

Committee: Economic and Cyber Crime Committee – For information	Dated: 05/05/2021
Subject: National Lead Force Update	Public
Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?	1,10, 12
Does this proposal require extra revenue and/or capital spending?	N
If so, how much?	NA
What is the source of Funding?	NA
Has this Funding Source been agreed with the Chamberlain’s Department?	NA
Report of: Assistant Commissioner McLaren	For Information
Report author: Alix Newbold	

SUMMARY

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

- progress on establishing a national proactive economic crime capability in four pilot regions
- launch of a North West Police Intellectual Property Crime Unit
- work to embed Project Otello intensification campaigns into sustainable police action
- roll out of a scheme to educate young people about online fraud through schools nationally

Recommendation(s)

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

MAIN REPORT

BACKGROUND

1. The National Lead Force Plan was approved by Police Authority Board in October 2020. The plan is structured around 5 key outcomes / aims with milestones and performance measures attributed to each milestone. This report will be a standing agenda item in future and will provide an overview of ongoing activity.

CURRENT POSITION

2020/21 Annual performance summary

2. 2020/21 has proven to be an extremely challenging year. We have experienced rising demand coupled with the need to quickly implement changes to working practices due to Covid19. Performance within the Action Fraud reporting service has been variable throughout the year and a drive to improve the service is a key focus in 21/22.
3. A number of areas of wider NLF performance have seen improvement in 20/21 this includes significant increases in confirmed funds repatriated to victims through partnership working with the banking sector, increased compliance across forces in relation to reporting compliance, and sustained delivery of training by the Economic Crime Academy through the use of an online platform.

Outcome 1: The public has confidence in the Action Fraud reporting service

4. Action Fraud is the National Fraud and Cybercrime Reporting Service delivered by COLP. Responsibilities include providing a first point of contact for victims of fraud, crime reporting and triage. We constantly seek opportunities to improve the quality of service delivered informed by user feedback. A number of activities are in progress including changes to staffing and recruitment models and technological improvements. One example of this is the chatbot rollout.

Website improvements

5. Recent improvements include:
 - a. implementation of pop-ups and banners to inform victims in Scotland to report
 - b. automatic prompts advising victims to request help via chat while reporting where there is any doubt regarding fraud type
 - c. roll out of phase one of a chatbot which quickly directs victims to the right response and information freeing up call handlers to deal with the most vulnerable of victims
6. Chatbot is a virtual assistant application which complements and provides additional functionality to the current chat service. It is an automated platform that will be integrated with the current chat service provided. The chatbot delivers a virtual assistant to offer both menu assisted guidance and provide natural language understanding of the victim chat text offering appropriate information to better understand the service and how to submit a crime report. The three main functions of the chatbot in relation to user experience will mirror that of a live advisor:
 - a. Accessibility for all including enhancing the digital self-service journey by providing guidance alongside self-serve
 - b. Providing preventative information and education

- c. Supporting users of the service to report as appropriate
7. Phase one was delivered on 31 March. It provides a parallel menu to the live advisor chat service driven by options to access the most common activities of visitors to the website. This includes new reports, scams, and providing and receiving updates. While providing the public with a guided digital service for these common activities, phase one also provides initial data to support the development of phase two.
 8. Initial data shows the chatbot was accessed 57, 821 times in the first few weeks since deployment. In capacity terms, this equates to potentially freeing up the equivalent of 2-3 live advisor (in excess of 300 hours) to allow live advisors to focus on handling the significant demand the service is experiencing and providing live support to those who need it most. The initial data is encouraging and is in line with the expectations of capacity savings at the outset of the project, taking into account this is phase one data only.
 9. Phase two is currently under design and will be ready for deployment at the end of May, subject to testing and deployment schedules. This phase will continue to provide a menu driven option for common activities and will also introduce a free text field where users can interact in the way that they do today with the chat service. The chatbot will respond where content is available. Using natural language recognition and continuing to learn over time, the chatbot will respond with preventative and educational information as well as prompting users to report as appropriate. To preserve the principle of accessibility, there will continue to be an ongoing availability of a live advisor option throughout the experience.
 10. The benefits of chatbot will be a victim focussed service which further supports access for victims into the Action Fraud service. It will enhance the service we currently deliver and will create a greater capacity onto the Action Fraud full service.
 11. For policing, this is a pioneering use of technology to support victims of crime. The project will be monitored and evaluated over the next year to ensure the technology is effectively supporting the user experience.
 12. Other planned improvements to be delivered this year include a homepage broadcast for scam reporting linking to the phishing section of the website, an information banner to provide improved understanding of the role of Action Fraud and regularly updated news and articles on prevailing fraud types. The redevelopment of the web reporting element of the Next Generation Service has also been brought forward to 2021/22 which will deliver significant improvements to the user experience.

Outcome 2: People and organisations are prevented from being victims of fraud, and victims are supported

13. COLP is responsible for providing first contact support for victims who report to Action Fraud. It is also responsible for developing and disseminating national protect messaging for policing based upon latest crime reporting trends. COLP

is constantly looking for new channels to strengthen the reach and impact of fraud prevention advice to the public.

Juniors Scheme

14. Following a successful pilot in the City of London and Kent, COLP's Cyber Detectives programme will now be available to children across the UK to teach them all about fraud and cyber crime. The new nationwide programme aims to raise awareness of online fraud and its associated risks. It is a partnership between the City of London Police, Lloyds Banking Group who funded and co-developed the programme, and the Personal, Social, Health and Economic Education Association (PSHE) who will distribute the lessons to schools through a website link. The lessons will support pupils to:
 - a. Explain what online fraud is and identify and analyse some examples of scams
 - b. Describe the importance of protecting personal information and data online
 - c. Explain why age restrictions for online games can help to keep people safe and prevent fraud
 - d. Recognise ways to stay as safe as possible online and how to report concerns about online fraud

Outcome 3: Police resources are coordinated and deployed efficiently and effectively

15. City of London Police is responsible for developing and disseminating crime reports for intelligence, protect and pursue action to policing and other law enforcement through the National Fraud Intelligence Bureau. It is also responsible for leading and coordinating the police response to fraud. Its current focus includes increasing judicial outcomes and the effectiveness of operational activity undertaken by policing through leadership and coordination of activity against high harm crimes.

Project Otello

16. COLP continues to lead and coordinate the police response to Project Otello (a series of national campaigns to address high harm fraud types: courier fraud, romance fraud, investment fraud, covid-19 fraud and payment diversion fraud), extending the work beyond short term intensifications to sustainable police action.
17. Through coordinated operations and intelligence, there have now been over **150 arrests** for courier fraud since January 2020. In January 2021, COLP hosted a courier fraud surgery for forces to provide advice and share good practice nationally. During 2021, COLP's Lead Force Operations Room will lead on coordination of resources across NLF, local forces and regions on activity to proactively target of suspects and identify of victims for intervention / safeguarding.

18. The romance fraud campaign now has a social media reach of **11.3 million with 34.4 million impressions**. A recent appearance on BBC's For Love or Money resulted in an individual self-identifying as a victim of romance fraud and able to access support from Action Fraud. During 2021 NFIB will continue to work with forces to develop opportunities for disruption and pursue activity linked to romance fraud and extend its engagement with international partners .

Outcome 4: Fraudsters operating nationally are identified and their offending is being disrupted

19. City of London Police investigates nationally significant, serious and complex fraud on behalf of policing. It received referrals from a range of stakeholders including police forces, ROCUs, National Fraud Intelligence Bureau and the National Economic Crime Centre, as well as stakeholders linked to its funded units.

Dedicated Card and Payment Crime Unit (DCPCU)

20. DCPCU targets the organised criminal gangs responsible for fraud and is made up of officers from the City of London Police and Metropolitan Police Service and support staff from UK Finance. In 2020, DCPCU prevented almost £20 million of fraud and arrested 122 suspected criminals, including several involved in scams exploiting the COVID-19 pandemic. 54 criminals were convicted, with a total of 50 years in prison handed out to defendants. The convictions include a criminal involved in a large-scale campaign sending out fake text messages claiming to offer tax refunds from the UK government due to the pandemic, and the jailing of a courier scam fraudster who spent £5,000 in a two-day period on cards stolen from three elderly victims.
21. Close collaboration with social media and telecommunications partners enabled DCPCU to take down 731 social media accounts linked to fraudulent activity, of which 258 were involved in recruiting money mules. DCPCU seized £2.59 million of assets from criminal gangs, and recovered 18,175 compromised card numbers from active criminal gangs. The unit remains on the frontline in protecting the public against fraud and is currently investigating over 150 live cases, including several Covid-related scams.
22. COLP is engaging with UK Finance on opportunities to grow this unit.

Outcome 5: Policing has the capability and capacity to detect, disrupt and deter economic crime

23. City of London Police is a centre of expertise for fraud and is responsible for identifying , developing and disseminating good practice. It provides economic crime investigation training to policing, government and the private sector through its Economic Crime Academy. It is working with policing to build fraud capabilities and reform the fraud operating model.

Police Uplift Programme (PUP) / Proactive Economic Crime Network

24. City of London Police has received a PUP allocation of 30 FTE which are to be used to build national fraud capabilities.
25. The National Fraud Policing Strategy published in 2019 set out an ambition to develop a more dynamic and proactive response to fraud. It aimed to secure additional investment in regional pursue capabilities to “build a nationally networked and coordinated capability focussed on disruption of high harm threats”. City of London Police intends to use its allocation of 30 FTE to pilot this in four ROCUs: North West, West Midlands, Yorkshire & Humber and Eastern.
26. The vision is to establish a new proactive economic crime capability targeting fraud, and money laundering associated with fraud. Across the four regions, the teams will operate as a national network led by COLP. The teams will work to NFIB control strategy high harm fraud priorities and nationally led pursue campaigns. The network will identify and investigate offenders, disrupt and dismantle OCGs, and seize and recover criminal proceeds.
27. An implementation board has been established with members from all participating ROCUs. A team profile has been developed and has been submitted to NPCC leads for economic crime and SOC for agreement. A performance framework and processes for tasking and coordination are in development. Tasking and coordination processes will align with the new model for tasking and coordination that is being developed in partnership with the NECC.

North West Police Intellectual Property Crime Unit (PIPCU)

28. The North West branch of the Police Intellectual Property Crime Unit was launched in March. It has already seized £1.7m worth of fake goods, including clothes, electricals and fireworks. North West PIPCU was created following a successful bid to the Intellectual Property Office by City of London Police to develop economic crime capabilities outside of the City. It is a partnership between City, the North West ROCU and Intellectual Property Office. The unit will combat intellectual property crime in the north west of England and support existing partners to disrupt and prosecute existing and new organised crime groups.

CONCLUSION

This report provides an overview of the NLF outcomes and highlights a selection of ongoing activities. This report will form a standing agenda at future committees and will be developed to include timelines and key millstones.