



**Police and Crime**  
**Commissioner for Dyfed-Powys**

**Dyfed-Powys Police**

## **Fraud and Cyber Crime**

**April 2019**

## Introduction

The Police and Crime Plan places a focus on fraud and cyber-crime issues within Priority 3: Protecting our communities from serious threats, as detailed below.

Dyfed-Powys is a very safe and secure place to live. Improved connectivity can benefit rural communities greatly but this does not come without consequences. There is a growing trend of criminals taking advantage of the trusting nature of people through the internet.

I will work with the Chief Constable to:

- Support investment in the Dyfed-Powys Police Digital Communications and Cyber-Crime Department;
- Raise awareness of cyber-crime through the provision of specialist training to officers and staff and the promotion of community cyber-crime champions; and
- Work with partners to educate people on how to protect themselves from cyber-crime and where to go if they become a victim, with a particular focus on the most vulnerable

The purpose of this report is to demonstrate progress made to date.

## National Picture

48% of all crime committed within the UK is fraud, with a large proportion of fraud involving organised crime groups targeting the elderly and vulnerable within our communities.

11 forces in England and Wales were recently inspected and on 2<sup>nd</sup> April 2019 HMICFRS published a report – 'Fraud: Time to Choose' – An inspection of the police response to fraud.

The key findings in this national report were:

- **Vulnerable victims receive a good service, but most victims do not** – In particular, vulnerable victims generally get good care and advice on how to protect themselves. Other victims are often given confusing and misleading advice about how, (or if) their case will be investigated and how it is progressing.
- **Significant problems were found at all levels with the way fraud is currently investigated**, including numerous examples of inefficient and ineffective processes. There are unacceptably wide variations in the quality of case handling and prioritisation, unnecessary delays in the system and a lack of proactive targeting of fraudsters, with little evidence of forces trying to prevent or restrict them from committing further offences.

- Identified throughout the report, Police and Crime Commissioners and Chief Constables must place fraud within a hierarchy of competing demands presented by different crime types. However, it leaves **forces with a very weak understanding**.

Examples of good practice within the report:

- There are pockets of good prevention work - locally-fed fraud prevention work and examples of the police and private sector working well together.

The HMICFRS report did not specify any particular forces.

### **Dyfed-Powys Police Area**

Dyfed-Powys has a financial crime team managed by a Financial Crime Supervisor. This team consists of 11 people, 4 Financial Investigators, 1 Financial Intelligence Officer, 1 Financial Analyst, 2 Fraud Detective Constables, 1 Fraud Investigator, 1 Fraud Financial Investigator and 1 Fraud Safeguarding Officer.

A standardised national initiative was introduced in March 2018 to identify and support vulnerable victims of fraud; this is known as Operation Signature. With the support of the Police and Crime Commissioner Dyfed-Powys adopted this initiative. Not all forces have done so. The initiative provides preventative and supportive measures intended to identify and support vulnerable victims of fraud. An important strand of Operation Signature is its wider messaging and prevention advice, working with statutory and voluntary agencies to influence change. The aim of Operation Signature is to work together to ensure that:

Police deliver an excellent quality of service to vulnerable victims of fraud. Vulnerability is identified at the earliest opportunity and those requiring additional support are referred to suitable partner agencies. Available investigative opportunities are pursued in line with the Fraud Investigation Model and Force / National policies and procedures. Preventative measures are identified and implemented, with an emphasis on maximizing protection for the victim and reducing the risk of repeat victimization.

Since Operation Signature came into being in March 2018 there have been 407 referrals in Dyfed-Powys. 58 of these have been classified as high risk and 95 medium risk. There have also been 57 referrals from financial institutions for high risk victims.

The Fraud Safeguarding Officer role within the Financial Crime team is a post that was introduced in October 2018 to assist with the delivery of Operation Signature and has been funded by the PCC. Not all forces in the UK have such a post in place.

Since the commencement of this role the officer has directly engaged with 45 high risk victims, provided presentations in relation to Operation Signature within the community on 14 occasions and spent 4 days on the Regional Cyber Bus when it visited our Force area. The bus was Welsh Government funded and visited all 22 unitary authorities in Wales. Its aim was to equip people and businesses with the knowledge and skills they need to recognize the signs of cyber-crime.

- **Investment**

Cyber-crime continues to present major challenges for all police forces. The rapid changes in technology and the ever increasing use of digital and cyber related devices by the public and criminals put ever more people at risk of becoming victims of crime. In response, as part of the 2017/18 precept and budget setting Dyfed-Powys introduced a dedicated cyber-crime unit and invested £300k in additional analytical, training and examining skills to further enhance its capability and to strengthen its approach to cyber-crime.

The PCC has funded 50% of the Fraud Safeguarding Officer role from October 2018 to March 2019 at a cost of circa £9,000. This has increased to 100% funding from April this year through to October at a cost of circa £18,000 when this will then be reviewed.

- **Awareness and Partnership Working**

The PCC's annual St. David's Day conference on 1<sup>st</sup> March 2019 was focussed on Fraud and Cyber-crime. The conference was attended by over 70 people with a cross section of the community and partners represented. Information was presented from the Financial Crime Team and the Digital Communications and Cyber-crime Unit (DCCU) which raised awareness amongst the attendees of the scale of the threat posed by cyber-crime and detailed the numbers and types of people affected and what preventative measures can be put in place to safeguard against this.

There were also presentations from Get Safe On-Line, TARIAN, the Regional Organised Crime Unit, a lecturer in computer security from the University of South Wales and the Children's Commissioner for Wales.

Two "Safeguarding your Business" events have been hosted by Dyfed-Powys Police with support from the Police and Crime Commissioner, one in conjunction with Pembrokeshire College on 19<sup>th</sup> November 2018 and a further event in conjunction with Aberystwyth University on 10<sup>th</sup> April 2019. Both events were funded by the Modern Day Slavery Transformation Unit, funding which was secured by the External Funding Advisor from within the Office of the Police and Crime Commissioner.

The events were aimed at raising awareness amongst the local business communities of how organised criminals can target businesses and what they can do to prevent being targeted and how to respond if they are. These roadshows had experts on hand to guide owners through the complex issues they may face. These included:

Dave Griffiths from the National Crime Agency who discussed blackmail and product contamination

Chris Phillips from the Regional Organised Crime Unit, Cyber-crime team who provided expert advice on how to prevent a business becoming a victim of cyber-crime or cyber fraud

Paul Callard from Dyfed-Powys Police Financial Crime Team who gave advice about how to protect businesses from internal employee fraud

Dr Sue Hurrell from the Commercial Directorate of the Welsh Government and Jenni Edwards an industry leader in modern slavery and ethical trade who advised on how to ensure businesses and their suppliers use ethical supply chains and avoid exploitation of labour

Both events were attended by over 50 local businesses with the majority citing further understanding of how to protect a business as their main reason for attending the events. 100% of attendees stated they would recommend the event to others with 90% ranking the event as excellent.

It is intended that further such events will be held in other areas of the Dyfed-Powys area in due course.

## **Conclusion**

In early April HMICFRS published a report – ‘Fraud: Time to Choose’ – which states that there are problems at a UK level in the way in which fraud is currently investigated, and forces in general have a weak understanding of its demands.

Meanwhile, it is pleasing to note that Dyfed-Powys Police is ahead of the national picture when it comes to tackling fraud and supporting vulnerable people. Operation Signature has been recognised nationally as best practice by the National Police Chiefs’ Council.

Whilst confident that progress is being made in support of this particular element of Priority 3: Protecting our communities from serious threats, it is without doubt that more can be done to support the increasing number of victims of Fraud and Cyber-crime. A recent Needs Assessment of Commissioned Services has highlighted this as a particular area of focus and work is ongoing to consider how this can be addressed to best effect.