

# Environmental & Public Protection Scrutiny Committee Task and Finish Group

*To review the Financial Exploitation Safeguarding  
Scheme - FESS*

Thursday, 5<sup>th</sup> March 2020 [meeting 6]  
10:00am

Democratic Services Committee Room, County Hall, Carmarthen

## MEETING NOTES

Meeting with:

Mr Dafydd Llywelyn, Police and Crime Commissioner,  
Chief Superintendent Steve Cockwell, Head of Crime  
Paul Callard, Manager – Economic Crime Team

Name
Cllr. Karen Davies
Cllr. Penny Edwards
Cllr. Jeanette Gilasbey
Cllr. John James
Cllr. Dai Thomas
Cllr. Phillip Hughes – EBM for Public Protection
<b>Officers</b>
Roger Edmunds, Consumer & Business Affairs Manager
Heidi Neil, Senior Consumer Protection Officer
Janine Owen, Democratic Services Officer



The Task and Finish Group held an informal discussion with the police representatives present and asked the following questions:-

**1. Please tell us about the level of priority given to financial exploitation by DPP.**

Police and Crime Plan

Priority 1: Keeping our communities safe - Consider opportunities to reduce the fear of crime and ASB, particularly amongst the vulnerable and to provide information to the public on how to prevent themselves from becoming a victim;

Priority 2: Safeguarding the vulnerable –

- Identify those who are at risk of victimisation or repeat victimisation, and those who are at risk of offending, through better information sharing between agencies
- Increase awareness of fraud and cyber-crime amongst the younger generation and older people, including how to protect themselves from becoming a victim

Priority 3: Protecting our communities from serious threats

- 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;
- 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

Priority 4: Connecting with communities

- Enhance our capabilities for tackling more complex crimes by developing specialist skills and knowledge through links with businesses, academia and by exploring apprenticeship opportunities;

Strategic assessment and Control strategy

CYBER DEPENDENT - Offences that can only be committed using a computer, computer network or other form of information communication technology. These acts include the spread of viruses or other malware, hacking and distributed denial of service (DDoS) attacks. Have a significant economic impact on victims and pose a risk to the infrastructure of businesses.

CROSS Cutting themes – Vulnerability / Digitally enabled crime

Key findings:

- 25% of populations 65 or over. Forecast to increase to 33% by 2039
- 151 fraud incidents reported monthly. 42% of victims over 60
- 49% rise in cyber related crime

**2. Please tell us the level of resource committed to combatting financial exploitation in DPP**

PCSOs

L1 – Frontline staff

L2 – CID detectives (Accredited investigators and public protection)

L3 – Financial and Economic Crime Team

L4 – Regional assets within Regional Organised Crime Unit (ROCU)

**3. Please tell us how are DPP officers trained to deal with financial exploitation?**

PCSO – all PCSOs have undergone familiarisation training

Cyber Liaison PCSOs – a number of PCSOs have undergone enhanced cyber and fraud training

Uniform Policing – Trained to national occupational standards as defined by College of Policing. Additional local training in respect of vulnerability

BCU Detective – Trained to PIP 2 accreditation for investigation of serious and complex crime

ECT Investigator - Specialist Fraud Investigation Programme, which is hosted by the CoLP. They are also accredited by the NCA Proceeds of Crime Centre as Financial Investigators. The ECT Supervisor is an accredited Specialist Fraud Investigator and Financial Investigator and has also attended the Managing a Fraud Investigation and Election Fraud courses.

Cyber investigators – Specialist National Pursue, Protect and Prevent Programme, together with NCA Financial Investigator accreditation

**4. Do you feel the DPP response to financial exploitation is commensurate with the scale of the problem?**

Dyfed-Powys has necessary capabilities to deal with a wide range of financial exploitations that encompasses investigation and safeguarding elements.

No force is in a position to deal with scale of problem in terms of volume and global nature of how this crime is committed. Focus must be on Protect and prevent, as there will only be limited capacity to deal with investigations.

Key partners include

- National Crime Agency
- UK, Welsh and Local Government
- Banks and Financial institutions
- UK Finance and Take 5 campaign
- Social media platform
- Action Fraud / NFIB
- Charities and NGOs
- Individuals and businesses

**5. Please tell us about any aftercare, victim support or measures that DPP provide to victims of financial abuse to ensure they do not become repeat victims.**

Goleudy - Goleudy offers emotional, practical and personal support to all victims of crime, including victims of fraud. Goleudy supports victims via a range of services including face to face, over the phone or home visits and can put together bespoke plans to ensure a victim gets the support that is most appropriate to their individual needs.

High and Medium risk Operation Signature victims are referred into Goleudy and 3<sup>rd</sup> sector agencies by the FSO for enhanced support. The FSO also conducts victim visits to break the link between the offender(s) and victim. Goleudy reviews the weekly NFIB victim list on Qlikview to ensure completeness in their identification of and contact with fraud victims

NFIB Victim list - On a weekly basis NFIB provides DPP with a list of the victims who have reported fraud within the DPP Force area during the preceding seven days. The list contains each victim's details, the fraud type, a snapshot of the circumstances surrounding the offence and the amount of money lost. The NFIB victim list is reviewed by the FSO to identify additional vulnerability, which is fed in to Op Signature. NPTs also access the list and prioritise visits.

Operation Signature is a standardized initiative introduced to identify and support vulnerable victims of fraud. It provides preventative and supportive measures intended to protect victims and safeguard them from further targeting. 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 victimisation.

Victims of fraud are assessed for vulnerability when making a Call for Service or reporting to AF by telephone or online.

All victims who are assessed as being vulnerable receive a face to face visit from either a Police Officer or PCSO. During that visit an initial questionnaire is completed which assesses a victim's vulnerability as High, Medium or Low Risk.

Depending upon the outcome of the questionnaire, differing levels of support are provided according to the specific needs and requirements of the victim. The Operation Signature process map is set out at Appendix 3.

Victims identified as being vulnerable by NFIB are referred into Operation Signature upon notification to DPP through the Vault.

The NFIB victim list is reviewed as a matter of course and cross referenced with Operation Signature to ensure completeness in the identification of vulnerable victims.

In October 2019 a Customer Satisfaction Survey was conducted with a dip sample of Op Signature victims. The survey received 93% positive feedback, with comments including:

- *“Reassurance from yourselves. It was reassurance that I shouldn’t beat myself up about it and that it could happen to anyone.”*
- *“The fact that I spoke to you and the phone calls have stopped”*
- *“Police from the call taker to the officer who visited me were very good”*
- *“Being told that I didn’t have to pay and that when the person rang again I told them that I had been in touch with the police and they told me that I should not pay it and they put the phone down”*
- *“I felt that they cared about how I felt and that it upset me”*
- *“The visit by the PCSO was a great help and reassuring. I did not feel judged and felt I was being taken seriously”*

The Fraud Safeguarding Officer (FSO)

The FSO oversees the management of Operation Signature and is responsible for:

- Working with vulnerable victims to break the link between them and the criminals who target them;
- Maintaining contact with key stakeholders;
- Delivering protect training to Police Officers and other Agencies;
- Raising awareness of fraud and the significant impact it has upon communities;
- Researching the multi-agency PROTECT database to assess victim’s vulnerability and history.

Fraud crimes with an immediate threat to vulnerable victims will always be referred to the ECT Fraud Safeguarding Officer without delay.

The Banking Protocol is a national scheme between the Police and financial sector organisations (banks, building societies and the Post Office). The aim is to identify customers who are in the process of being defrauded and implementing safeguarding procedures to prevent victimisation and loss of funds.

The Banking Protocol is an effective initiative and the minimum police response to such an incident, which is a ‘crime in action’ call for service, must be a recorded crime and a criminal investigation and referral in to the Operation Signature process completed.

**Banking Protocol figures**

<b>Date range</b>	<b>Number of cases</b>	<b>Banks in Carmarthenshire</b>	<b>As a %</b>	<b>Amount Prevented from loss</b>
January to December 2019	74	13	17.57	2,610,915.70
January 2020 to date (03.03.20)	15	2	13.33	99,673.00
<b>Totals</b>	<b>89</b>	<b>15</b>	<b>16.85</b>	<b>2,710,588.70</b>

## 6. How do you make it known to the public that you discharge your functions under Operation Signature?

### Operation Signature figures 2019 / 2020

Date range	Number of cases	High	Medium	Low	Unknown/NA
January to December 2019	439	47	106	283	3
January 2020 to date (03.03.20)	94	8	15	69	2
<b>Totals</b>	<b>533</b>	<b>55</b>	<b>121</b>	<b>352</b>	<b>5</b>

The Force website contains a page dedicated to how to report Fraud. Corporate Communications maintain a Facebook and Twitter presence which promotes fraud safeguarding. The ECT has a Twitter account, which also raises fraud awareness and is linked to fraud prevention sites such as Take 5, Get Safe Online, AF and the CoLP. The Force website is being updated and enhanced with SOH.

Operation Signature has been widely publicised in the press and is a regular feature on our social media.

We will be participating in the forthcoming Take 5 week launch, which is aimed at raising awareness of key messages

We continue to provide regular events raising awareness of Op Signature across the force area.

## 7. Are you confident that you are engaging with all relevant partners and individuals?

The ECT sits on the Wales Against Scams Partnership, which is a partnership of organisations that are 'committed to the fight against scams and fraud'.

Representatives from the ECT attend a quarterly Fraud Safeguarding meeting with representatives from Gwent, South Wales Police and Trading Standards' 'Vulnerability lead for Wales'.

The ECT will continue to engage with the National Trading Standards Scams team, as well as the four local authority Trading Standards teams. Community engagement, particularly with third sector organisations, such as Age Cymru, Alzheimer's Society and the Older People's Commissioner for Wales

We are delivering a series of training events to staff at Pembrokeshire and Newtown College, a Foster Carer organisation, Action Hearing Loss and Young Farmers.

We are engaged with the Region on the Matrix Challenge, which is aimed at school children.

We are collaborating with Business Wales in delivering sessions to businesses at venues across the Force area.

We attend both the RWS and Pembs Show  
We have arranged training events in April for Carms CC Executive Committee, Councillors, Audit and various other departments in respect of fraud, bribery and cybercrime.

We have agreed an MOU with Carms CC in respect of their reporting internal fraud to us, which awaits sign off.

#### **8. How do you feel the police's response to financial exploitation could compliment that of Trading Standards and vice versa?**

Currently Liaising with National Trading Standards and the ROCU to see whether a data exchange can be facilitated with access for the 3 forces and local TS

Carmarthenshire tasking and intelligence meetings

Shared understanding of persons causing issues within locality

Coordination of joint campaigns

TS attendance at the Fraud Safeguarding Group

#### **9. How might a more consistent and coordinated response to financial exploitation be implemented in Carmarthenshire**

Project Otello

Enhanced engagement with both Op Sig (inc. the BP) and FESS

#### **Actions arising through discussion.**

During the visit the police representatives raised the following actions which would benefit the function and purpose of FESS going forward, which will be included within the findings of the report:-

- A planned monthly open-dialogue between LA's Trading Standards Departments within the DPP area and the Police– via conference call. – Head of Crime/Paul Callard
- Police Engagement Officers and the Enablement Police Teams (4 areas) to make themselves known to Local Councillors. – PCC to raise matter with Chief Inspector
- Enable Trading Standards department to provide training to Police Officers – Paul Callard to facilitate.

