and recommendations. Project has been delivered and closed. | British Bankers Association (BBA) | British Bankers Association (BBA) Financial Crime Advisory Panel. |

PROGRAMME OF ACTIVITY - FIGHTING FRAUD TOGETHER

Strategic 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 and 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.

| Strategic Objectives | Project Specification | Lead Agency | Supported By | Output Update | Governance | Published in |
|----------------------|--|-----------------------------------|--|--|---|---|
| 49 | British Bankers Association (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. | British Bankers Association (BBA) | | By end Sept 2011; Terms of reference agreed and system is now online. Project has been delivered and closed. | British Bankers Association (BBA) Financial Crime Advisory Panel. | British Bankers Association (BBA) Financial Crime Advisory Panel. |
| 50 | Strengthened dialogue between the 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. | British Bankers Association (BBA) | City of London Police (CoLP), Financial Fraud Action UK (FFALK). | Q4 2011; Mechanisms for dialogue scoped and agreed and then ongoing. Project has been delivered and closed. | British Bankers Association (BBA). | British Bankers Association (BBA) Financial Crime Advisory Panel. |

Key to abbreviations

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| 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 |
| CPIA | Centre for the Protection of National Infrastructure |
| CSOC | Cyber Security Operations Centre |
| DCPDU | Dedicated Cheque and Plastic Crime Unit |
| DT | 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 |
| LOCOG | London Organising Committee of the Olympic and Paralympic Games |
| MPS | Metropolitan Police Service |
| NCO | National Council for Voluntary Organisations |
| NFA | National Fraud Authority |
| NFI | National Fraud Intelligence Bureau |
| OCC | Organised Crime Coordination Centre |
| OCRB | Organised Crime Partnership Board |
| OC TRB | Organised Crime Threat Reduction Board |
| OFI | Office of Fair Trading |
| R3 | Association of Business Recovery Professionals |
| SIA | Security & Intelligence Agencies |
| SFO | Serious Fraud Office |
| SICA | Serious Organised Crime Agency |
| TUFF | Telecommunications UK Fraud Forum |

Changes to FFT PoA V2.0

FFT PoA V1.0 Projects 11, 12 and 13 have been merged into 1 project (Project 11) on FFT PoA V2.0.
 FFT PoA V2.0 has a new project (Project 22) as a result of a new stakeholder, R3, that have become involved in FFT.
 FFT PoA V2.0 has removed Projects 28, 30 and 31 from FFT PoA V1.0, as the projects were based on interim findings published in the Taskforce paper 'Eliminating Public Sector Fraud' in June 2011, and that the final HMG strategy 'Tackling Fraud and Error in Government' was published in February 2012, three months after FFT was published. The 3 projects have instead been replaced by Projects 29, 30 and 31 on FFT PoA V2.0.
 FFT PoA V2.0 has removed Project 33 from FFT PoA V1.0 (at the request of the lead stakeholder) as this project has been delivered and has been operating as business as usual for some time.
 FFT PoA V2.0 has removed Project 38 from FFT PoA V1.0 (at the request of the stakeholder) as this project was a proof of concept and has not actually begun.
 FFT PoA V2.0 has removed Project 47 from FFT PoA V1.0 as this was a duplication of Project 1 on FFT PoA V1.0.