Outline

! Technological revolution





The Changing Face In Commerce And Social Interaction



Impact on Frauds

- Industrialisation of old frauds
 - " 419 scams, lotteries, investment frauds etc
- Expediting old frauds
 - " Romance, bogus products and services, identity
- New frauds
 - " Phishing, hacking etc

mass marketing communications in England and

Wales during 2011-12.

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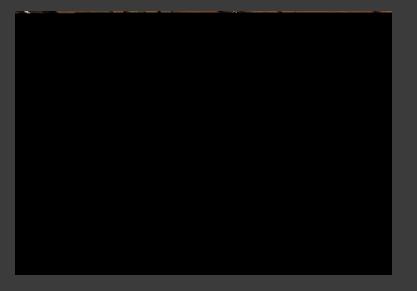








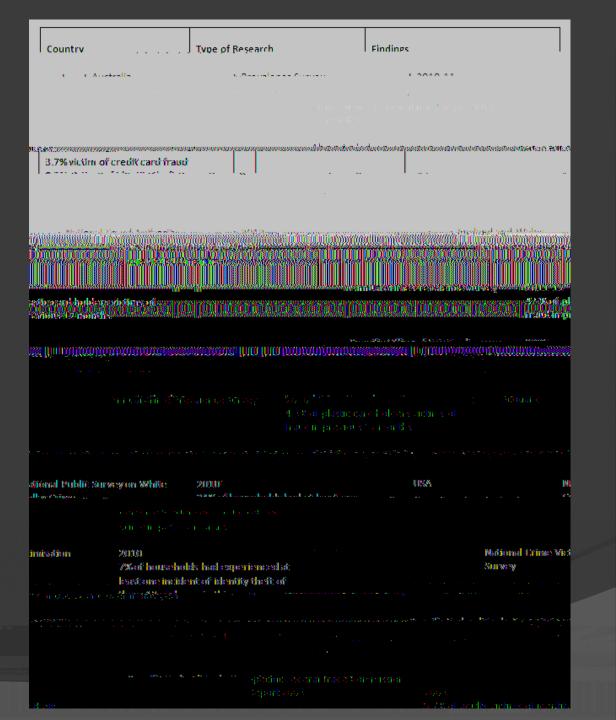
Cross-border dimensions to fraud



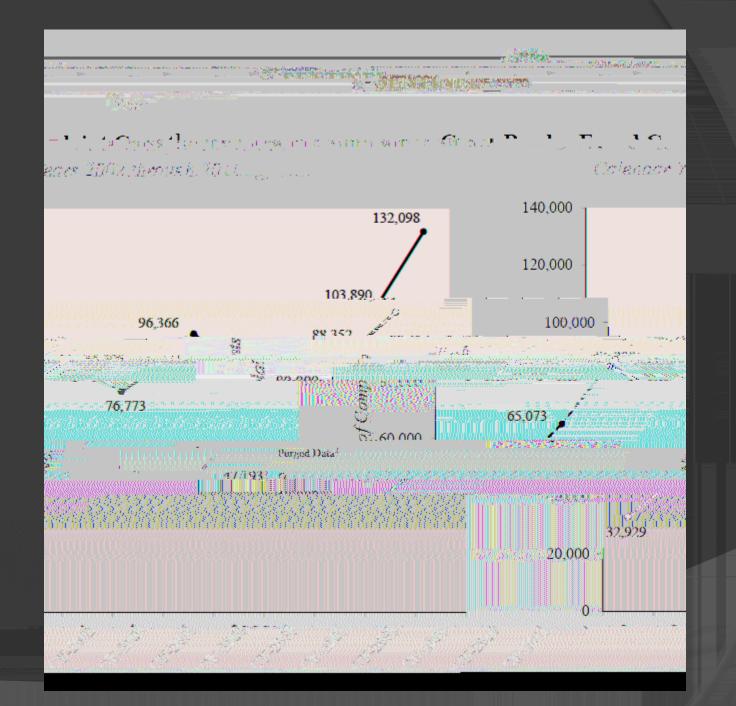
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Scam created and victims identified (USA)

> Mail printed in India and shipped to UK









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Victimisation







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Lorraine

1 £1500 on bogus holiday booked on the web

I know **I was really upset**, and I mean **I was so angry** that they could have done something to, not just to me and my kids, but to ! they pinpointed families, they knew what resorts to go for to get ! to get families to go in for it. And it just made me feel sick, how people could do that to others, you know. I've never said a bad work against anyone, then all of a sudden we'd got this and the effect it had on my kids, just made me ! I wanted to punch them. I wanted to be in that court room, good job I didn't go really. Because there was a point where they thought they were going to call me as a witness (Loraine, bogus holiday fraud victim)



Um, the idea was ! you see, my husband wasn't well. He's now been diagnosed with

Hilda

Hilda was an 83 year old woman who received a letter telling her she had won a lottery prize of £500,000. However, to secure the prize she had to make various payments to release the money. In total she lost £6,500, but could have lost more. Yes, so I didn't tell them. But one daughter still lives in Darlington, who doesn't speak to me anymore for some reason, I don't know why. But she'd seen the news and she told them in Kent, so I didn't have to tell them, she went and told them. She would enjoy doing that I think. I didn't actually tell anybody except Peter, because Peter was taking me to the building society. (Hilda, lottery fraud victim)



Harold



I mean like a woman for example whose husband was an old friend of mine and they had three children, I know them all, I met them in Clapham at a private view in a house, and I noticed certain caginess and as I went up to greet them all I noticed the mother moving her children away from me like that. I didn't - I didn't really sort of want to believe consciously that I was believing my own eyes. I just thought well she's being sort of funny or something (Harold, identity fraud victim).

! Um, and it's certainly altered my life and personality irrevocably, because I'm no longer the completely open frank person, naïve person that I was lucky enough to be for the first, er, 55 years of my life, I'm quite a different person now. I'm much more cagey as witnessed by my insistence on being anonymous ! (Harold, identity fraud victim).

Challenges

- For victims who do you go to?
 Significant improvement with Action Fraud, but still challenges.
- Securing interest of law enforcement: above acceptance of report.
- Lack of significant cross-border capacity
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Conclusion

- Fraud has become a much more significant problem: technology, low risk of capture, lower sentences compared to other crimes.
 - Significant element cross-border.
- Extent difficult to gauge because measurement has not kept up-to-date with nature of problem
- Impact can be as and sometimes more devastating as 'normal' volume crimes