

You can navigate through this electronic newsletter by clicking the buttons above or the [Next >](#) button at the bottom of each page

## NFA welcomed to the Home Office

The National Fraud Authority reports to James Brokenshire, Minister for Crime and Security.

'As we move into 2012, I'm pleased that the NFA has settled into the Home Office and taken its place at the heart of our fight to cut economic crime. It is forging even closer links with the wider fight against organised and cyber crime as well as with key partners in the police, Serious Organised Crime Agency and other law enforcement agencies.'

'Fraud has been considered a peripheral crime for too long. Opportunistic criminals and organised crime networks knew this and not surprisingly, they took advantage of the relative safety of

fraudulent enterprise. I'm pleased to say this is changing.

"Fighting Fraud Together embodies the concerted effort across the whole of Government and the wider counter-fraud community to re-energise the fight against fraud and make the UK a tougher place for fraudsters to operate.

### Commitment

'I am firm in my commitment to put an end to this criminal activity but effective counter-fraud work will rely on a joined up effort, between

government, the private sector, trade bodies and the not for profit sector, each playing their part. By working closely together we can deliver real shared benefits. By sharing information we can develop the best intelligence and learn from the experience of others. And by co-ordinating our activity we can target those areas which cause the most harm.

Your continued hard work, collaboration and enthusiasm for this task are invaluable and I want to thank you for your involvement in tackling this fast-moving threat.'



# A new era in fraud prevention

On 1 September, Stephen Harrison took over the reins as the NFA's new Chief Executive.



Stephen Harrison

'My first five months have been very busy and included the launch of Fighting Fraud Together at the Mansion House on 12th October 2011.

## Partnership approach

'I was delighted to see many of our key stakeholders attending, and James Brokenshire's speech emphasised the Government's commitment to the partnership approach we have all adopted in recent years and that we all want to see further strengthened in the future. The broad range of speakers was an excellent illustration of the breadth and depth of the partnership we have all worked so hard to assemble.

At the event, I was particularly pleased to learn of the offer the British Bankers Association has made to share their learning on the challenges of moving business online to colleagues in the Department for Work and Pensions. Recent figures on further reductions in losses from on-line banking are an indicator, if any was needed, of the value of the experience they have to pass on.

## Alignment with the Economic Crime Coordination Board

'Publication of the strategic plan and the programme of activity is just the start of course. We are now consulting the organisations

who have offered to lead activities about the arrangements for delivery and overseeing progress. In this we are working closely with our colleagues in the Home Office to ensure arrangements are closely aligned with structures for the Economic Crime Coordination Board, which met for the first time on 30th September.

I hope this will herald a much clearer structure in which we can all collaborate more effectively without having to attend too many meetings with overlapping remits.

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# A new era in fraud prevention continued

## Important strategic initiatives

'There are a number of important strategic initiatives within Fighting Fraud Together's Programme of Activity. I want to highlight two in particular.

Firstly, further work to improve our understanding of the enablers of fraud so that we target prevention, disruption and enforcement activity effectively. I am pleased that SOCA has offered to lead this work.

Secondly, developing a more strategic approach to how we use the best weapon that we have in our fight against fraudsters – our information.

We have seen some significant improvements in the amount and

sophistication of the fraud data we share in recent years. Developments like the National Fraud Intelligence Bureau run by the City of London Police have greatly enhanced our capabilities. But there is much more we can be doing, within individual sectors and across sectors, to share and then act on this information.

We have been working on an intelligence sharing architecture and roadmap with a number of partners to ensure that we all get maximum benefit from our investment in information sharing facilities and learn from successful implementations such as the Insurance Fraud Bureau. We will be producing more detailed proposals on how these arrangements can be put into effect.

## NFA remains outward facing

'Finally, in Autumn we completed the last stage of our transfer of sponsorship from the Attorney General's Office in relocating to the Home Office. While we are very pleased with our new home and will be happy to welcome you here, we remain an organisation that faces outwards.

We continue to be more than happy to come to you and understand better your problems and how we can help.'

## New contact details for the NFA

As well as a new Chief Executive, the NFA now has a new home. We have moved to join our sponsor department and now occupy

**3rd Floor Fry Building,  
Home Office,  
2 Marsham Street,  
London SW1P 4DF**

Our email details have all changed to

**firstname.surname@nfa.gsi.gov.uk**

and our switchboard number is now

**020 7035 3431**

# NFA stakeholder feedback

Each year the NFA strives to improve its performance and raise its profile across all sectors. Last summer we asked a number of you for your honest opinion of our work and progress since the 2010 survey.

## Key strengths and achievements

We were delighted that you listed our staff, collaborative approach, public/private focus and neutrality as key strengths of our organisation and used words including 'strategic', 'effective', 'proactive', 'influential', 'committed' and 'well informed' to describe us.

*"The NFA have brought weight, gravitas and a strategic approach to co-ordinate counter fraud practitioners working together".*

You also listed the launch and embedding of Action Fraud, improved measurement of fraud and loss, driving the public sector counter fraud taskforce, influencing the fraud agenda, achieving deeper public/private sector co-ordination and providing impetus behind Fighting Fraud Together as our major achievements in the past year.

## Areas for improvement

As well as all the positive and encouraging comments, we have taken on board the areas where we need to improve and give more attention. You want us to demonstrate the impact and

*"They need to be braver about reducing fraud rather than just raising awareness".*

success of our work more effectively, to see that we are balancing our efforts evenly between the public and the private sectors and to do more to warn consumers about fraud and prevention. Our plans for Action Fraud expansion and in support of Fighting Fraud Together should address this feedback and we hope you will continue to see improvements over the coming months.



You listed NFA staff as one of our key strengths



# Fighting Fraud Together – the next steps

## Fighting Fraud Together is a new cross sector strategy to reduce fraud.

This is the first time that the Government, voluntary groups, industry representatives and law enforcement have come together with a joint commitment to tackle fraud – a crime that affects everyone and costs the UK £38 billion a year.

38 partners have signed up with the commitment to work together and reduce fraud across all sectors.

### The strategy has three main 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 strengthen our response to be tougher on fraudsters by disrupting and punishing them more efficiently and effectively.

Now that the launch has taken place, the real work has started to put this strategy into action. A programme of activity will track and ensure that these objectives are on schedule. Below are some of the key activities happening in the coming months:

#### Awareness:

- Promoting better awareness of initiatives among the counter fraud community (Cross cutting initiative, led by the NFA);
- 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 (Public sector specific, led by the NFA);

- 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 (telecoms industry specific, lead by the Communications Crime Strategy Group);
- Delivery of online advice to cardholders (financial sector specific, led by UK Payments).

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# Fighting Fraud Together – the next steps continued

## Prevention:

- Information sharing with the DVLA and DWP (Insurance industry specific and lead by the Insurance Fraud Bureau);
- Reduce losses attributable to fraud across the charity sector by raising awareness of risk and sharing data (charity sector specific and jointly led by the Charity Commission, the National Council for Voluntary Organisations, the Charity Finance Directors Group and the NFA);
- Develop preventative fraud intelligence architecture to be used for real time fraud prevention checks by all sectors (cross-cutting initiative and led by the NFA)

- Engaging with law enforcement and relevant industry sectors to establish data sharing opportunities (financial sector specific, led by UK Payments and the Financial Fraud Bureau)

## Enforcement:

- Creation of a Single Benefit Fraud Investigation Service (public sector specific and led by the DWP and HMRC);
- Enhancement and exploitation of Intelligence (telecoms sector specific, led by the Communications Crime Strategy Group);

- Improving law enforcement communication (retail sector specific, led by the British Retail Consortium);
- Continuing to develop a joined-up and one stop shop approach to intelligence building and dissemination through the National Fraud Intelligence Bureau (cross-sector initiative, led by the City of London Police.)

For a full copy of the report, please visit the **NFA website**.

For further details on Fighting Fraud Together and how you can get involved, please contact: **Joby Carpenter**



# Action Fraud takes online crime reports

In January 2012, Action Fraud expanded its service to take reports of all online enabled crimes.

Individuals, businesses and third sector organisations can all now report crimes such as hacking, phishing and denial of service either online or by calling Action Fraud. This is the first time any service has been dedicated to capturing intelligence on this kind of crime and it will help to make the UK a safer place to do business online.

In December 2011, we launched a new reporting tool to help people send on the online scams and viruses they receive. The service has taken **140** malware and over **2,500** phishing related contacts in its first month – all helping build a better picture of the challenge we face in the online world.

## Direct police reporting

We have been trialling a service with the City of London Police (since March 2011), Leicestershire (August) and Cumbria (November) where those police forces report frauds directly to Action Fraud. Direct reporting from police forces will increase in 2012 as the police trial expands – and both Kent and Greater Manchester police forces went 'live' in January.

## Two years of rapid expansion

It is hard to believe that Action Fraud has just celebrated its second birthday. Since its creation, the

service has expanded and developed rapidly. It has now received over **51,600** crime and information reports from individuals and businesses. The website, which went live in January 2010, has been visited by over half a million people seeking to report fraud or access prevention advice. On average, there are now over **50,000** visits to the site every month.

The online reporting tool, introduced in March 2010, is proving popular. **39%** of all Action Fraud reports are now started online and submissions are growing – averaging **1,500** a month.

action  
fraud   
actionfraud.org.uk



Action Fraud has received over 51,600  
crime and information reports

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# More improvements to the Action Fraud service

## Improving data capture on the impact and types of fraud

Action Fraud has also improved data capture on the impact of fraud and introduced monitoring of a number of new fraud types in April 2011.

We continue to see high volumes of reporting on lender loan fraud and computer software service fraud. In August, we launched an information reporting service. This has received over **6,700** reports in its first five months – **22%** of total reporting – and allows us to capture wider intelligence about different frauds.



Customer satisfaction with the Action Fraud contact centre is 94%



## Customer satisfaction

Action Fraud customer satisfaction has continued to remain high with an overall score of **94%** for the contact

centre and **86%** for the online reporting tool. Customer satisfaction with the contact centre has seen a **5%** increase this year. In recognition for the excellent

service it provides to the public, the Action Fraud contact centre was recently a finalist in the Customer Contact Association awards.



## ID Fraud Prevention Week

National Identity Fraud Prevention Week is a nationwide campaign raises awareness for individuals and businesses on how to protect themselves against identity fraud.

Research, commissioned by Fellowes for the campaign, found that **96%** of people were concerned that organisations they deal with do not treat their data responsibly. Only **52%** of companies have a policy in place to help protect peoples' identities (a drop of 4% from 2010). With this lack

of advice **79%** of employees admit the identities of employees or customers could be at risk of being acquired by fraudsters.

The issue generated significant media and online coverage during the week, with NFA featuring on Sky News. For more information on protecting yourself from identity fraud or if you think you may have been a victim, please visit [www.stop-idfraud.co.uk](http://www.stop-idfraud.co.uk) or [www.actionfraud.org.uk](http://www.actionfraud.org.uk).



Identity fraud costs £2.7 billion every year

## Get Safe Online Week

This annual event raises awareness of internet safety and what individuals and businesses can do to ensure their computer is properly protected.

NFA's Peter Wilson participated in a panel discussion at the launch event which highlighted the growing use of mobile phones to conduct financial transactions.

The event generated significant media coverage both online and in the newspapers and there was also a Stakeholder Summit attended by the Rt. Hon. Francis Maude MP, Minister for the Cabinet Office.

For more information, visit [www.getsafeonline.org](http://www.getsafeonline.org).

## You've been scammed

The NFA advised TV producers filming 'You've Been Scammed', a two week BBC daytime TV series. The programme featured the scams that most often affect consumers, revealed how the conmen work and provided practical advice to help people avoid falling victim to the

fraudsters. The hard hitting series featured real examples of people who'd lost significant amounts of money, supported by advice from the NFA and partner organisations including the Financial Services Authority and Serious Organised Crime Agency (SOCA).



# National Fraud Intelligence Bureau

Detective Superintendent Dave Clark is the new director of the National Fraud Intelligence Bureau (NFIB) at City of London Police. The NFIB has launched a quarterly stakeholder newsletter that keeps you up to date with their work.

The latest newsletter can be found on their **website**.



# A message from Keith Bristow, Head of the National Crime Agency

"I am delighted to be taking up the position as the first head of the new National Crime Agency (NCA) with responsibility for its development and then from 2013, its ongoing leadership.

The NCA will be an agency of powerful operational crime fighters who will protect communities by tackling serious, organised and complex crime, defend our borders, combat fraud and economic crime, fight cyber crime, and protect

children and young people. This is a broad remit and none of it can be achieved in isolation so an important part of our work will be to build upon partnerships with other law enforcement organisations, intelligence agencies, regulatory bodies, the private sector and government departments both in the UK and overseas.

Officers and staff from existing agencies that will become part of the NCA are already working hard



Keith Bristow

to achieve these aims and new approaches and capabilities will become operational before 2013 to protect the public.

*"I look forward to working with you in the future."*

# Understanding and meeting the needs of small businesses

The NFA is expanding its existing segmentation project to better understand the attitudes and behaviours of small businesses to fraud and online crime.

This will help the counter fraud community better understand the existing awareness levels of different segments of the small to medium size enterprises (SME) population and target interventions and awareness messages to help them change their behaviour and become less vulnerable to fraud.

Action Fraud is revamping its website to provide more

anti-fraud information and support for consumers, businesses and charities.

In late January, Action Fraud consulted small businesses to understand in detail what they want from the service and is now developing its guidance and prevention advice to reflect their views.

## Free fraud prevention resources for Local Government

The NFA has worked with Chartered Institute of Public Finance and Accountancy (CIPFA) to create TIS Online – a resource for Local Government counter fraud professionals. The site provides a range of free counter fraud tools including good practice documents, NFA and CIPFA guidance, service level agreement templates, guidance for working with residential social landlords and a compendium of the powers and penalties that are available to local authority counter fraud officers. CIPFA and the NFA are also providing an online technical forum where councils can discuss more technical

fraud issues. All of these resources are free of charge and can be found via the CIPFA website, [www.cipfa.org.uk](http://www.cipfa.org.uk).

Consultancy firm PKF has developed a fraud resilience tool for local authorities to use to identify their level of exposure to fraud, and so strengthen their counter fraud measures. PKF has made this tool available free of charge via the PKF website.

More free counter fraud tools for local government are in development. We will let you know when they are available for use.

### New factsheets available

The Fraud Advisory Panel has issued factsheets on fraud indicators, cloud computing and civil asset recovery,

containing practical advice and guidance for small businesses. These and other recent factsheets can be found on the Fraud Advisory Panel website: [www.fraudadvisorypanel.org](http://www.fraudadvisorypanel.org)