



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

**Dyfed-Powys Police**

## **Fraud and Cyber Crime**

**February 2024**

## Introduction

The tackling of Fraud and Cyber Crime falls within the overall scope of Priority 2 in the Police and Crime Plan – Harm is prevented.

The increasing globalisation of goods, people, and services, the continued evolution of technology, and changes in social norms continue to drive the significant threat from Fraud and Cyber Crime. These crimes amount to over half of all recorded crime across England and Wales.

I last reported to the Police and Crime Panel on this topic in [April 2019](#).

The purpose of this updated report is to demonstrate the progress that has been made since then in tackling these threats.

## National Picture

In April 2019 His Majesty's Inspectorate of Constabulary and Fire and Rescue Services (HMICFRS) published a report - [Fraud: Time to choose – An inspection of the police response to fraud](#).

At the time they made sixteen recommendations and identified five areas for improvement. [My response](#) was included in the report which was submitted to the Police and Crime Panel in April 2019.

HMICFRS revisited the issues in August 2021 to assess the progress made on the original recommendations. I included my statutory response to this revisited report within a response to a question on notice from panel member Cllr Les George at the Police and Crime Panel meeting in November 2021. ([dppoliceandcrimepanel.wales](#))

The '[National Policing Strategy for Fraud, Economic and Cyber Crime 2023 – 2028](#)' was published by the National Police Chief's Council (NPCC) on 22<sup>nd</sup> November 2023. The Strategy reiterates that Fraud and Cyber Crime are both national Strategic Policing Requirements. In Dyfed-Powys Police, Fraud and Cyber Crime feature on the agendas for the Force Strategic Tasking and Coordination, Force Intelligence Development and Force Tasking group meetings. The full impact that the national strategy is likely to have upon demand at a force level is yet to be seen. However, it formalises the approach that all forces should take to the 4Ps (Pursue, Protect, Prevent, Prepare) to improve the policing response to Fraud, Economic and Cyber Crime. It sets out that forces will be held more to account in terms of performance in this area and their strategic response to the threats.

In August 2023 the Association of Police and Crime Commissioners (APCC) Leads for Economic and Cyber Crime produced a resources pack for all offices of the Police and Crime Commissioners (OPCCs). Its purpose is to share examples of Police and Crime Commissioner initiatives and practices for colleagues to use, adapt or build on.

The next-generation Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS) is a £150m transformation programme that will replace the existing system and services (currently delivered by Action Fraud) for reporting and analysis of Fraud and Cyber Crime in England, Wales and Northern Ireland. This new service is due to go live in March 2024.

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

As detailed in my [annual report](#) submitted to the Panel on 14<sup>th</sup> July 2023, I indicated that I was confident that due regard had been given to these threats and that steps are continuously being taken to address the issues. I am still confident that this is the case and I continue to work with the Chief Constable to ensure that this crime is given adequate resourcing to meet the increasing demand presented.

I and my office remain in regular communication with Dyfed-Powys Police Force's Economic Crime Team Manager to ensure that I am fully sighted on all the work this team undertakes.

- **Communications and Support**

A session on the wider aspects of Fraud and Cyber Crime was arranged for all the staff in my office on 26<sup>th</sup> September 2023. This session was run by the Force's Fraud Safeguarding Officer and the Cyber Fraud Investigator. This topic has an impact on every member of society. I encourage my team to share the message with their friends and family to reach as many people as possible.

As referred to in both my 2019 report and my annual report, Operation Signature was introduced in 2018. An important strand of Operation Signature is its wider messaging and prevention advice, working with statutory and voluntary agencies to influence change. The Fraud Safeguarding Officer co-ordinates both Operation Signature and the Banking Protocol. They are also involved with Schools Liaison in delivering the online messages to schools, universities, youth groups, local councils, probation services, farming communities, local business groups and many more. My office regularly highlights these issues on social media and shares key messages from the Economic Crime Team to raise awareness.

The Fraud Team feeds into the services of Goleudy, the victim and witness service funded by my office. Goleudy offers personalised, emotional, and practical support to help victims and witnesses of crime and anti-social behaviour, as well as their families.

It is often the case that Fraud victims have other social issues ongoing at the same time. For example, some victims who are caught up in Romance Fraud will have long term marriages or cohabiting relationships. Romance Fraud can lead to the loss of family life savings which in turn could lead to domestic abuse or violent situations within the home. Goleudy will provide enhanced support to those victims

who accept they are victims of crime. The Fraud Team will also make multi-agency referrals as required.

The [National Economic Crime Victim Care Unit](#) (NECVCU) is a focussed and targeted service providing victims of Fraud and Cyber Crime with a national standard of care and support. It works with forces at a local level to deliver a better service to victims.

A member of my Policy Team met with the Older People's Commissioner for Wales last year and subsequently linked them in with the Force's Economic Crime Team Manager. The Manager now sits on the Older People's Commissioner's 'Abuse Action Group' and is involved in the implementation of the Welsh Government National Action Plan to Prevent the Abuse of Older People in Wales.

- **Sextortion Blackmail**

Whilst sextortion is not technically Fraud, it is both an economic and sexual crime that has a significant impact upon victims. The victim of sextortion is often male and often a teenage child. Intelligence suggests that the offenders are usually located abroad, which makes it difficult to investigate and nigh on impossible to bring offenders to justice. Sextortion poses a threat, harm and risk to victims. They find it extremely embarrassing to disclose to their friends, parents or carers, let alone the police.

As sextortion is classified as blackmail, the ownership of the crime type does not fit with any one particular area of policing. The Economic Crime Team have recognised the crime as an increasing issue and engage with other departments to implement a Force response. This allows them to better understand these offences, determine how victims fall foul to this and the impact it has upon them.

- **Courier Fraud**

When comparing the various threats of Fraud; Courier Fraud presents the highest threat, harm and risk to victims.

Courier Fraud occurs when a fraudster contacts a victim by telephone purporting to be a police officer or bank official. To substantiate this claim, the caller may be able to confirm some easily obtainable basic details about the victim, such as their name and address.

After some trust has been established, the fraudster will then claim that a circumstance exists, such as:

- money has been removed from the victim's bank account and staff at their local bank branch are responsible.

- suspects have been arrested and the 'police' need to secure the victim's money as evidence.
- a business, such as a jewellers or currency exchange, is operating fraudulently and they require assistance to help secure evidence.

Victims are asked to co-operate in an 'investigation' by attending their bank or a money service business to withdraw money (sterling or foreign) or to purchase an expensive item, such as gold or gift vouchers to physically hand over to the Courier for examination.

They will agree a time and location for the handover, usually arranging for the Courier to collect the items from the victim's home. At the time of handover victims are promised that the money or goods that they are handing over will be reimbursed or returned. However, no further contact is made by the fraudsters and the money or goods are never seen again.

The long -term impact on victims can be both financially and psychologically significant. Whilst other Fraud type offences can have a similar impact, there is potentially a more sinister aspect to Courier Fraud. Victims belatedly realise that they have come face-to-face with the criminals. This can lead them to question how and/or why they have been specifically targeted. It may undermine their faith in law enforcement and/or their bank, having a reputational impact upon policing.

Between October 2020 and December 2022, 443 offences of Courier Fraud were reported to Dyfed-Powys Police. The vast majority were unsuccessful attempts, where potential victims ceased engagement with the caller, having realised it was Fraud. However, 34 were full offences with financial loss totalling £612,762. The largest loss to one victim was £80,000 and the average loss was £18,022.

In 2021 a series of Courier Fraud incidents were reported in Pembrokeshire. Enquiries led to the identification of the offender, who had travelled by train from his home in Essex on numerous occasions to collect cash and gold from his victims. The total value amounted to approximately £50,000. The suspect was subsequently arrested in Essex and having been charged for 3 offences, he pleaded guilty at Crown Court on 17<sup>th</sup> January 2023.

- **Fraud**

The long-awaited implementation of the new national reporting process in 2024 is likely to see an increase in the number of reports being referred to the Force by the National Fraud Intelligence Bureau for engagement and safeguarding. This will have an impact upon the Fraud Triage and Safeguarding roles. The Economic Crime Team Manager will monitor this impact and discuss resourcing with both the Chief Constable and my office when the new process is introduced.

- **Cyber Crime**

Cyber Crime is regionally managed and locally delivered, in accordance with the NPCC Cyber Crime programme. Whilst current and predicted future demand in terms of the reporting of the Computer Misuse Act offences is likely to remain the same, numerous protect, prevent, and prepare initiatives are being rolled out. An example of one of these initiatives for forces to implement is the national Police Cyber Alarm project. This is an award-winning, free tool, provided by local police forces and funded by the Home Office to help businesses and other organisations monitor and report the suspicious cyber activity they face. Since Police Cyber Alarm launched it has identified over a billion suspicious events nationally resulting in reports and advice being given to members, enabling them to take action to prevent a successful attack.

- **Financial Investigation**

Recent improvements in legislation have enabled the Economic Crime Team to conduct civil recovery investigations far more effectively. There has been an immediate impact upon the number of high value financial forfeitures. It should be noted that 50% of the amount forfeited is awarded to the benefit of the Police and Crime Commissioner's forfeiture account. The remaining forfeiture goes to the Crown Prosecution Service and the Home Office with victims also having the opportunity to recoup some of the money they have had stolen.

The below demonstrates the financial benefit that civil recovery investigations have brought to Dyfed-Powys Police Force in 2023/24:

Year	Amount
2021/22	£86,318.05*
2022/23	£86,824.28*
2023/24 to date	£459,577.81**

\*Conventional Proceeds of Crime Act (POCA) investigations

\*\*Conventional POCA investigations + civil recovery forfeiture

- **Success Stories**

In November 2023 Dyfed-Powys Police Force's Economic Crime Team was the 'Safeguarding' category winner at the Welsh Local Government Safer Communities Awards. The Safer Communities Awards were held to recognise outstanding contributions to community safety in a multi-agency context.

In April 2020, Dyfed-Powys' Economic Crime Team commenced the management of all Fraud and Cyber Crime incidents reported to the Force as a call for service. The team triage the reports and engage with victims at the earliest opportunity. This approach ensures that consistent subject matter expert advice, guidance and support is provided. The team ensure that there is accurate reporting of incidents to Action Fraud, the national reporting centre. This has not only reduced the strain on frontline officers but have gained positive feedback from victims within the community, with many commenting on the quality of service and reassurance they have received.

The Economic Crime Team was recently praised by a Judge for a Fraud investigation – a man from Tenby convinced friends and acquaintances to make high value payments which he said he would put into investment schemes on their behalf. In reality, he was out of work and funding his own lifestyle. The man's criminal behaviour came to light in 2018, when his victims failed to receive any money from the 'investments' and their suspicions were raised. As police enquiries developed, it was established that a number of people had been affected by his dishonest scheme, and he was arrested on suspicion of Fraud. Following a thorough investigation by Dyfed-Powys Police's Economic Crime Team the 62-year-old was charged with 26 counts of Fraud. After a lengthy trial in December 2023, he was found guilty of these 26 charges, and one of theft, with His Honour Judge Thomas describing him as 'one of the most dishonest' men he had ever met. He was sentenced on January 5<sup>th</sup> 2024 to eight years in prison for causing the loss of £377,000.

His Honour Judge Thomas praised the work of the Economic Crime Team, highly commending the officer in the case in particular for the quality of her investigation.

## **Conclusion**

Whilst the impact of Fraud and Cyber Crime cannot be underestimated, I am confident that the Economic Crime Team within Dyfed-Powys Police are experts in their field. Their accomplishments highlight a commitment to safeguarding our communities by tackling complex challenges and are a testament to the collaborative spirit and effectiveness of staff and officers.

The work being conducted by the team with vulnerable victims has been recognised at a national level and is well regarded by HMICFRS.

Whilst I am confident that progress is being made in support of this particular element of Priority 2: Harm is prevented, it is without doubt that Fraud and Cyber Crime capabilities continue to evolve and the resourcing of this department will need to be regularly considered to ensure it keeps in step with technological advances.