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# CITS Conference

## The Joint Fraud Taskforce

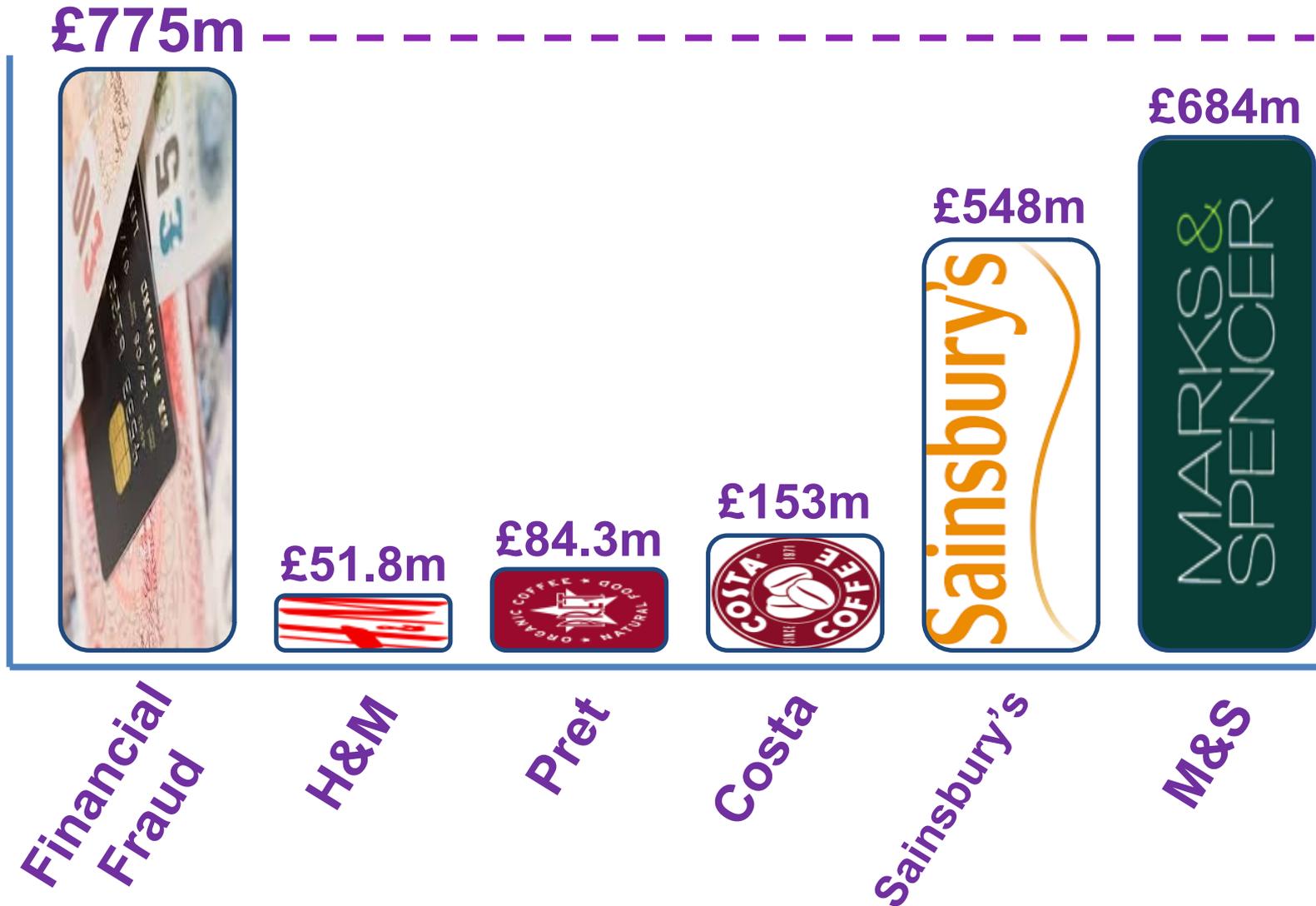
Tim France  
24 November 2017

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# The threat.

- We estimate that **serious and organised crime** is costing the UK at least **£24 billion** each year....
- Recent estimates by the Office for National Statistics shows **3.3 million fraud offences** and **1.6 million cyber crimes offences** in the last 12 months.....
- Individuals, including the **elderly and vulnerable** are often targeted. **Economic crime is harming society as well as the UK economy.**

# Fraud is more lucrative than many high street retailers.



# The threat – fraud

- **Fraud is unique because it:**
  - Takes place in strikingly different contexts;
  - Uses a plethora of method
  - Methods can change and evolve during interactions;
  - Takes place over short and long periods of time;
  - Can be a single incident or multiple and the fraud type can vary between these.
  - Is a crime of deception so victims may be unaware of being defrauded;
  - It can be cyber-enabled or use traditional methods and can be facilitated by cyber-dependent crimes.
  - Fraud is not a new crime but it has evolved recently with the rise in technology and the internet.

**Fraud overlaps considerably with other offences.**

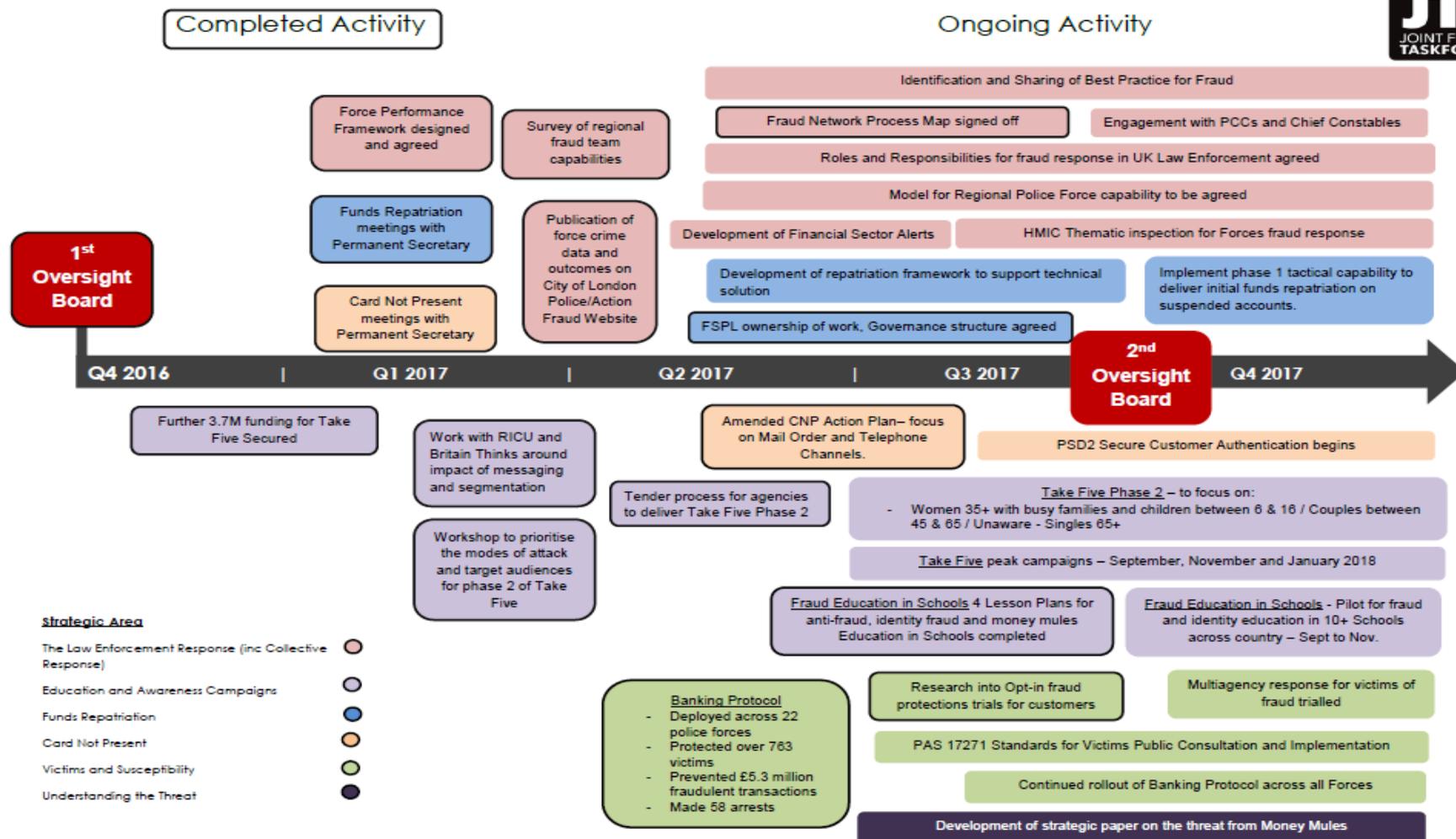


**It is not possible for any one body or organisation to tackle the entirety of fraud. It requires a multi-agency, multi-partnership response.**

# The Joint Fraud Taskforce – The response



## Joint Fraud Taskforce (JFT) delivery and milestones to 2018



# Ambition – Significantly reduce ‘Card Not Present’ Fraud

- We have the opportunity to ‘design-out’ this type of fraud.
- Currently costing industry over £500m per year.
- The challenge for Government & partners is how can we implement change effectively and quickly.....

## Strong Customer Authentication factors



**KNOWLEDGE**



**OWNERSHIP**



**INHERENCE**



e.g. password, pin  
or ID number



e.g. mobile device,  
token or smartcard

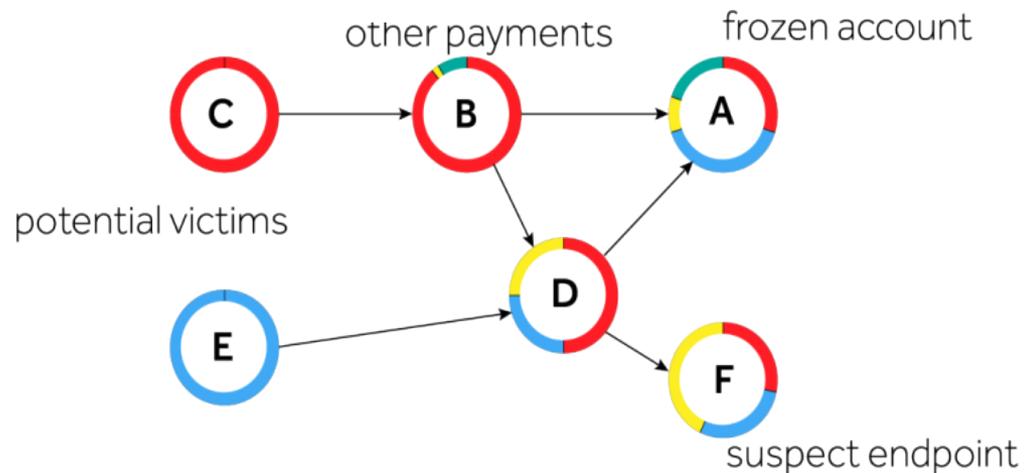


e.g. fingerprint, face  
or voice recognition



# Ambition – Introduce a Funds Repatriation Scheme

- Create a scheme to routinely trace, freeze, then repatriate funds back to the victims of fraud.
- This will require both the development of a technical solution, and the production of a legal framework for the banks to operate in.
- Pilot due to kick-off in January 2018 including policy considerations of the legal framework needed.



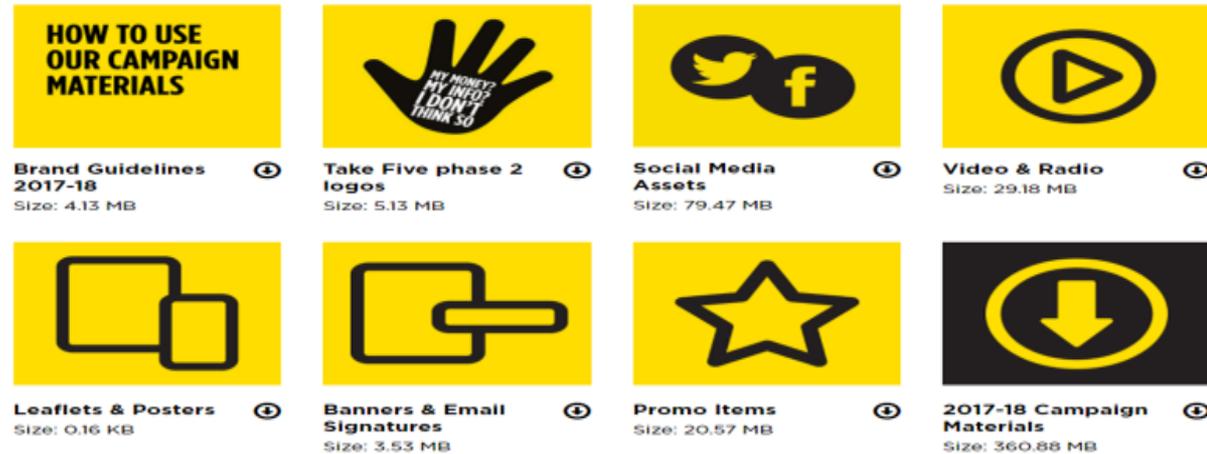
# Ambition – improve the law enforcement response

- Looking to improve the law enforcement response to fraud at the **local, regional and national levels.**
- HMIC due to carry out a thematic inspection into the local fraud policing response in 18/19.
- Improvements to the Action Fraud reporting system due to go-live in Q1 of 2018. This will deliver:
  - Real-time analytics, the new service will process reports in real-time enabling a faster response
  - Improved reporting tools, we will offer organisations access to a streamlined web reporting tool which enables frequently used fields to be saved
  - A bulk reporting tool which will enable up to 1000 incidents to be recorded in a single submission
  - Greater insights, each user will have access to a dashboard which will enable access to draft and submitted reports, report status, web chat transcripts and copied of other communication with the service

# Campaigns – ‘Take 5’ phase 2

## 2017 – 2018 Toolkit

- Take Five, a national campaign and partnership between UK Finance and the UK Government, advising the public on how to protect themselves from preventable financial fraud (including email deception and phone-based scams) and offline fraud.
- Take Five offers a range of resources for local police forces and partners to use free of charge.



- **Peak 1** Oct – Nov 2017  
**Requests to move money:** A genuine bank or organisation will never contact you asking for your PIN, full password or to move money to a safe account. Don't give out personal or financial details.
- **Peak 2** Nov – Dec 2017  
**Clicking on links/files:** Don't be tricked into giving a fraudster access to your personal or financial details. Never automatically click on a link in an unexpected email or text.
- **Peak 3** Jan 2018  
**Personal information:** Always question uninvited approaches and never give out personal or financial details, in case it's a scam. Instead, contact the company directly using a known email or phone number.

# What does good look like? – The Banking Protocol.

- A collaboration between Banking, Law Enforcement and Trading Standards.
- Bank branch staffed are trained up to spot instances of fraud. They then have a direct line to the police and Trading Standards.
- Developed and rolled-out through the Joint Fraud Taskforce.
- National roll out of the Banking Protocol, which by the end of August, has led to:
  - £6.1million in financial crime has been prevented;
  - 65 arrests made;
  - 899 emergency calls responded to;
  - Fraud types identified: Rogue Trader, Courier Fraud, Investment scams, Romance scams, Elder abuse;  
and
  - victims ranging from 38 – 98years of age



# How can the Taskforce help?

- Open to ideas with regards to how we can work with CITS to improve your response to fraud.
- Contact:
  - [Tim.France@homeoffice.x.gsi.gov.uk](mailto:Tim.France@homeoffice.x.gsi.gov.uk)