Dated: 27/12/2024

POLICY TITLE: Fraud Reporting and Investigations

OWNING DIRECTORATE: Crime and Safeguarding

AUTHOR: Detective Chief Inspector, Cyber Crime Unit

CONTACT DETAILS: 101

EQUALITY IMPACT ASSESSMENT: Complete

AUTHORISED PROFESSIONAL PRACTICE (APP) NATIONAL GUIDANCE: Yes

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AIM OF POLICY: To clearly state Northumbria Police's response to, and investigation of, allegations of fraud (in relation to both calls for service and National Fraud Intelligence Bureau (NFIB) disseminations for enforcement).

BENEFIT OF POLICY: A consistent, victim centric approach and response to fraud to reduce harm to victims and communities and increase public confidence that reported fraud will be recorded and investigated effectively and efficiently.

REASON FOR POLICY: Fraud affects communities more often than any other crime type. Northumbria Police recognises the scale and impact of fraud and that anyone can become a victim of fraud whether that is individuals, businesses, charities or public sector organisations. Fraudsters deliberately and repeatedly target some of the most vulnerable in our society. The financial loss from fraud can be life changing for victims. Fraudsters do not only take victims' money, they take their sense of security, confidence and well-being. Victims suffer financial hardship, anxiety, depression and other mental and physical health problems.

CRIME RECORDING

Action Fraud is the UK's national reporting centre for fraud and cybercrime where the public should report fraud if they are scammed, defrauded or experience cybercrime in England, Wales and Northern Ireland.

The service is hosted by the City of London Police, working alongside the National Fraud Intelligence Bureau (NFIB) which is responsible for assessment of the reports and for ensuring that fraud reports reach the right place. City of London Police is the national policing lead for economic crime,

When a report is made to Action Fraud the victim receives a National Fraud Reporting Centre (NFRC) number. Reports are then passed to the NFIB.

Action Fraud **does not investigate** cases. Action Fraud collates the data from reports, assesses vulnerability and carries out some threat assessments and de-confliction work.

The Home Office requires the NFIB via Action Fraud to record fraud and they are the only UK crime recording authority for frauds; their NFRC number is the crime number.

In Northumbria Police, case management records are recorded and may look like a crime; however, they are not counted as such.

Northumbria Police will only create a case management record where:

- A fraud report is dealt with as a Call for Service (CFS)
- Where an investigation is commenced as a result of a dissemination from the NFIB

All reports received from the public which meet the CFS criteria will result in a case management record being created. Northumbria Police is required to record the offence at Action Fraud via the Action Fraud on line Expert Reporting Tool (ERT) where the NFRC (crime) number is provided.

INITIAL RESPONSE TO FRAUD REFERRALS

There are three key ways in which Northumbria Police will receive reports of fraud:

- Action Fraud
- Live CFS
- NFIB Disseminations

Safeguarding and crime prevention advice will be provided to the victim at the first point of contact irrespective of the method of referral to the force in order to prevent repeat victimisation.

The Northumbria Police website signposts victims to good resources for self-care.

Action Fraud

Where a report is received by Action Fraud and an assessment deems the victim as vulnerable, Action Fraud will notify Northumbria Police requesting an officer attend to see the victim. In cases where attendance is assessed as immediate by Action Fraud, they will call 999.

Live CFS

When a report of fraud is made directly to Northumbria Police, there will be an assessment of caller vulnerability using the '**THRIVES'** principles to assess Threat, Harm, Risk, Investigation, Vulnerability, Engagement and Safeguarding.

Calls/reports are assessed to see if they fit the criteria of a 'call for service':

- When an offender has been arrested for a fraud offence in the Northumbria Police Area.
- The offender 'is committing' or has recently committed a fraud offence at the time of the call for service.

- The suspect is known and resides in the Northumbria Police area.

When a CFS is apparent, an incident is created and subject to a THRIVES assessment, following which a deployment for response will be allocated and investigation commenced. The crime will be assessed by the Force's Communications Centre and allocated to the most appropriate investigator based on factors of vulnerability, complexity, solvability and severity.

Northumbria Police will ensure the offence is recorded with Action Fraud.

Calls/reports not meeting CFS criteria where the victim is vulnerable

Where the CFS criteria is not met, the report will still be subject of THRIVES and where a victim is identified as vulnerable, an officer will be allocated to attend and safeguard as appropriate. A face-to-face victim needs and vulnerability assessment will be carried out and referrals made to Northumbria Victim and Witness Service and/or other agencies where needs are identified and consent obtained. A Storm Log will be created however a case management record is not necessary if the call for service criteria is not met; the aim is to provide protect advice to the victim and to assess their vulnerabilities and needs. Assistance should be provided to help the victim report the incident to Action Fraud.

Calls/reports not meeting CFS criteria where the victim is NOT vulnerable

Where CFS criteria are not met and the victim is not vulnerable, the victim should be advised to report their fraud to Action Fraud direct by telephone or online. If necessary, assistance should be given to the victim to report to Action Fraud. There is no need to record a case management record, however a Storm Log should be created to show that a victim has contacted the police, that the call for service criteria is not met, that safeguarding advice has been given, and the victim notified to inform Action Fraud.

Appropriate protect advice should be given to the caller to assist them in safeguarding themselves in the future.

Calls/reports not meeting CFS criteria but involve a vehicle and/or plant

Where CFS criteria is not met, but the victim reports a fraud involving a registered vehicle or plant, Northumbria Police will record the offence with Action Fraud and will update the Police National Computer (PNC).

An investigation will only commence if the call for service criteria is met.

Calls/reports not meeting CFS criteria where there is the potential to secure evidence

Even if an offence is not a CFS and can be referred to Action Fraud, consideration will be given to the securing and preservation of evidence.

<u>NFIB Disseminations</u>

NFIB disseminate fraud matters to local forces under two strands:

PROTECT – where there are no identified lines of enquiry yet local victim support is indicated.

PURSUE – where the NFIB database identifies a viable line of enquiry to follow.

Receipt and allocation of NFIB Disseminations for enforcement

PROTECT Dissemination Process

NFIB protect disseminations are received and reviewed for accuracy to ensure that no previous report has been created. The Operation Signature process will then be followed if no immediate concerns are identified.

PURSUE Dissemination Process

NFIB disseminate reports to a force to investigate if it is assessed as having viable lines of enquiry.

Receipt and allocation of NFIB Disseminations for enforcement

All disseminations received by Northumbria Police are subjected to THRIVES assessment to identify the most appropriate resource for allocation. This will be either an Area Command resource or the Complex Fraud Investigation Team, which deals with the most serious or complex fraud where there is a significant risk of harm to individuals, communities or business.

<u>Fraud Outcomes</u>

All Police Forces are required to return timely and regular data on outcomes resulting from frauds into the NFIB (within seven working days after the end of the previous month); this only relates to cases disseminated by NFIB for an investigation. NFIB must then return data to the Home Office. The data should be used to help direct policy and action and helps law enforcement agencies understand the impact of any intervention. It also enables an understanding of the threat and demand from fraud within the Northumbria Police area and the action required in response.

<u>FRAUD INVESTIGATIONS</u>

All fraud investigations will follow the Fraud Investigation Model (FIM).

The FIM takes into account the unique nature of fraud crime types and focusses on the prioritisation of prevention and disruption activities to reduce the period of harm and loss to victims.

The allocated investigating officer will ensure responsibilities under the Code of Practice for Victims of Crime are adhered to.

All frauds reported or disseminated to Northumbria Police require an outcome to be reported back to NFIB. This could be a sanctioned outcome, no further police action due to either lack of evidence or victim support, not in the public interest or more appropriate for investigation or intervention from a partner agency.

Transferring disseminations to other forces

Where investigation indicates another force should be dealing with a matter disseminated to Northumbria Police, there is a specific (TRANSCRIME) process back to NFIB.

Ownership of the investigation will be retained until NFIB confirm it has been transferred elsewhere.

Fraud Escalation Process

Stage 1 – Escalation to the Economic Crime Unit by Area Command supervision for specialist investigation.

Stage 2 – Escalation to the North East Regional Organised Crime Unit (NEROCU) for regional investigation. Referral is to be made by the Economic Crime Unit Detective Inspector.

SUPPORTING VULNERABLE VICTIMS OF FRAUD

Operation Signature

Operation Signature is a national campaign to support and protect vulnerable victims of fraud.

The process is driven by weekly data, provided by the NFIB or National Economic Crime Victim Care Unit (NECVCU), that contains the details of all complainants of fraud who reside in the force area, whose reports have not been disseminated for investigation.

The data is assessed or triaged to identify vulnerable victims residing in the force area, so Protect measures can be considered or implemented by Northumbria Police.

The NECVCU is the Action Fraud victim care unit, who service all complaints of fraud nationally. If they have been unable to engage with the complainant by telephone or identify vulnerability, they make a referral to the police for an Op Signature visit to be considered.

SOURCE DOCUMENT: N/A

GROUPS AFFECTED: All staff

ACCESS AND DISCLOSURE RESTRICTIONS: None
