



## Economic and Cyber Crime Committee of the City of London Police Authority Board

**Date:** MONDAY, 19 FEBRUARY 2024  
**Time:** 1.45 pm  
**Venue:** COMMITTEE ROOMS, 2ND FLOOR, WEST WING, GUILDHALL

**Members:**

Deputy James Thomson (Chair)	Sir Craig Mackey
Tijs Broeke (Deputy Chair)	Andrew Lentin
Alderman Professor Emma Edhem	Nicholas Bensted-Smith
Dawn Wright	Michael Landau (External Member)
Graham Packham	Jason Groves
James Tumbridge	Deputy Madush Gupta
Deputy Christopher Hayward	Naresh Hari Sonpar

**Enquiries:** **Kezia Barrass**  
**Kezia.Barrass@cityoflondon.gov.uk**

### Accessing the virtual public meeting

Members of the public can observe all virtual public meetings of the City of London Corporation by following the below link:

<https://www.youtube.com/@CityofLondonCorporation/streams>

A recording of the public meeting will be available via the above link following the end of the public meeting for up to one civic year. Please note: Online meeting recordings do not constitute the formal minutes of the meeting; minutes are written and are available on the City of London Corporation's website. Recordings may be edited, at the discretion of the proper officer, to remove any inappropriate material.

Whilst we endeavour to livestream all of our public meetings, this is not always possible due to technical difficulties. In these instances, if possible, a recording will be uploaded following the end of the meeting.

**Ian Thomas CBE**  
**Town Clerk and Chief Executive**

# AGENDA

## Part 1 - Public Agenda

1. **APOLOGIES**

2. **MEMBERS' DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**

3. **MINUTES**

To agree the public minutes and non public summary of the Economic and Cyber Crime Committee on 11 November 2023.

**For Decision**  
(Pages 5 - 10)

4. **PUBLIC OUTSTANDING REFERENCES**

Report of the Commissioner.

**For Discussion**  
(Pages 11 - 12)

5. **Q3 NATIONAL LEAD FORCE PERFORMANCE 2023-24**

Report of the Commissioner.

**For Discussion**  
(Pages 13 - 34)

6. **NATIONAL LEAD FORCE AND CYBER UPDATE**

Report of the Commissioner.

**For Discussion**  
(Pages 35 - 40)

7. **CYBER GRIFFIN QUARTERLY UPDATE**

Report of the Commissioner.

**For Discussion**  
(Pages 41 - 46)

8. **INNOVATION & GROWTH – UPDATE OF CYBER & ECONOMIC CRIME RELATED ACTIVITIES**

Report of the Executive Director of Innovation and Growth.

9. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE COMMITTEE**

10. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

11. **EXCLUSION OF THE PUBLIC**

**MOTION** - That under Section 100(A) of the Local Government Act 1972, the public be excluded from the meeting for the following item(s) on the grounds that they involve the likely disclosure of exempt information as defined in Part I of Schedule 12A of the Local Government Act.

**For Decision**

**Part 2 - Non-Public Agenda**

12. **NON-PUBLIC MINUTES**

To agree the non-public minutes of the meeting held on 9 November 2023.

**For Decision**  
(Pages 51 - 52)

13. **STRATEGIC COMMUNICATIONS AND ENGAGEMENT PLAN FOR ECONOMIC AND CYBER CRIME**

Report of the Town Clerk.

**For Discussion**  
(Pages 53 - 80)

14. **FRAUD AND CYBER CRIME REPORTING AND ANALYSIS SERVICE - PROGRAMME PROGRESS REPORT**

Report of the Commissioner.

**For Decision**  
(Pages 81 - 86)

15. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE COMMITTEE**

16. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT AND WHICH THE COMMITTEE AGREE SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**

This page is intentionally left blank

**ECONOMIC AND CYBER CRIME COMMITTEE OF THE CITY OF LONDON  
POLICE AUTHORITY BOARD  
Thursday, 9 November 2023**

Minutes of the meeting of the Economic and Cyber Crime Committee of the City of London Police Authority Board held at the Aldermens' Court - Mezzanine West Wing, Guildhall on Thursday, 9 November 2023 at 10.00 am

## **Present**

### **Members:**

Deputy James Thomson (Chair)  
Alderman Professor Emma Edhem  
Dawn Wright  
Graham Packham  
James Tumbridge  
Sir Craig Mackey  
Andrew Lentin  
Nicholas Bensted-Smith  
Michael Landau  
Jason Groves  
Deputy Madush Gupta  
Naresh Hari Sonpar

### **Officers:**

Oliver Bolton	- City of London Police
Hayley Williams	- Chief of Staff, City of London Police
Richard Riley	- City of London Police
Jayne Moore	- Town Clerk's Department
Josef Shadwell	- City of London Police
Peter O'Doherty	- City of London Police
Elly Savill	- Innovation & Growth
Lucy Cumming	- City of London Police
Chris Bell	- City of London Police

## **1. APOLOGIES**

There were no apologies.  
Tijs Broeke observed the meeting remotely.

## **2. MEMBERS' DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**

There were no declarations.

## **3. MINUTES**

**RESOLVED**, That the minutes of the meeting of 08 September 2023 be approved as an accurate record of the proceedings.

4. **OUTSTANDING ACTIONS**

The Committee received the report of the Clerk, and noted that dates for Cyber Griffin sessions were expected to be arranged in the new year.

5. **Q2 NATIONAL LEAD FORCE PERFORMANCE**

The Committee received the report of the Commissioner, noting in particular the five outcomes.

The following questions were asked:

1. Social media companies are required to confirm receipt of CoLP notifications, but what do they do upon receipt of those notifications, and what is CoLP plan for making the most of recent legislation?
2. Will benchmarks be more ambitious in the future?
3. Will the 2023 training course provision match that of 2022?
4. On disrupting fraudsters, what are the implications of not all forces having the Atlas capability?
5. Will the new system incorporate measurement of its impact?
6. What measures will be taken to ensure that staff are properly trained on the new system?
7. Are there greater opportunities to recover assets?
8. Is the CoLP charging enough for the Economic Crime Academy courses, given the capital investment being made?

On question 1, Members noted that the Online Safety Act 2023 set out penalties imposed by Ofcom for social media entities that did not comply with crime disruption notifications, and that CoLP was expected to be part of the solution in monitoring cases resulting in disruption of OCGs. The meeting heard that ambassadorial or influencer roles were being considered to raise the profile of the work being done by CoLP (as well as Police Officers and staff), alongside Home Office initiatives around fraud and cyber crime prevention including TV campaigns and TV drama storylines as part of a broader communications strategy. Members commented on the importance of rolling out a communications strategy in a timely manner, commenting also on the opportunities available to the CoLP following recent legislation (the Online Safety Act 2023 and the Economic Crime and Corporate Transparency Act 2023), and heard that (among the responses to that legislation) disruption initiatives would be shared with relevant platforms and that data relating to online crime would be captured and shared more systematically to encompass enhanced asset recovery capabilities. Powers conferred upon the CoLP by that legislation is being mapped across the force, including data-sharing with appropriate entities including private-sector entities – a more wide-ranging update on that is expected to be delivered to the Committee at a later date.

On question 2, Members noted that some metrics still needed to be improved, noting in particular worsening abandoned call figures and the need to further disrupt organised crime groups (OCGs). Members also noted rising satisfaction levels, and heard that metrics were being carefully considered on an ongoing basis including call handling times and question sets (including the use of data

to determine questions), as well as working with relevant charities to optimise victim interactions and further enhance future satisfaction outcomes.

On question 3, targets were expected to be reached by the end of 2023.

On question 4, the meeting heard that most forces had Atlas capability and that forces without that capability were being encouraged to train staff on it. The latest date by which all forces are expected to be on the platform is April 2024, and the data extraction mechanism is expected to be automated beyond that date.

On question 5, the meeting heard that legacy KPIs were going to be tracked alongside new measures.

On question 6, Members heard that staff were being encouraged to continue their employment where appropriate, and that training would be written and monitored by the CoLP (though the staff would be employed by Capita).

On question 7, the meeting noted that asset recovery teams at CoLP were boosting capability alongside nationwide initiatives, recruitment is currently under way for an asset recovery support unit to assist operational officers with seizures being invested back into recovery schemes wherever possible. A Member commented that there were frequently difficulties in gaining speedy access to the proceeds of crimes before those proceeds were moved away from the UK, and asked whether the CoLP was taking that into consideration. The meeting heard that it was now easier to engage in civil seizure and recovery, and that recent legislative changes had made it easier to seize illegally acquired cryptocurrency, noting the significant complexities around cryptocurrency acquisition.

On question 8, the charges are constantly under review, the intention being partly to invest in developing new courses.

Members noted that a new contact centre was expected to be launched in 2024, and that staff numbers were being managed to ensure that the new contact centre would meet its performance targets. Members commented that budgetary constraints needed to be weighed against anticipated performance levels to ensure value for money.

A Member commented that the graph labelled 'average speed of answer' might be better described as 'call waiting time', and that the 'Safeguarding Escalations' graph was difficult to interpret.

The Committee noted that issues with one of the suppliers for the new reporting system would be discussed in the non-public part of the meeting given the sensitivities of the details of the financial matters to be scrutinised.

A Member commented that 'disruptions' encompassed a wide range of interventions and suggested that the term 'dismantle' should be included for greater clarification.

The Committee thanked the CoLP for their dedication and work in the overall improvement in performance.

**6. NATIONAL LEAD FORCE AND CYBER UPDATE**

The Committee noted that there was merit in seeking external advice particularly in the light of a potential change of government, noting also the benefits of investing in capability within the force.

The Committee noted the report of the Commissioner on key activities delivered as part of the National Lead Force Plan including:

- Economic Crime Briefing 2023 on 19 October 2023 bringing together police forces from across the country to discuss how fraud and cyber-crime can be tackled on a local, regional and national level;
- Some good cross border work from the operational units;
- One of the biggest and most complex Fraud Operations convictions ever achieved; and
- Effective communications campaigns.

**7. Q2 CYBER GRIFFIN PERFORMANCE UPDATE**

The Committee noted the report of the Commissioner, setting out Cyber Griffin's performance in Q2, noting also that performance forecasting for Q3 suggests the programme will remain on course for a record-setting year.

On cyber-crime capability assessments , a Member asked whether timescales could be more precise – further information was circulated soon after the meeting.

A Member commented that R&D and technology costs should be taken into account over and above costs such as staffing and premises, commenting also that charges should take into account forward development. The meeting heard that Cyber Griffin delivered on national products developed by national cyber security entities as part of a national offer – various funding models were being carefully considered to ensure timely roll-out and delivery taking into account the reach of the initiative, and funding stability.

**8. INNOVATION & GROWTH - UPDATE OF CYBER & ECONOMIC CRIME RELATED ACTIVITIES**

Report of the Executive Director of Innovation & Growth, noting that the core objective of Innovation & Growth (IG) is to strengthen the UK's competitiveness as the world's leading global hub for financial and professional services (FPS).

The Committee recommended a further Cyber Innovation Challenge event and asked for clarification on the planning timetable. The meeting heard that plans were expected to get under way by the end of 2023 ahead of the next event, noting that an update on plans would be provided to the CoL Police Authority Board during 2023.

Members noted the tech failings of the Challenge event, noting that steps would be taken to ensure these would not happen again.



9. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE COMMITTEE**  
There were no questions.
10. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**  
There was no other business.
11. **EXCLUSION OF THE PUBLIC**  
**RESOLVED**, That under section 100(A) of the Local Government Act 1972, the public be excluded from the remainder of the meeting on the grounds that the remaining items involve the likely disclosure of exempt information as defined in Part 1 of Schedule 12A of the Local Government Act 1972.
12. **NON-PUBLIC MINUTES**  
**RESOLVED**, That the non-public minutes of the meeting of 08 September 2023 are an accurate record of the proceedings.
13. **STRATEGIC COMMUNICATIONS AND ENGAGEMENT PLAN FOR ECONOMIC AND CYBER CRIME**  
The Committee noted the report of the Commissioner outlining upcoming events and opportunities over the next 12 months to land key messages supporting the work of the City of London Police as national policing lead for economic and cyber crime.
14. **NATIONAL POLICING STRATEGY FOR FRAUD, ECONOMIC AND CYBER CRIME**  
The Committee received the report of the Commissioner setting out the National Policing Strategy for Fraud, Economic and Cyber Crime 2023-2028.
15. **USA AND WEST AFRICA VISITS**  
The Committee received the report of the Commissioner on recent visits undertaken by Officers from the City of London Police National Lead Force for Economic Crime to the United States of America and West Africa, whose purpose was to promote and cultivate relationships to drive operational activity and to share good practice in the investigation of Economic and Cyber Crime.
16. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE COMMITTEE**
17. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT AND WHICH THE COMMITTEE AGREE SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**

The meeting ended at 12.10 pm

-----  
Chairman

Contact Officer: Jayne Moore  
Jayne.Moore@cityoflondon.gov.uk

**ECONOMIC AND CYBER CRIME COMMITTEE – PUBLIC REFERENCES**

6/2023/P	<b>08 Sep 2023 Item 8 Cyber Griffin</b>	To arrange briefing sessions at the Corporation on the Cyber Griffin programme.	Commissioner/ Police Authority	<b>Complete</b> -Provisional dates/times have been identified for Thursday 29 <sup>th</sup> February and Tuesday 12 <sup>th</sup> March and invites will be sent to Members and officers in due course .
7/2023/P	<b>9 November 2023 Item 6 Q2 NLF Performance update</b>	Powers conferred upon the CoLP by legislation, the Online Safety Act 2023 and the Economic Crime and Corporate Transparency Act 2023, is being mapped across the force, including data-sharing with appropriate entities including private-sector entities – a more wide-ranging update on that is expected to be delivered to the Committee at a later date.	Commissioner of Police	<b>In progress</b> - Work around this is in the early scoping phase and CoLP is in consultation with Ofcom and the CPS around how the new powers can be effected. A report is planned for the May ECCC.
8/2023/P	<b>9 November 2023 Item 7 Cyber Griffin Quarterly Update</b>	On the issue with cyber-crime capability assessments, a Member asked whether timescales could be more precise. The meeting heard that further information would be provided at a later date.	Commissioner of Police	<b>Complete</b> - A detailed briefing note on this issue was circulated to Members of ECCC on the 16 <sup>th</sup> November 2023 by the Clerk.

This page is intentionally left blank

# Agenda Item 5

<b>Committee(s):</b> Economic and Cyber Crime Committee	<b>Dated:</b> 19 February 2024
<b>Subject:</b> Q3 National Lead Force Performance 2023-24	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	1- People are safe and feel safe
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N/A</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>N/A</b>
<b>Report of:</b> Commissioner of Police Pol 17-24	<b>For Discussion</b>
<b>Report author:</b> Performance Information Unit (Data and Analysis)	

## Summary

This report provides Members with an update on Q3 National Lead Force Performance on the agreed measures for 2023-24.

## Recommendation(s)

Members are asked to note the report.

## Appendices:

PowerPoint slide pack

This page is intentionally left blank

# National Lead Force Performance Report

Q3: October – December 2023  
Page 15



# Performance Assessment

The dashboard provides an assessment of City of London Police (CoLP) performance against the National Lead Force (NLF) aims and objectives as set out in the National Lead Force Plan 2020-2023 (NLF Plan). The NLF Plan was approved by the City of London Police Authority in October 2020. The Plan sets out how CoLP will improve the national response to fraud. It reflects NLF's contribution and commitment to the National Fraud Policing Strategy and the National Economic Crime Centre's (NECC) five-year strategy. The NECC leads the 'whole system' effort to drive down growth in fraud on behalf of the UK Government.

The NLF plan sets out five outcomes that City of London Police is seeking to achieve: -

			Data Trends	
			Q2	Q3
Outcome 1	<b>Supporting and safeguarding victims</b>	We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.	↑	→
Outcome 2	<b>Disrupt fraudsters</b>	We disrupt fraudsters that operate domestically and from overseas in order to make it harder for them to commit crime here in the UK.	→	↓
Outcome 3	<b>Investigate and prosecute</b>	We successfully lead the local to national policing response in investigating and prosecuting fraudsters, ensuring better outcomes for victims.	→	→
Outcome 4	<b>Raise awareness and prevent crime</b>	We raise awareness of the threat and prevent fraud impacting people and businesses.	→	→
Outcome 5	<b>Building capabilities</b>	As National Lead Force we work creatively and with partners to improve capabilities to tackle fraud across policing and the wider system.	→	→








The grading criteria can be found in Appendix A – Performance Assessment Criteria





# Executive Summary

<b>Outcome 1</b> 	<b>Outcome 2</b> 	<b>Outcome 3</b> 	<b>Outcome 4</b> 	<b>Outcome 5</b> 
<b>Supporting and safeguarding victims</b>	<b>Disrupt fraudsters</b>	<b>Investigate and prosecute</b>	<b>Raise awareness and prevent crime</b>	<b>Building capabilities</b>
<p>A. Action Fraud phone satisfaction was consistent.</p> <p>B. Online satisfaction rose.</p> <p>C. Higher levels of NECVCU repeat victims in Q3.</p> <p>D. Victim survey results from Q3 show 82% confidence, a slight increase from Q2.</p> <p>E. Level 2 service increased.</p> <p>F. 90% Vulnerable Person Alerts sent in 7 days.</p> <p>G. 49% of highly - likely reports reviewed in 28 days, with disseminations increasing.</p> <p>H. 100% victim updates sent.</p> <p>I. 98% cyber reports disseminated by the target 7 days.</p> <p>J. 86% of live cyber incidents responded to in 2 hours.</p> <p>K. 83% Protect advice sent in 72 hrs</p> <p>L. Number of Recall alerts sent down 21% from Q2.</p>	<p>A. The number of disruptions against OCGs was above the 22/23 average.</p> <p>B. Total disruptions against OCGs and SOC strategic vulnerabilities surpassed both Q2 and the 22/23 quarterly average.</p> <p>B. Proportionally, Q2 saw a slight drop in the number of Major and Moderate disruptions to OCGs.</p> <p>C. The number of POCA activities decreased from Q2 but the value from them rose.</p> <p>D. Disruptions against cyber enablers fell from Q2 which saw over 9,000 in one month. The other platforms saw improved performance.</p>	<p>A. The number of judicial outcomes that were recorded nationally was down slightly from Q2 and the 22/23 average.</p> <p>B. CoLP outcomes remained stable but were still below the 22/23 average.</p> <p>C. All 45 forces remained compliant in reporting their outcomes.</p> <p>D. LFOR reported good performance consistently across the range of their activities, which includes supporting international and national campaigns – in this period Operation Emma 9.</p>	<p>A. The number of social media posts was lower than Q2, but higher than any quarter in 22/23 with a range of messaging across all teams.</p> <p>B. The related impressions rose compared to Q2.</p> <p>C. Action Fraud carried out a successful Christmas campaign targeting a range of fraud types over 12 days. IFED led a 2-week intensification period that targeted commercial motor insurance fraud, with positive results.</p>	<p>A. ECCA training levels increased both across number of courses and number of delegates trained.</p> <p>B. ECCA satisfaction rose following a dip in October.</p> <p>C. NLF demonstrated a range of collaborations in Q3. An international project led by the Intelligence Development Team is highlighted.</p> <p>D. PECT teams staffing moved closer to the end of year target, and teams demonstrated positive results in the period.</p>



The grading criteria can be found in Appendix A – Performance Assessment Criteria

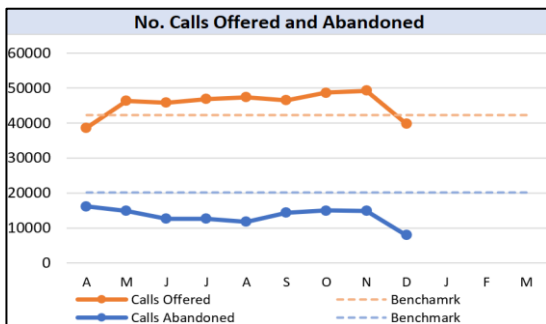
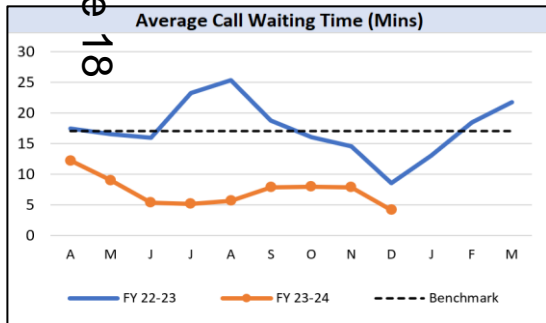
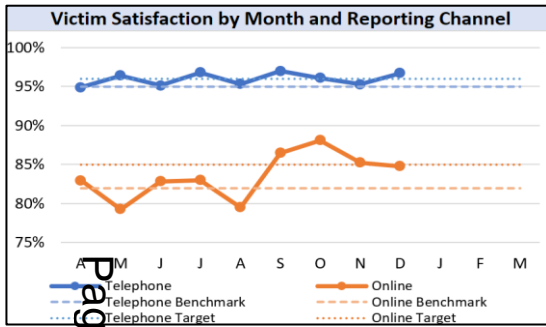


# Outcome 1: Supporting and Safeguarding Victims.

**NLF Role:** We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.

## Success Measures:

- A. To provide a consistent level of satisfaction with the Action Fraud telephone reporting service.
- B. To provide a consistent level of satisfaction with the Action Fraud online reporting service.



**Telephone Reporting Service** - The Action Fraud confirmation survey looks at victim satisfaction with the service provided, call handler knowledge, and average call waiting time. Feedback to this survey in Q3 indicates that satisfaction remains stable and within target at 96%. Overall satisfaction levels in this area remain high over the long term.

In 2023 a recruitment drive, ongoing bi-weekly classes and enhancements to the Advisor XP Contact Centre tool led to an improvement in recording accuracy and the quality of advice and referrals provided to victims. This continues to positively impact victim satisfaction. Enhanced processes saw call handling times increase by 2% in Q3 with an average handle time of 22.6 mins up from 22 in Q2.

Average call waiting times increased from Q2 by 7% to 6.64 minutes but represented a reduction of 49% on Q3 2022/23. December recorded the 5<sup>th</sup> lowest call wait time to date and call wait time satisfaction remained stable and within target at 89% across Q2 and Q3, up from 80% in Q3 of 2022/23.

In December, the Mon-Fri, 8am-8pm service recorded an abandonment rate of 16.81%. This is the 7<sup>th</sup> consecutive month that abandonment has been under 30% and represents the best performance of 2023.

To provide a consistent level of satisfaction with the telephone reporting service, Action Fraud provide facilities to enhance accessibility into the service, such as Language Line and Sign Video reporting for the hearing impaired.

**Victim feedback satisfaction survey** - Over 2m links have been delivered since the October 2018 launch with over 22.5k respondents (1.1%) opting to provide satisfaction feedback or free text responses which are reviewed to continuously improve the service.

Feedback indicates that Action Fraud advisors provide a consistently good service. Overall, 1.4% of those reporting a crime in Q3 opted to provide satisfaction feedback.

**Online Reporting Service** satisfaction was within target in Q3 at 86%, rising from 83% in Q2 and with an October peak of 88%.

Action Fraud are unable to amend the current web reporting tool. A new reporting tool is in development and set to launch in 2024. It is anticipated this will align online and telephone satisfaction. In the short term, facilities such as webchat and a chat bot have improved satisfaction through the provision of support and guidance, assisting victims through the self-reporting process. This increases advisor capacity to answer more calls and dedicate more time to support vulnerable callers.

# Outcome 1: Supporting and Safeguarding Victims.

**NLF Role:** We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.

## Success Measures:

- C. To reduce the level of repeat victimisation after NECVCU contact.
- D. To ensure victims feel safer and more confident after NECVCU contact, with reduced emotional harm and improved sense of safety.
- E. To improve consistency of victim support across all police forces.



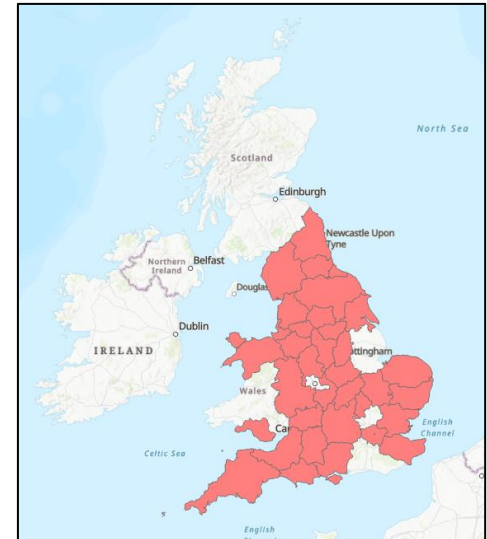
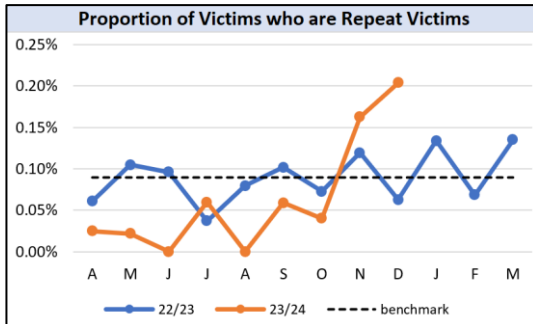
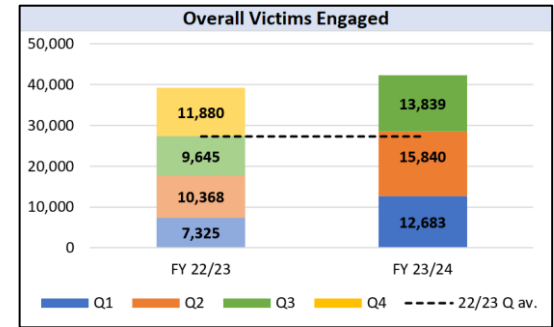
The **National Economic Crime Victim Care Unit (NECVCU)** supports forces at a local level, delivering care to victims of fraud and cyber-crime, allowing for a consistent and national standard of care and support.

The **Level 1** service gives Protect/Prevent advice to non-vulnerable victims of fraud. The **Level 2** service engages with victims when vulnerability is identified, and by giving crime prevention advice and signposting to local support services helps the victim to cope and recover from the fraud. The **Level 3** service is escalation to the local police service due to immediate risk of harm.

**Repeat Victims** – The definition of a repeat victim is “a second or subsequent report by a victim of fraud who has had previous contact with NECVCU within a rolling 12-month period”. During the period there were 18 repeat victims identified, down from the 2022/23 quarterly average of 26 but up from 6 in Q2. In Q3 both services engaged with a total of 13,839 victims, meaning the 18 repeat victims represent 0.14% of victim contacts.

**Victims feel safer** – A victim survey has been launched, measuring whether victims feel safer and more confident after contact with an Advocate. Early results from Q3 show 82% are more confident and 75% feel safer. Response levels to the survey have been low but are expected to rise as the process is embedded.

**Consistent Support** – The NECVCU now supports **43** forces in England and Wales at level 1 and following a significant staff uplift in May, provides **37** forces with an additional service at level 2 (formerly 6 forces and increasing by 1 in December 2023), with talks to onboard more in the future. Escalations to provide additional service(s) to support vulnerable victims following interaction with NECVCU have risen from 286 in Q2 to 416 in Q3. This is likely the result of more police forces being supported from different points during the period.



## Outcome 1: Supporting and Safeguarding Victims.

**NLF Role:** We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.

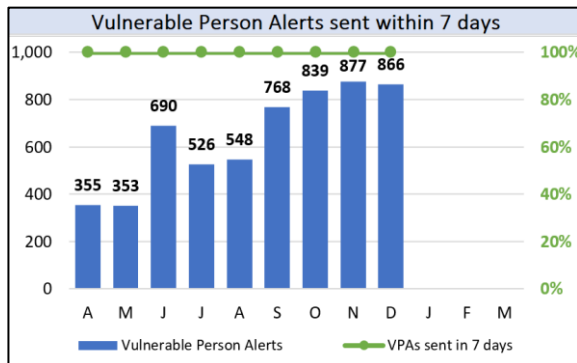
### Success Measures:

- F. To review and, where appropriate, disseminate vulnerable person alert within 7 days.
- G. To review and respond to all allegations of fraud that meet 'highly likely' or 'likely vulnerable' on the solvability matrix, within 28 days.
- H. To provide an NFIB outcome to all victims, within 28 days.



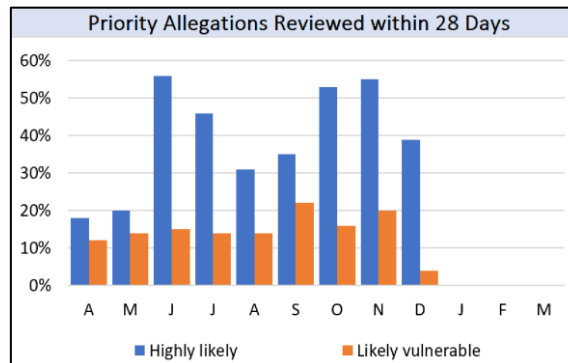
**Vulnerable Person Alerts** – To identify potentially vulnerable victims, searches are run on all reports of fraud, looking for under 18s, and agreed 'risky words' which highlight a vulnerability risk for the victim – such as suicide, mental health, or threats to life.

In Q3 the search found 8,357 reports came from vulnerable victims and 100% were reviewed and disseminated for safeguarding (2,582) or PROTECT activity (5,769) within the target of 72 hours, demonstrating the priority placed on victim care.



**Priority Allegations** – The process for prioritising which reports to review was developed in 2022. Rather than monetary thresholds, fraud reports are now assessed against a number of criteria to establish a 'solvability' score. Those 'highly likely' and 'likely' to be solved are prioritised for review.

During Q3, 49% (up 30%) of 'highly likely' and 13% of 'likely vulnerable' reports were reviewed within 28 days of reporting. The overall volume of disseminations for the year peaked in October at 11,147.



### Victim Contact regarding Outcomes

100% of fulfilment letters were dispatched to victims within 48 hours of the request being received.

The NFIB has multiple advice letters, tailored to each fraud type, which are emailed to victims on a weekly basis. This service is known as 'Send in Blue'. In August 2021, this process was automated, and the success rate went from a low of 59% in June to an average of 99.69% for the rest of 2021/22. In Q3 23/24, the success rate of Send in Blue was also 100%.

This financial year NFIB has introduced an information letter to victims where a disruption has taken place. This additional contact has reduced complaints regarding lack of police action.

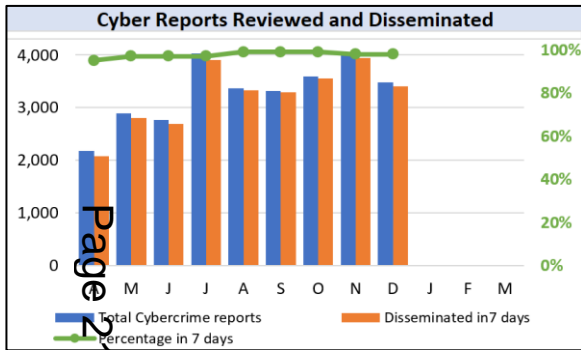


# Outcome 1: Supporting and Safeguarding Victims.

**NLF Role:** We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.

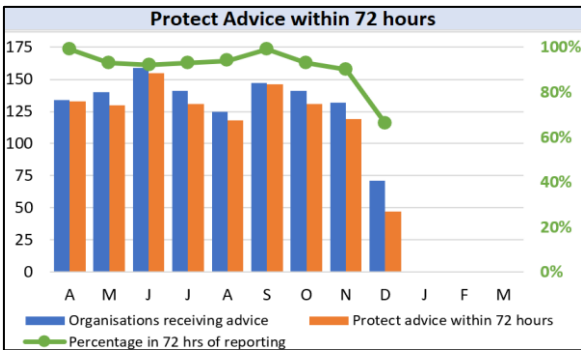
## Success Measures:

- I. To review and disseminate all Action Fraud reports classified with an NFIB Cybercrime code, within 7 days of report creation.
- J. To respond to all live cybercrime reports, within 2 hours of reporting.
- K. All businesses reporting cyber enabled crime to receive Protect advice within 72 hours of receipt by the Protect Team.



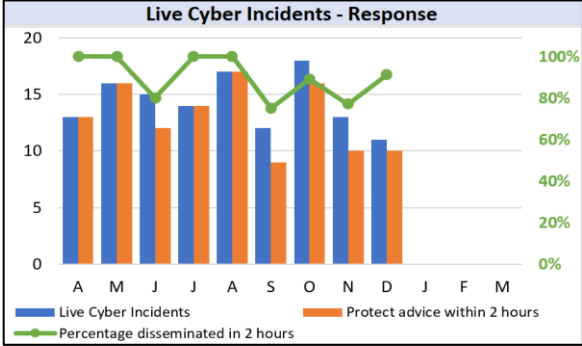
**Live Cyber Incidents** – 42 live cyber incidents were recorded in Q3. Each one was reviewed, and a response was sent within 2 hours in 86% of the incidents.

This is due to a minority of disseminations being delayed by issues such as technical problems or review by the NCA. The majority of reports are reviewed and disseminated in less than 60 minutes.



**Cyber Reports** – In Q3, 11,097 reports were classified with a Cybercrime code, up 3.5% (+380) from the previous quarter and up 97% (+5,462) from Q3 22/24.

Of these reports, 100% were disseminated for Protect or Pursue activity, 98% within the target 7-day period. Performance peaked at 99% in October.



**Protect Advice** – NFIB Business Protect provided protect advice to 344 organisations during Q3, down 17% (-69) from the previous quarter, due to fewer reports received over the festive season.

83% (297) of organisations received the advice within 72 hours of reporting to Action Fraud. This measure is expected to recover from seasonal delays during the next reporting period.



# Outcome 1: Supporting and Safeguarding Victims.

**NLF Role:** We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.

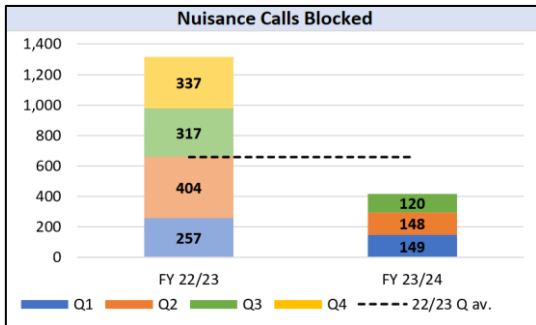
## Success Measures:

L. To help victims of fraud to prevent or recover losses through information sharing with the banking sector and support from victim care.



The **NLF Victim Care Unit** is a unique team, which acts as a conduit between NLF Fraud Ops Investigations and their victims of fraud. NLF VCU ensure that the Victims Code Of Practice is complied with and address the welfare needs of victims by triaging out to support services. They also play a part in the Protect strand of the 4P plan by proactively offering prevention advice to stop revictimization, also disrupting OCG activity.

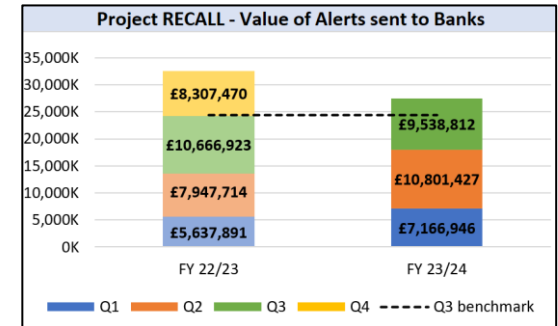
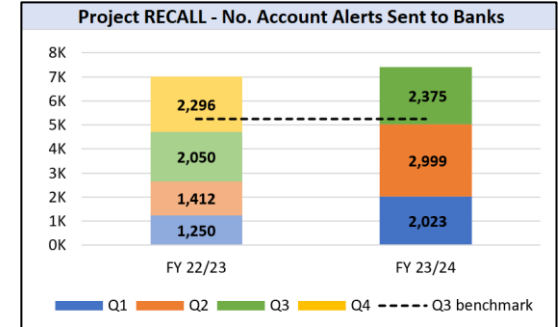
NLF VCU have an ongoing partnership with TrueCall who install call blocking devices for victims who receive high volumes of fraudulent calls. Volumes were steady from Q1 to Q3 but remained below the 22/23 average due to devices no longer being used. The team will attempt to issue further units during the quarter.



**Project RECALL** is an initiative for informing banks about fraudulent payments so they may consider acting against beneficiary accounts and repatriate victims' money. This quarter 2,375 account alerts were sent to banks, down 21% from Q2 (-624). The value of Q3 alerts also fell from £10,801,427 to £9,538,812 (-12%). Volumes of alerts have fallen since their peak in August 2023, but remain above the 22/23 benchmark. Recall has noted a fall in manually processed alerts from foreign law enforcement, which typically contain high loss payment diversion frauds. This is a likely reason for lower recorded losses in Q3.

In Q2 NFIB analysed data, held meetings with participating banks and reviewed processes with UK Finance. This work helped to identify best practices within banks and create recommendations to improve the process. New relationships with additional financial institutions were established so that more alerts can be sent and acted upon.

The number of disrupted bank accounts has risen since the inception of the project. The initiative allows for funds to be returned to victims and disrupts fraudsters, demonstrates good partnership working, and provides CoLP with the ability to start an investigation if an alert is missed by a bank.

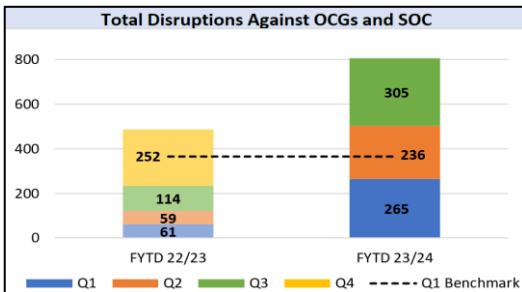
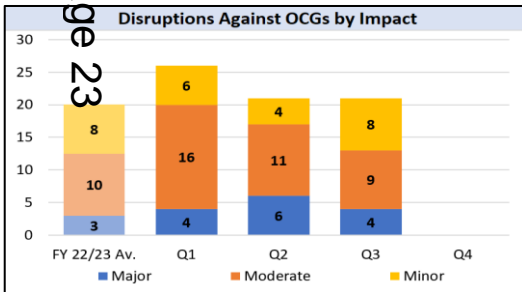
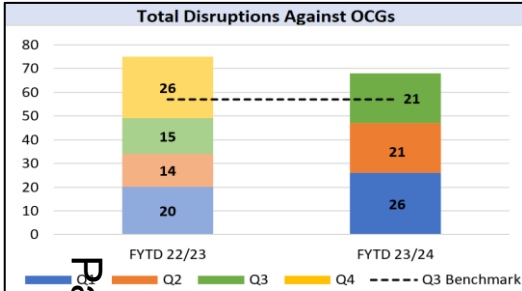


## Outcome 2: Disrupt Fraudsters.

**NLF Role:** We disrupt fraudsters that operate domestically and from overseas in order to make it harder for them to commit crime here in the UK.

### Success Measures:

- A. To sustain the level of National Lead Force disruptions against Organised Crime Groups and Strategic Vulnerabilities.
- B. To increase the proportion of Major and Moderate disruptions.



There are currently 69 mapped **Organised Crime Groups (OCGs)** under investigation by National Lead Force teams. There were **21 disruptions** claimed against NLF OCGs in Q3, which is the same as in Q2 and is just above the quarterly average of 19 from 2022/23. A Major disruption represents the OCG being fully dismantled or impacted at a key player level. There have been 4 major disruptions for Q3, and 9 moderates. There were an additional 284 disruptions against Serious Organised Crime strategic vulnerabilities throughout the period.

Activity against OCGs is not consistent and depends on a number of factors, including resources, capacity, and criminal activity. It is worth noting that approximately 35 of the active operations are Tier 4 investigations, meaning they are **awaiting court results** and/or are in their final stages before being archived. This means no further operational activity is planned against them and the only disruption left to claim is a Major once sentences are delivered. There have been many adjourned NLF cases in the last year, mostly due to Covid backlogs and barrister strikes.

### Notable Major Disruptions

**IFED** secured convictions for 4 nominals who submitted a series of false property claims. They have received suspended sentences totalling 44 months, compensation of over £9,000, 180 hours unpaid work, and £2,050 court costs were ordered. In another case a 28-month custodial sentence for fraud by abuse of position and computer misuse was given after an RSA employee used his position to steal customer data and sell it to claims management companies. This was a complex data theft case and IFED are working with RSA on a joint briefing to upskill the insurance industry and help protect customer data.

In December **PIPCU** seized approximately 4,000 counterfeit items worth an estimated £1 million during raids on Camden High Street, North London. In one shop, officers seized counterfeit football shirts worth an estimated loss to the industry of £69,800. Counterfeit designer bracelets, thought to be worth an estimated loss of around £400,000, and £19,240 worth of counterfeit trainers were found in another shop. The operation was supported by the Intellectual Property Office (IPO), Camden Council's Trading Standards, the Anti-Counterfeiting Group and Lighthouse Security.

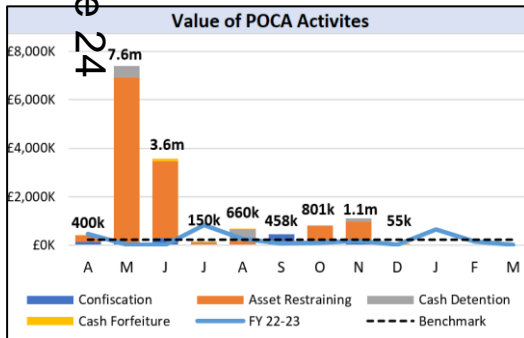
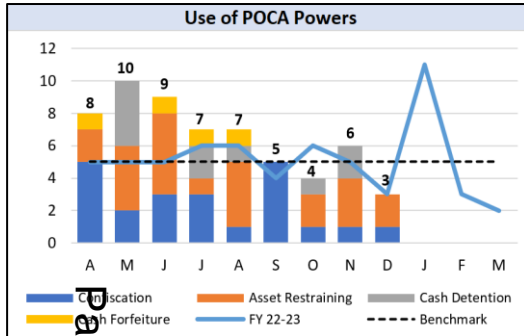


## Outcome 2: Disrupt Fraudsters.

**NLF Role:** We disrupt fraudsters that operate domestically and from overseas in order to make it harder for them to commit crime here in the UK.

### Success Measures:

C. To increase the use of POCA powers to freeze, restrain and protect proceeds of crime.



### Notable POCA Activities

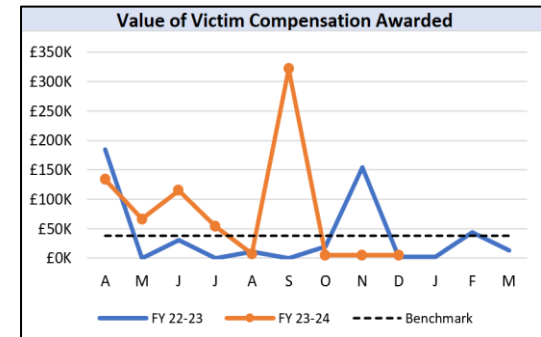
**DCPCU** investigated an offence of mandate fraud resulting in a loss of over £870k. Investigators identified that a London hotel had been impersonated to gain access to accounts. Though passive data, communications data, intelligence and money laundering enquiries DCPCU identified a suspect in the fraud who has been arrested, charged and remanded in custody where they currently await trial. Through financial investigation DCPCU have been able to recover over £750k of fraud losses to date.

An intelligence led operation by DCPCU focused on the purchase of compromised card data from dark market websites by a prolific criminal. Officers obtained warrants to search the premises occupied and controlled by the suspect. The warrants were executed, during which over £150k in cash, cards in other people's names, and drugs were found and seized. Two suspects were arrested in connection with fraud and possession with intent to supply drugs. The suspects were released whilst the investigation continues.

Following an investigation by DCPCU into a multi-handed £10m diversion/mandate fraud case, one of the nominals received an 11-year sentence. In 2022 they were ordered to pay a £500k confiscation order based on a house Nigeria. He has failed to pay the order, trying to sell the house below market value. The CPS POCA enforcement lawyer applied for a restraint order of £750k to prevent the house being sold without prior approval and consent.

### Use of POCA Powers

In Q3, Operational Fraud teams and Funded Units carried out 13 POCA activities. This is below the 2022/23 quarterly average of 15 and the Q2 total of 16. Most of the activity focused on asset restraining orders (7). The greatest value came in November, driven by an asset restraining order by DCPCU totalling £750,000. Additionally, the teams worked to ensure that Courts awarded 3 victims £15,000 compensation.



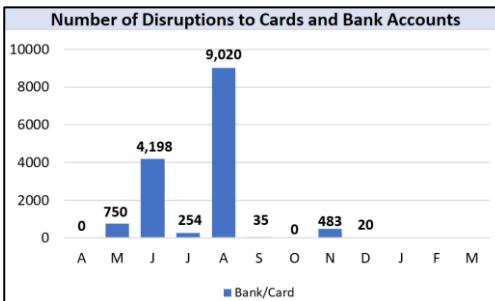
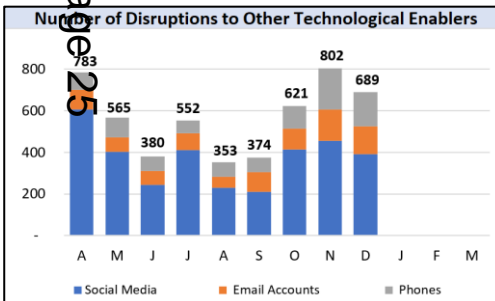
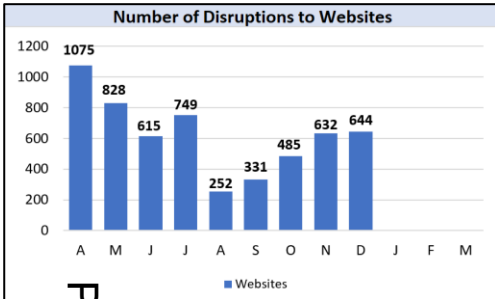


## Outcome 2: Disrupt Fraudsters.

**NLF Role:** We disrupt fraudsters that operate domestically and from overseas in order to make it harder for them to commit crime here in the UK.

### Success Measures:

D. To increase the identification and disruption of cyber enablers to curtail criminality and protect victims.



In Q3, **NFIB's Prevention and Disruption team (P&D)** had success in disrupting websites engaging in investment fraud. The team conducted a weeklong pro-active operation disrupting fraudulent High Yield Investment Program websites which resulted in 173 suspension requests. These included sites offering crypto investment, forex trading and other regulated investment types.

The P&D team monitored and reviewed new websites being registered with Nominet which featured words relating to banking and found a significant number of attempts by suspects. Nominet confirmed that they suspended 90 websites referred to them by the team in the period. Nominet also confirmed that they suspended 35 new websites believed to be impersonating the FCA/FSCS after referrals from P&D.

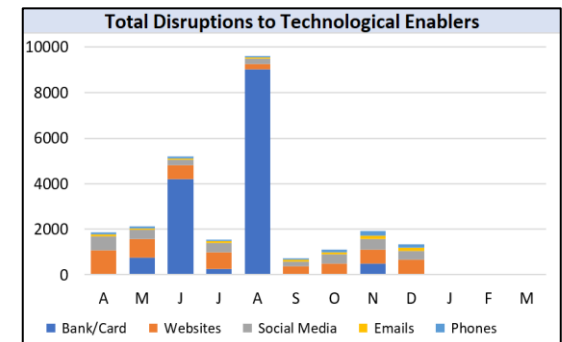
Toward the end of the quarter, the P&D team also commenced use of the new META portal, allowing them to seek suspension of META accounts engaging in fraudulent activity. It also has the facility to seek hacked Facebook and Instagram accounts and the team have successfully repatriated a number of accounts to their rightful owners, preventing the victims from losing valuable photos, memories and contacts.

PIPCU participated in the latest wave of Operation 404, led by @UKinBrazil to take down illegal streaming services in Brazil, Peru, the US and the UK. It resulted in 606 websites being removed, including 40 in the UK.

During Q3, a total of 4,376 disruptions to technological enablers were recorded, lower than the previous two quarters. Although the volume of disruptions to websites continued to rise month on month and social media, email and phone disruptions rose, opportunities for large volumes of disruptions to bank accounts did not present themselves.

Volumes of disruptions fluctuate throughout the year according to operational priorities, opportunities and intensifications.

During the quarter, P&D prevented approximately £2,755,000 of potential loss to victims through their disruption activities.

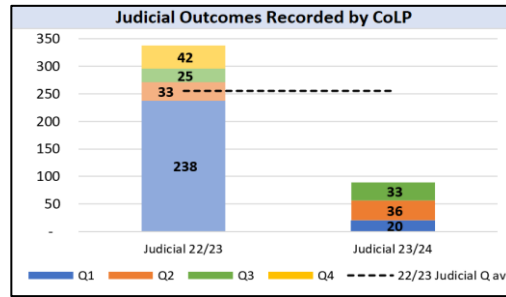
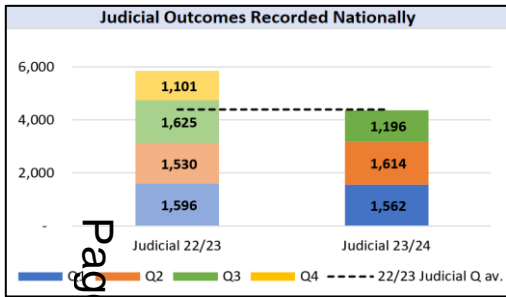
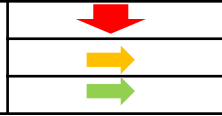


### Outcome 3: Investigate and Prosecute.

**NLF Role:** We successfully lead the local to national policing response in investigating and prosecuting fraudsters, ensuring better criminal justice outcomes for victims.

#### Success Measures:

- A. To increase the number of judicial outcomes recorded nationally by Policing.
- B. To increase the number of judicial outcomes recorded by City of London Police.
- C. To maintain the level of Home Office forces in the compliant category for reporting at 100%.



In Q3 2023/24 the **national** yield of judicial outcomes dropped to 1,196, down 26% (-429) on the previous year's Q3 (1,625). Year to date, a poor Q3 means that nationally we produced 4,372 judicial outcomes, however this is only 7% or 379 outcomes below the 4,751 YTD recorded for the prior year period (2022/23).

The poor Q3 period is due to only one force yielding above 50 outcomes in any of the 3 months (53); in comparison two forces yielded 100+ in a month, in both Q1 and Q2. Many of these were historic outcomes to large cases with circa 54 and 113 respectively. The NCO has begun to work with forces on their outstanding investigations, to close the year in a strong position.

**CoLP** Judicial outcomes are down from Q2 to Q3 by 3 (-8%), up by 8 (+32%) from Q3 22/23 and in line with the Q2-Q4 2022/23 average of 33. In Q1 last year the Fraud teams undertook a sweeping exercise of old Judicial outcomes, finalising 186 in total through this process. When comparing the first 9 month's performance and excluding this 186, CoLP achieved 110 judicial outcomes in the period last year, 21 more than 23/24 to date.

The total outcomes reported in a period can relate to disseminations from any time frame. The volume of outcomes is expected to fluctuate throughout the year as cases with varying numbers of crimes attached are seen in courts. For example, one investigation into a boiler room might have hundreds of outcomes attached to it and closing the case will give many outcomes, potentially bringing closure to multiple victims.

Note: Judicial outcomes refer to Home Office Counting Rules Outcomes 1-8 which include charges, cautions, taken into consideration etc. (they do not refer to the wider criminal justice process).

Forces are required to provide outcome information to CoLP every month, matched against their NFIB disseminations. In Q3, all forces provided their return each month. The National Coordinators Office (NCO) continue to engage with forces to ensure compliance is maintained.

FY 23/24 FYTD	No. Forces
Compliant (7-9 Returns)	45
Partially Compliant (3-6 Returns)	0
Non Compliant (0-2 Returns)	0



### Outcome 3: Investigate and Prosecute.

**NLF Role:** We successfully lead the local to national policing response in investigating and prosecuting fraudsters, ensuring better criminal justice outcomes for victims.

#### Success Measures:

D. Through leadership of LFOR improve the coordination of Operational Activity across Policing to increase Pursue outcomes for victims.



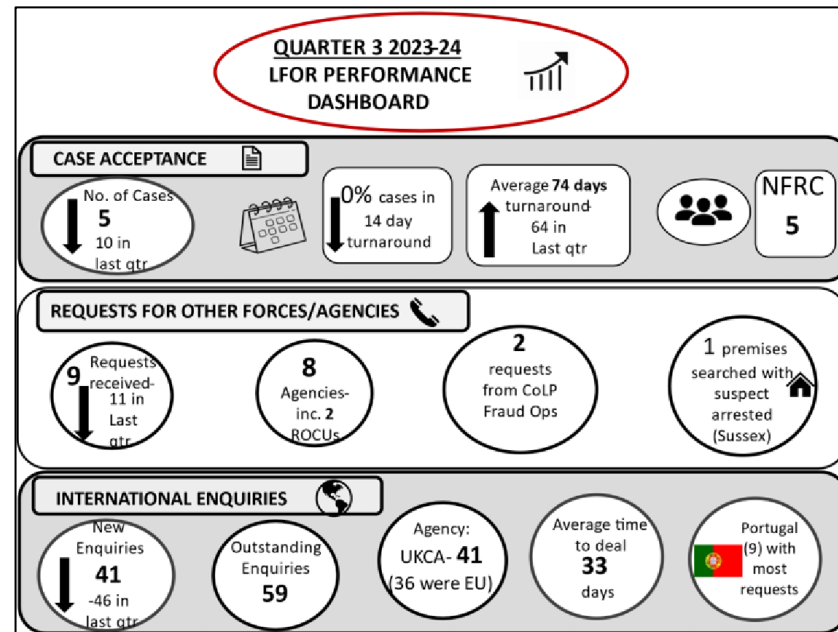
#### National and International Coordination and Assistance

LFOR assisted other Forces and Regions with **11 requests for assistance** during Q3 2023/24. The requests were for arrests and premises searches. This is a key role of LFOR who provide Operational and Investigative support to all UK Forces and Regions to progress cases with enquiries in London.

A high number of **OCG** activities that impact victims across the country have links to London, and by providing such support LFOR are supporting partners in expecting positive outcomes and disruption opportunities.

LFOR received and developed **5 cases** that were subject of **Case Acceptance Plans** for consideration by NLF Operations. This compares to 10 cases the previous quarter.

There have also been **41 International requests for assistance** from Foreign Law Enforcement Agencies. These are managed within LFOR, and during this quarter the highest number of requests were from Portugal. The average time for completion for Q3 was 33 days which is well within the 90-day target.



Operation Emma 9 was a **National PURSUE intensification Campaign** run throughout November 2023 targeting money mules and mule herders.

Emma 9 focused on addressing intelligence gaps, testing data sharing using SAR glossary coding and a range of PURSUE activity. LFOR worked with the NECC and EUROPL to coordinate the UK policing response by the 9 ROCUs.



## Outcome 4: Raise Awareness and Prevent Crime.

**NLF Role:** We raise awareness of the threat and prevent fraud impacting people and businesses.

### Success Measures:

- A. To increase the number of Social Media posts.
- B. To increase the reach of Social Media posts (impressions).



Across the various teams engaging on social media, the number of posts fell by 11% to 375 which is above the 22/23 quarterly average of 297. The number of related impressions rose by 13% to 2,393,304 showing positive engagement. It is believed the drop in quarterly impressions is due to Facebook performing a platform 'cleanse', removing many Bot accounts. Action Fraud has expanded its platforms, with 5.7k followers on Instagram, and is active and verified on Threads.

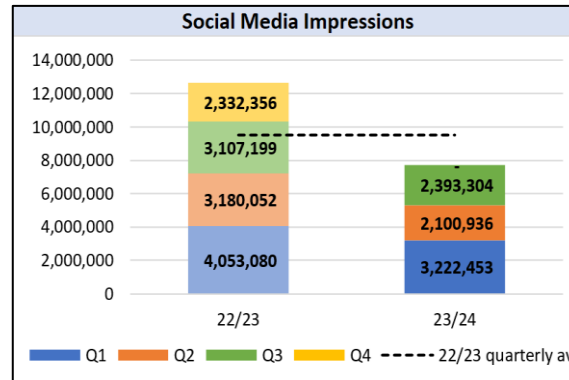
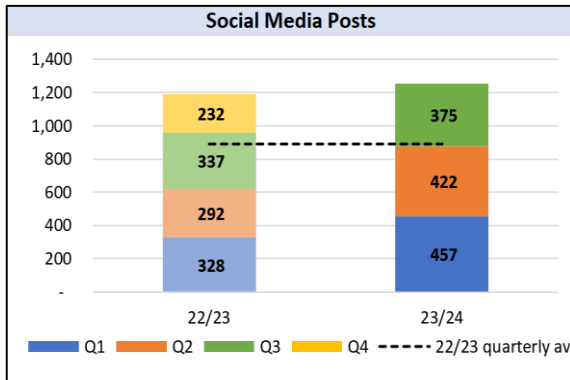
During the quarter, the Media Team oversaw 10 press releases and 3 interviews, a slight increase to the previous quarter. The media included a section on BBC One's Caught Red Handed and interviews in The Sun and Modern Insurance Magazine.

Press releases received coverage in local, national and trade media and included raising awareness of a range of frauds such as fraudulent travel insurance claims, ghost broking remote access scams, romance fraud and whiskey investments. A number of high-profile sentences and operations were also publicised.

The **Cyber Protect Team** worked in collaboration with colleagues at the NCSC to deliver the online shopping campaign in November 2023. The goal of the campaign was to promote behaviours that would empower individuals to shop online safely, such as how to spot phishing emails and how to make payments securely.

The campaign was supported by partners across policing, government and industry. The campaign ran throughout the festive season and reached over 15 million people and achieved over 50 million impressions.

The Cyber Protect Team is currently working toward delivering a campaign on email and social media hacking in March 2024.



## Outcome 4: Raise Awareness and Prevent Crime.

**NLF Role:** We raise awareness of the threat and prevent fraud impacting people and businesses.

### Success Measures:

C. To deliver campaigns and participate in intensification periods to raise awareness and drive prevention activity.



#### Action Fraud: 12 Frauds of Christmas

The annual '12 Frauds of Christmas' campaign, developed and delivered by Action Fraud, served as a proactive initiative to raise awareness around fraud and cybercrime during the 2023 festive season. Launched at beginning of December and running until Christmas, the campaign strategically spotlighted a diverse range of fraud types, including cost of living scams, romance fraud and investment fraud.

To support the campaign, a schedule of activity, tailored messaging and assets created by the Action Fraud team were disseminated to law enforcement and industry partners. As with previous years, the campaign adopted a multi-channel approach with delivery across three major social media channels – Facebook, X (formerly Twitter), and Instagram. These platforms served as dynamic arenas for disseminating information and engaging the audience in daily fraud awareness content.

The campaign gained significant traction with the endorsement of renowned TV personality Martin Lewis. This helped to build credibility, trust and engagement with new followers. In total, the campaign achieved 61.4 million impressions with a reach of 11.7 million across digital platforms. When viewed in conjunction with the National Cyber Security Centre (NCSC) #CyberAware campaign focusing on online shopping, the combined estimated impressions surpassed 98 million. This collaborative approach, which involved both organisations sharing content on their digital channels, helped to amplify consistent messaging around core protect and reporting behaviours.

#### IFED: Commercial Insurance

Ten people were arrested across the country and 18 vehicles seized during a two-week IFED intensification to tackle commercial insurance fraud. Examples of fraud targeted included bogus claims on motor and business premises insurance, ghost brokers who sold fake motor insurance policies for vehicles used for business purposes, and fraudulent claims made by employees on their corporate benefit plans.

From 7 to 9 November, officers from IFED executed the roads-based phase in the City of London that targeted the fraudulent use of commercial motor insurance policies. An estimated total of 150 vehicles were stopped during the period. Six people were arrested on suspicion of various offences including drug-driving, taking a vehicle without consent and the possession of false identity documents with improper intention. A total of 18 vehicles that were driven without insurance were seized. In one case, a former insurance broker was charged with 39 counts of fraud by false representation and one count of money laundering.



## Outcome 5: Building Capacity and Capability.

**NLF Role:** As National Lead Force we work creatively and with partners to improve capacity and capability committed to fighting fraud, both across policing and the wider system.

### Success Measures:

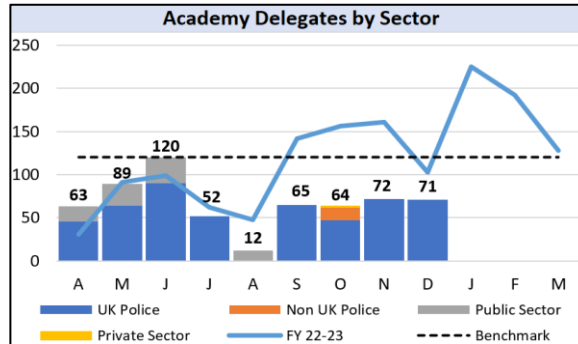
- A. To increase delegate training levels in the Economic and Cybercrime Academy.
- B. To maintain delegate satisfaction levels at 90% or above.



### Training Courses

The ECCA delivered 18 training courses in Q3, an increase of 64% from Q2 (+7) but a fall of 49% (-17) from Q3 22/23. Performance was affected by the cancellation of several courses at short notice by the FCA and NCA, and it was not possible to arrange replacement training.

Delegate numbers rose from 129 in Q2 to 207 in Q3, representing an increase of 60% (+78). Delegate numbers were higher in 22/23 at 420 for the quarter, a fall of 51% (-213) year on year. This quarter, most delegates were from UK policing, with remainder from international policing or the private sector.



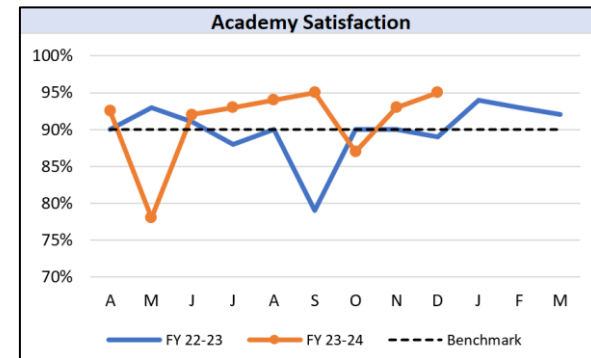
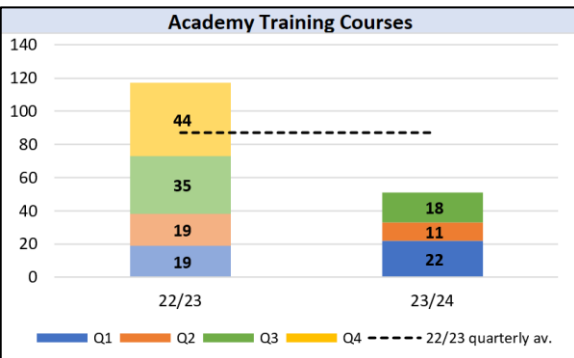
The Academy provided Money Laundering Courses to City of London Police officers and staff including Financial Investigators, from teams across the force, ensuring they have appropriate skills and providing career development.

A range of courses were delivered including Introduction to Economic Crime to the NECC, an interview course for the MoD and bespoke courses written for the Home Office and Foreign Office. The first set of Policing and Electoral Fraud was also delivered, along with an SFI course which received a 100% satisfaction rate.

Training and engagement took place with law enforcement in Ghana and Mauritius, enforcing working relationships.

**Satisfaction** for the quarter averaged at 92%, recovering from a drop in October to score consistently above the 22/23 benchmark. The percentage of delegates completing feedback also rose as trainers are now providing time for this process within the classroom.

The Academy is monitoring the impact of training on attendees and their roles, which will inform future training when the results are analysed. The ECCA is also running a recruitment campaign, actively onboarding new Associate Trainers with specific skill sets to ensure resilience across the courses, and to build capacity and enable more training to be delivered.



## Outcome 5: Building Capacity and Capability.

**NLF Role:** As National Lead Force we work creatively and with partners to improve capacity and capability committed to fighting fraud, both across policing and the wider system.

### Success Measures:

C. To collaborate with industry and partners to develop innovative new ways to better protect victims and disrupt serious offending.



CoLP forms part of a multitude of **inter-agency groups** who tackle fraud and cybercrime in partnership. We work closely with a wide range of law enforcement and government agencies, banks and industry partners. In Q3 2023/24:

**Fraud Operations** introduced a Local Case Management Panel process with CPS Managers to discuss high risk investigations and strategies to mitigate risk and overcome significant barriers such as disclosure, digital material and matters of LPP.

**IFED** ran an effective crackdown on commercial insurance fraud supported by CoLP's Roads Policing Unit, Insurance Fraud Bureau, Motor Insurers' Bureau, the Driver and Vehicle Licensing Agency, Driver and Vehicle Standards Agency, HM Revenues and Customs, and Insurers AXA, Allianz and Aviva.

On World Romance Scam Prevention Day, **IDT** hosted events for law enforcement and industry partners focused on sharing good practice, successful investigations and collaborative working opportunities. These were well received, with over 100 attendees in person and many further attendees via Teams.

### Spotlight on Intelligence Development Team (IDT) and Op Haechi

Op Haechi is a global counter fraud operation funded by the Korean National Police Agency (KPNA) and co-ordinated through Interpol. The aim is to create a fast global response to fraudulent international payments allowing swift repatriation of victims' money.

CoLP's Intelligence Development Team (IDT) led this year's operation on behalf of all UK law enforcement forces and agencies. CoLP's work with the National Crime Agency's (NCA) National Crime Bureau (NCB) involved helping to house urgent enquiries in host countries (32 member states).

In the four-month period from July through October 2023 IDT recovered over £2.5m of UK victim money destined for overseas bank accounts. They also influenced the initiation of two major money laundering investigations in Portugal, each with a loss to UK victims of over £1m and are working closely with the Indian authorities who have used the IDT's intelligence referrals to identify an actionable major investigation in their country.

In collaboration with the NCB over 20 high harm complicit money mules (individuals that helped to send or keep hold of illegal funds) were identified as being based in the UK. IDT generated intelligence packages for each, referring them through the Lead Force Operations Room (LFOR). LFOR then co-ordinated an effort with the regional Proactive Economic Crime Teams (PECT). These PECT teams have taken executive action against individuals and disrupted a domestic network of criminals intent on laundering the proceeds of international fraud through the UK banking system.

Officers from IDT recently returned from the Interpol Global Complex for Innovation (IGCI) conference in Singapore where they briefed international delegates on the UK's successes during Operation Haechi. Day one of the conference saw the Detective Chief Inspector represent the UK in a panel discussion for the processes used to recover victim money. On day two he delivered the statistics, operational response, and proposals for wider international collaboration in years to come.

Public Sector Online Service Providers  
Law Enforcement  
Trade Groups  
Brands  
**Insurance**  
Banking & Financial  
Third Party Service providers  
Information Technology

## Outcome 5: Building Capacity and Capability.

**NLF Role:** As National Lead Force we work creatively and with partners to improve capacity and capability committed to fighting fraud, both across policing and the wider system.

### Success Measures:

D. To improve the capacity to police fraud and cybercrime by implementing additional posts and improving attraction, recruitment and retention. ➔

### Establishment of a new Fraud Policing Network (PURSUE):

- The 9 Regional Proactive Economic Crime Teams (PECTs) are established, and enlargement of the London response (MPS and CoLP) is being implemented with a DI and DS already in post, and 2 DCs from CoLP due to start in February. 3 DCs from the MPS will be recruited in 2024/25.
- By the end of December 2023, 151 regional posts were in place across the network, representing 92% of the target by FYE 2023/24 (168 posts) achieved. This is across both the Police/SOC Uplift Programme and HMG Spending Review investment funding.
- The growth in investigative capacity in CoLP NLF Fraud Operations has resulted in 8 new Police Staff Investigators and a PSI Supervisor in place.
- 4 CoLP leadership posts are being recruited in 2023/24. A Communications lead is in place and a DI PECT Coordinator, Performance Lead and Intelligence Lead are being recruited. Recruitment for 2024-25 FY will be initiated by a number of Regions in Q4.

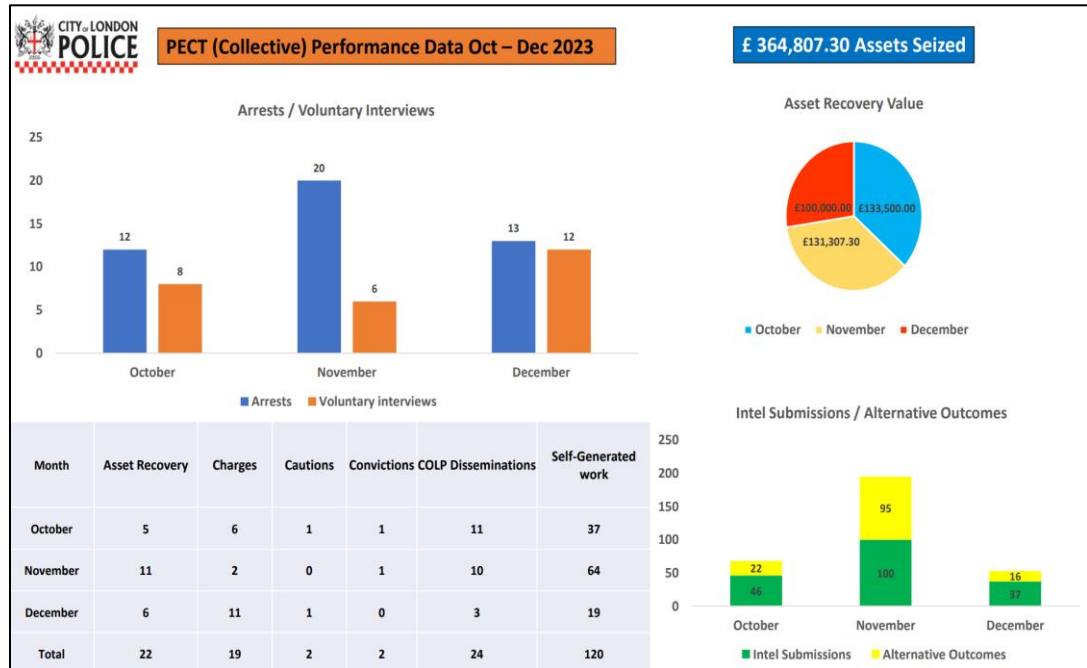
### Notable operational examples include:

**ERSOU** – Live Courier Fraud investigation after an elderly lady was scammed of £570k by persons purporting to be Police Officers. A member of the criminal gang was arrested as he went to collect £316,000 of gold bullion which had been delivered to the property earlier. Enquiries are ongoing to identify further OCG members based in London.

**YHROCU** – Bank impersonation fraud. The victim transferred her savings to a bank account in the suspect's name and posted cash to an address in Glasgow. Financial work identified further victims and suspects. Suspects denied knowledge of the fraud.

**NWROCU** – Charges in respect of ticketing fraud for proceeds of crime offences. The fraud related to counterfeit tickets sales for the LFC v Real Madrid Champions League Final.







**NEROCU** – Development of investigation into suspect who made over £100k on his online watch shop and all goods are believed to be counterfeit. PECT are arranging for a test purchase, the watch to be confirmed as fake by Armani and then a joint warrant with Trading Standards will be carried out.





# Appendix A - Performance Assessment Criteria

In order to identify if these outcomes are being achieved a series of success measures for each outcome have been produced and are reported on throughout the period. The success measures related to each outcome can be found at the start of each slide alongside the current assessment for the relevant measure. These have been identified based on the data available, and whether the data is increasing or decreasing within the required tolerance level.

Success Measure Performance Assessment	
Page 33 	A green upwards arrow suggests improvement in the direction of travel.
	A green arrow pointing right is used for consistent performance at 100%.
	A green arrow pointing down means a decreasing trend which is positive.
	Amber means there has been limited increases or decreases within tolerance level.
	A red upwards arrow suggests an increasing trend that is negative.
	A red downward arrow suggests a decrease in performance.



This page is intentionally left blank

# Agenda Item 6

<b>Committee:</b> Economic and Cyber Crime Committee	<b>Dated:</b> 19 February 2024
<b>Subject:</b> National Lead Force and Cyber Update	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	1,10, 12
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>NA</b>
<b>What is the source of Funding?</b>	<b>NA</b>
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>NA</b>
<b>Report of:</b> Commissioner of Police Pol 18-24	<b>For Discussion</b>
<b>Report author:</b> Alistair Malone, Staff Officer, National Lead Force	

## SUMMARY

This report provides information on key activities delivered as part of the National Lead Force Plan. These activities include:

- Launch of the Online Fraud Charter.
- Launch of the National Policing Strategy for Fraud, Economic and Cyber Crime
- Project EMMA targeting international money launders.
- Significant international collaboration to safeguard victims money by the National Co-ordinators office & Intelligence Development Team.
- Successful Media Christmas messaging campaign warning of frauds over the festive period.

## Recommendation(s)

It is recommended that members note the contents of this report.

## MAIN REPORT

### **Outcome 1: Supporting and Safeguarding Victims.**

**NLF Role: We provide a service for victims that is accessible, user-friendly and easy to engage with, and we successfully support and safeguard victims.**

### **Fraud and Cyber Crime Reporting and Analysis System (FCCRAS)**

Next year will see the launch of two big system changes in the fight against fraud. The Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS) will deliver a huge improvement in the victim journey and reactive response to fraud reports coming into policing. In addition to this the Fraud Targeting Cell (FTC) is a multi agency 'intelligence brain' which is being led by the National Economic Crime Centre (NECC) with substantial support from CoLP. This will deliver a new proactive intelligence led response to fraud, identifying high harm offenders through data and intelligence and developing target led packages for the Regional and National teams under the National Fraud Squad to action. It is anticipated that a combination of these two system improvements and changes will enable policing to better target criminals and protect victims in the UK.

### **National Lead Force**

On the 30th November 2023, CoLP attended the launch of the Online Fraud Charter at Lancaster House in company with the Home Secretary, Rt Hon James Cleverly MP. In attendance were also eleven of the largest technology companies in the United Kingdom. The Online Fraud Charter is a voluntary public / private sector initiative promoting shared ownership and collaborative working to identify and disrupt cyber enable fraud. This is a world first agreement to tackle online fraud and safeguard victims.

### **Outcome 2: Disrupt Fraudsters.**

**NLF Role: We disrupt fraudsters that operate domestically and from overseas in order to make it harder for them to commit crime here in the UK.**

### **Lead Force Operations Room**

European Money Mules Action (EMMA) concluded at the end of November 2023. This is an action co-ordinated by Europol specifically to target cross border money mules. The project promotes partnership working during the EMMA period between law enforcement agencies and the private sector. Lead Force Operations Room (LFOR) co-ordinated the United Kingdom's response which resulted in a number of phases of executive action which included arrests, safeguarding visits, cease & desist notices and account freezing orders.

### **National Fraud Intelligence Bureau**

National Fraud Intelligence Bureau (NFIB) identified a spoof email address being used to contact customers purporting to be from a Crypto Currency webservice (blockchain.com). Proactive research identified that a further forty two web domains had been registered including "actionfraud.info" & "department-fraud.com". NFIB has arranged for the web domains to be blocked.

### **National Co-ordinators Office**

The National Co-ordinator's Office through the Joint Fraud Taskforce Collective Response (JFTCR) and with the assistance of UK Finance, was able to ring fence \$50m linked to 6,500 bank accounts. This was in relation to an HMRC fraud.

### **Intelligence Development Team**

The Intelligence Development Team (IDT) were notified by the Garda of €600,000 at risk, having been transferred from a hospital in Dublin to a UK account following a payment diversion fraud. IDT worked to identify the recipient account held by Banking Circle and under the Interpol initiated IGRIP protocol had the funds stopped and returned to the victim.

### **Outcome 3: Investigate and Prosecute.**

**NLF Role: We successfully lead the local to national policing response in investigating and prosecuting fraudsters, ensuring better criminal justice outcomes for victims.**

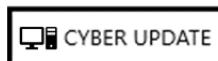
### **Insurance Fraud Enforcement Department (IFED)**

The Insurance Fraud Enforcement Department (IFED) Sponsored Services Agreement (SSA) for 2024-2026 was signed by the ABI and Corporation of London acting in its capacity as the Police Authority on 20th December 2023. The approach will ensure that IFED is able to continue to deliver the important work in tackling insurance fraud.

A defendant involved in insurance fraud who fled was located in France and returned to the UK in November 2023. He was sentenced at Inner London Crown Court on 21 November 2023 to a total of 19 month imprisonment. He was found guilty of deliberately causing a collision on a busy road, which saw an innocent driver plough into the back of a car at around 50 miles per hour.

### **Fraud Operations**

The fraud operations department completed a trial regarding an investment fraud and money laundering case with £20m losses. All three of the defendants pled guilty during the first week of trial. They pleaded to laundering proceeds of fraud and benefiting £3.3mn, £240k and £60k, respectively. Sentencing is due on 9th February 2024. The proceeds of crime timetable is set and due to last at least a year.



### **Outcome 4: Raise Awareness and Prevent Crime.**

**NLF Role: We raise awareness of the threat and prevent fraud impacting people and businesses.**

### **Engagement events**

The SOCEX (Serious Organised Crime Economic Exchange) conference was a huge success with over 400 delegates from policing and economic crime law enforcement partner in attendance. The conference was opened and closed by T/AC Nik Adams and was a great opportunity to showcase some of the work and improvements undertaken and planned by the force and partners.

In January, CoLP's, Head of Economic Crime Strategy and Government Affairs, presented at the London Assembly Police and Crime Committee in relation to money laundering. The purpose of the meeting was to explore how partners, such as the Metropolitan Police, the City of London Police, the National Crime Agency, the Mayor's Office for Policing and Crime and the Government are working together to tackle money laundering. Respective leads from each of the aforementioned organisations were present, with CoLP able to provide expert input on the national landscape.

### **Media Communications**

Throughout December 2023, positive national reporting of NFIB's PROTECT warning about Christmas shopping frauds ("The Most Wonderful Time Of The Year for cybercriminals"). Activity has achieved 33m impressions (number of timeline deliveries) and 15m reach (number of unique users who have seen the content). The campaign has been shared by multiple forces, partners and individuals including television personality Martin Lewis who helped contribute to the highest single day of engagement on Action Fraud social media of the year on Wednesday 6th December. Taken as a whole, impressions were up 62% for the month of December.

### **Outcome 5: Building Capacity and Capability.**

**NLF Role: As National Lead Force we work creatively and with partners to improve capacity and capability committed to fighting fraud, both across policing and the wider system.**

### **National Lead Force**

National Lead Force launched the National Policing Strategy for Fraud, Economic and Cyber Crime in November 2023 from the Serious Organised Crime Economic Exchange (SOCEX) conference. The strategy sets out cross cutting objectives and commitments for policing to improve the response to fraud, economic and cyber crime in a '4 P' action plan for forces and regions to integrate into their internal plans. Measurables have been set within this and a performance framework will be designed to reflect force and regional progress against them.

A number of engagement visits have been completed with police services nationally promoting the new National Policing Strategy for Fraud, Economic and Cyber Crime. Forces have sought guidance from the expertise offered by CoLP under their National Lead Force responsibilities in how to implement it.

### **National Fraud Intelligence Bureau**

On the 30th November 2023 the National Fraud Intelligence Bureau (NFIB) hosted the National User Group at the Barbican conference centre. This event was attended by over one hundred representatives from across UK Policing. NFIB demonstrated the latest build of the Foundry platform that will replace the Action Fraud service. The event was well received by visiting Police services, with positive feedback received.

### **Economic Crime Academy**

The Economic Crime Academy travelled to Mauritius to meet with the Investigation Directorate of The Mauritius Independent Commission against Corruption (ICAC) to undertake a Training Needs Analysis. Mauritian authorities are keen for the ECCA to potentially provide anti-corruption training.

T/Assistant Commissioner Adams met with the Royal Cayman Islands Police Service to discuss training and providing operational support as they look to develop their fraud investigation services. Every UK overseas territory is twinned with a UK Police Force whom they can request support and advice from. The Royal Cayman Islands Police Service is twinned with the City of London Police.

**Contact:**

Cdr Nik Adams

**National Co-ordinator for Economic Crime**

**City of London Police**

This page is intentionally left blank



<b>Committee(s):</b> Economic and Cyber Crime Committee	<b>Dated:</b> 19 February 2024
<b>Subject:</b> Cyber Griffin Quarterly Update	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	1- People are safe and feel safe
<b>Does this proposal require extra revenue and/or capital spending?</b>	N/A
<b>If so, how much?</b>	N/A
<b>What is the source of Funding?</b>	N/A
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	N/A
<b>Report of:</b> Commissioner of Police Pol xx-24	<b>For Discussion</b>
<b>Report author:</b> Charlie Morrison, Inspector, Cyber Griffin	

## SUMMARY

Cyber Griffin’s performance at the close of Q2 was significantly ahead of the programme’s targets for the financial year. Owing to this, new targets have been established to ensure Cyber Griffin continues to strive to achieve challenging results. The programme completed successful beta testing of its latest service, the Incident Response Hydra, and underwent a social media campaign in preparedness for the service’s launch in early Q4. Performance forecasting for Q4 suggests the programme will remain on course for a successful year.

A meeting regarding the software used for one of Cyber Griffin’s services, the Cyber Capability Assessment, is scheduled for early Q4 with the intention of this being available for the beginning on the new financial year, if not beforehand. A detailed briefing note on this issue was circulated to Members of ECCC on the 16<sup>th</sup> November 2023 by the Clerk.

## RECOMMENDATIONS

It is recommended that Members note the report.

## MAIN REPORT

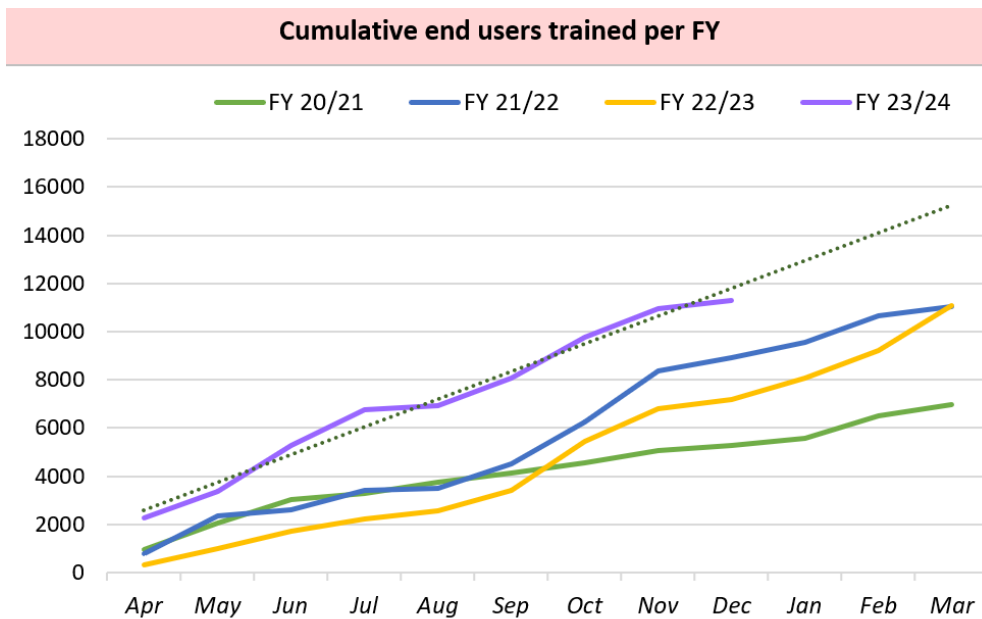
### INTRODUCTION

1. This report gives a brief update on the current position of the Cyber Griffin programme. For details of all Cyber Griffin services please visit: [www.cybergriffin.police.uk](http://www.cybergriffin.police.uk)

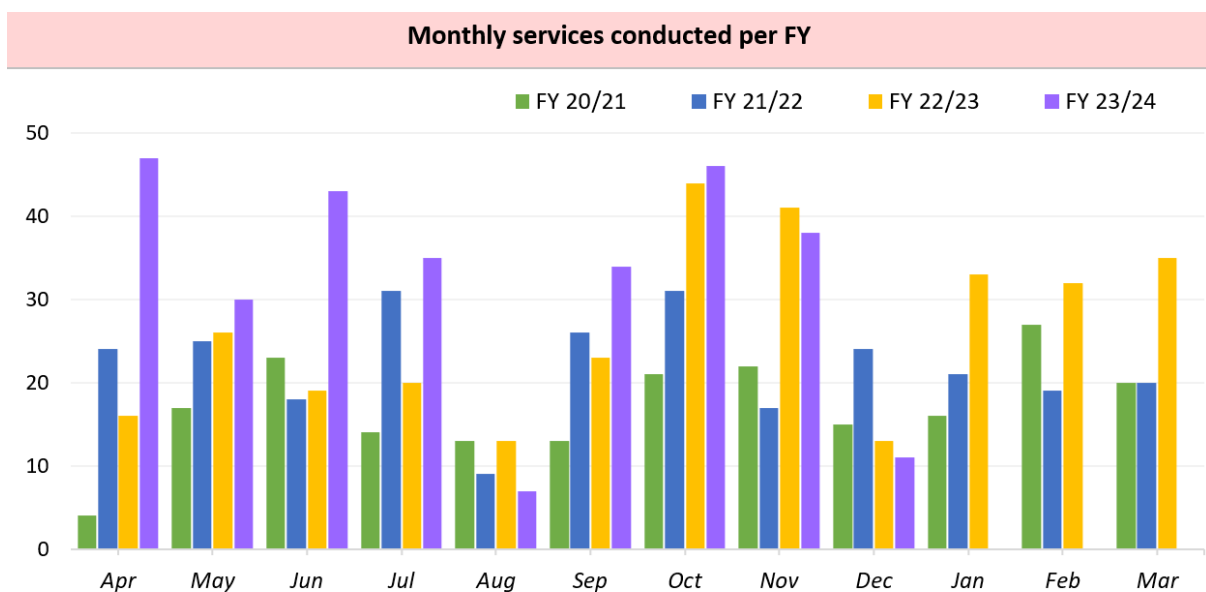
## CURRENT PERFORMANCE POSITION

2. Cyber Griffin trained 3,207 end users in Q3. This is slightly below the new stated target for the programme which is now 3,750 for each quarter. This performance is within tolerance however as the December period usually marks a dip in engagement figures.

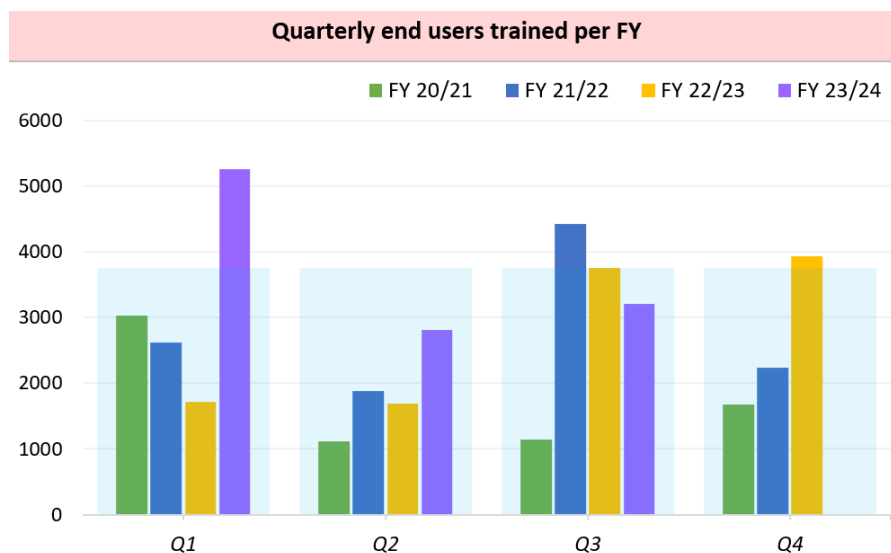
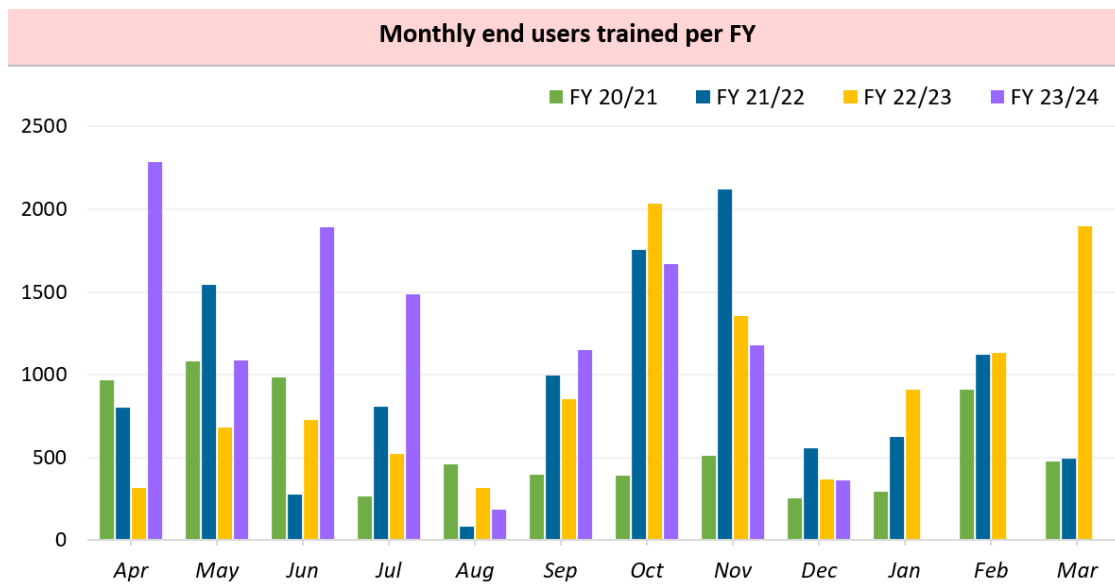
Graph showing Cyber Griffin’s cumulative end users trained over four financial years



Graph showing the number of Cyber Griffin services delivered compared with previous financial years



Graphs showing Cyber Griffin’s monthly and quarterly users trained compared with previous financial years.



**3.** Regarding locally set targets, these have been increased as previously mentioned. In Q3, the programme trained 3,207 people (quarterly target of 3,750), conducted 95 services (quarterly target of 80) and partnered with 49 new client organisations (quarterly target of 44). The team was one officer under strength during this period. The majority of the additional performance has come from our increasing reputation and tweaks made to our delivery model which have enabled us to be more efficient. The team is very pleased to have improved its performance whilst under strength. In terms of Cyber Griffin’s performance goals for the financial year, the programme is on track to deliver against its new engagement targets.

**4.** Regarding performance against national targets, Cyber Griffin continues to meet all nationally set key performance indicators (KPIs). Specifically, the programme has

engaged with 100 % of victims of cyber-dependent crime. Survey data also demonstrates that engagements create security behaviour changes in above 75 % of attendees. The same events have a satisfaction rate of considerably above 75 %.

**5.** As forecast, and in line with performance displayed in other financial years, Q3 saw a slight drop in performance towards the end of the period. The number of services currently scheduled for Q4 look above average compared to the same period in previous years. It is expected that this increase will help to make up for any deficit seen in Q3.

**6.** Cyber Griffin's financial situation is strong but requires review. The programme has confirmed both the Corporation Business Levy and NPCC Cyber Crime Programme funding until March 2025. Additional costs have been incurred due to the recent officer and staff pay rises, but existing budgets are sufficient to absorb this cost for the current financial year. A decision has been made that Cyber Griffin will be costed against the direct costing model. This means that Cyber Griffin is now expected to remain in budget for the next financial year.

**7.** Cyber Griffin's new Incident Response Hydra is now ready for launch. A media campaign has been successfully conducted throughout Q3 which has resulted in new clients reaching out to Cyber Griffin and the return of previous partners. The product will be launched in early Q4 where there are deliveries already scheduled. Initial feedback on this work through the testing phase has been outstanding.

**8.** Cyber Griffin has also supported the Elections portfolio with a standing offer of briefings for elected officials across the UK. Two briefings have been conducted already and more are being scheduled alongside other related workstreams of support.

**9.** Cyber Griffin remains unable to deliver Cyber Capability Assessments due to the software supporting this service being unavailable while it is migrated to a new platform. A meeting regarding the software is scheduled for early Q4 with the intention of this being available for the beginning of the new financial year, if not beforehand. A detailed briefing note on this issue was circulated on the 16<sup>th</sup> November 2023 by the Clerk of ECCC to Members in response to a Member question at the ECCC meeting on the 9<sup>th</sup> November 2023.

**10.** The potential for Cyber Griffin to extend its work into the national PROTECT space continues to be considered. An updated costed detailed design will be submitted for senior officer consideration. This work has now been through several iterations and is close to completion.

## **CONCLUSION**

**11.** Cyber Griffin continues to offer a very well-regarded and effective cyber security programme. Very positively, Cyber Griffin is on track to achieve its most successful year to date. The release of Cyber Griffin's latest service, the Incident Response Hydra, is expected to further boost the programme's reputation and client base.

Software issues have caused a backlog of Cyber Capability Assessments which will start to be relieved as the software becomes available again. Work to submit a fully costed proposal and detailed design for national PROTECT work continues. This work represents an excellent opportunity for future development.

Charlie Morrison  
**Inspector**  
**Cyber Griffin**  
**City of London Police**

This page is intentionally left blank

<b>Committee(s):</b> Economic & Cyber Crime Committee	<b>Dated:</b> 23/01/2024
<b>Subject:</b> Innovation & Growth – Update of Cyber & Economic Crime related activities	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	1, 6, 7
<b>Does this proposal require extra revenue and/or capital spending?</b>	No
<b>What is the source of Funding?</b>	<b>NA</b>
<b>Report of:</b> Damian Nussbaum, Executive Director Innovation and Growth	<b>For information</b>
<b>Report author:</b> Elly Savill, Senior Policy and Innovation Adviser	

## Summary

The core objective of Innovation & Growth (IG) is to strengthen the UK’s competitiveness as the world’s leading global hub for financial and professional services (FPS). This includes promoting the strengths of the UK’s offer and enhancing the UK’s position as a leader in FPS technology and innovation.

The following report summarises the activity that has been taking place across IG in relation to cyber and economic crime, as well as cross-team working between IG and the City of London Police (CoLP) since the ECCC last convened in November 2023. The report includes a snapshot of findings from the last Cyber Innovation Challenge and plans for the AI Innovation Challenge.

## Links to the Corporate Plan

1. The activities set out in this report help deliver against the Corporate Plan’s aim to support a thriving economy. This includes outcome 6c - to lead nationally and advise internationally on the fight against economic and cybercrime. It also supports outcome 7, positioning the UK as a global hub for innovation in financial and professional services.

## Main Report

### **Innovation & Growth/City of London Police cross-team working**

2. We continue to use this report to review those activities which demonstrate the benefits of IG and CoLP collaboration to make the UK the safest place in the world to do business. IG continues to look for ways to promote the activity of CoLP and support their work as part of our wider stakeholder engagement.

### Collaboration

3. On 7 December 2023, the International Regulatory Strategy Group, which is jointly chaired by the City of London Corporation and TheCityUK, launched a new report on Anti-Money Laundering and Beneficial Ownership, in partnership with Eversheds Sutherland LLP. IG engaged with the Police Authority and CoLP to

identify a law enforcement representative to participate in the launch event. Following discussions, IG was pleased to welcome Simon Welch, National Coordinator National Police Chiefs' Council (NPCC) Financial Investigation Portfolio as a panellist.

4. Representatives from the Police Authority and IG met with leaders of the new London Cyber Cluster to identify shared objectives and discuss how COLC and CoLP can support this initiative.

#### Promotion of CoLP activity

5. An introductory meeting was held between IG and a senior representative of Innovate Finance's (IF) Policy and Regulation team to discuss policy priorities in relation to economic crime for 2024. During this meeting IG highlighted CoLP's role as Lead Force for Fraud and suggested that IF engage with the force to discuss their work and common areas of interest.

### **Innovation & Growth activity**

#### Cyber Innovation Challenge 2.0

6. At the last Committee, IG updated members on some of the initial findings from the evaluation of the Cyber Innovation Challenge (CIC) which had run from 20th June-2nd August. As a reminder, the project provided a unique opportunity for financial and professional services (FPS) and tech companies with innovative tech solutions to collaborate to develop tech solutions addressing a security priority for the FPS sector.
7. Since the last update, a full evaluation of the project has been undertaken, assessing the Challenge against pre-agreed criteria measuring a range of metrics and highlighting areas of success and improvement. These include:
  - a. The Challenge succeeded in meeting a need that was not being resolved by the market with the majority of respondents unaware of similar initiatives.
  - b. The Challenge met or surpassed targets for participation of techs, FPS and Supporting Partners (organisations supporting the Challenge).
  - c. The Challenge greatly surpassed targets of +2 collaboration sessions provided by the Supporting Partners with a total of 7 diverse and insightful sessions delivered.
  - d. 50% of techs said the Challenge had accelerated their solutions by 6 months and 50% said product development had not been accelerated. There were a variety of factors for this including access to data.
  - e. 90% of techs felt the Challenge had strengthened their understanding of the needs of FPS.
  - f. 100% of responding techs, FPS and Supporting Partners would recommend participating in the Challenge.

Looking ahead, IG will focus on building on this Challenge by enhancing both the areas of success and improvement. As part of this, the team are exploring how to



increase the impact of the Challenge and will keep this central to plans for the next iteration.

## **AI Innovation Challenge**

1. A number of conversations have taken place between IG, CoLP and the Police Authority about the next Innovation Challenge being planned for 2024. IG is proposing that this Challenge differs from previous iterations in two main ways.
2. First, while previous iterations of the Challenge have addressed a cyber security priority or threat facing FPS (use case), IG is proposing that the industry workshops held to commence the project by identifying the use case that tech solutions address, be expanded to include fraud. This decision reflects conversations with FPS and key CoLC stakeholders regarding industry priorities and trends as well as the close relationship between cyber and digital fraud.
3. Second, it is proposed that the Challenge explore the role of AI in helping to defend against cyber-attacks or fraud. AI has greatly increased the capabilities of those inflicting cybercrimes and fraud on FPS firms both in terms of creating new forms of attack, and increasing the impact of those attacks. Therefore, for FPS to protect their services and customers, it is critical that they have the latest, most innovative tech to do so. Therefore this Challenge will focus on accelerating novel AI solutions which meet the needs of FPS with the aim of strengthening security defences and exploring new ways to combat cyber or fraudulent threats.
4. IG has also begun a series of stakeholder engagement with the FPS and tech ecosystem including calls with Microsoft, Plexal and KPMG, to gain expert advice and feedback on proposals for the Challenge. Moreover, these initial meetings are an important first step in ensuring the project adds value and avoids duplicating similar efforts and initiatives on fraud and cyber. Most recently a meeting was held between IG, the Police Authority, CoLP and the Lord Mayor to explore synergies between the Challenge and Mayoral priorities.

## **Conclusion**

IG are in the process of laying a strong foundation for the next Innovation Challenge with a series of stakeholder engagements continuing throughout Q1 2024. Collaboration with CoLP who share the project's underlining objective to ensure London and the UK is a safe and secure place to do business will also continue.

## **Elly Savill**

Senior Policy and Innovation Adviser

Innovation & Growth

T: +44 (0) 7500 785073

E: [eleanor.savill@cityoflondon.gov.uk](mailto:eleanor.savill@cityoflondon.gov.uk)

This page is intentionally left blank

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A  
of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank



By virtue of paragraph(s) 3 of Part 1 of Schedule 12A of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank