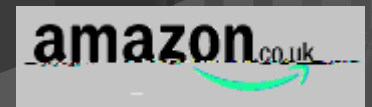
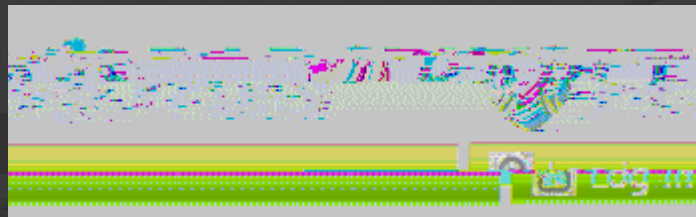
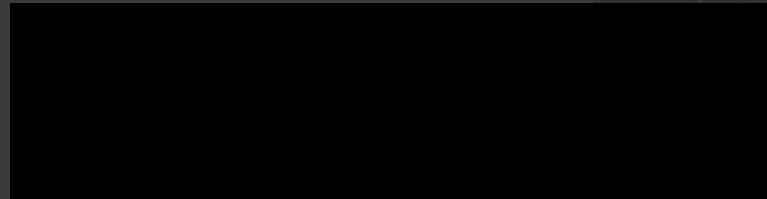
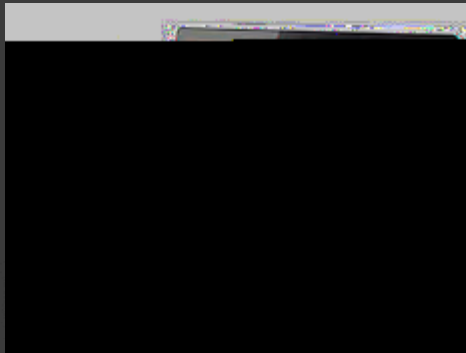
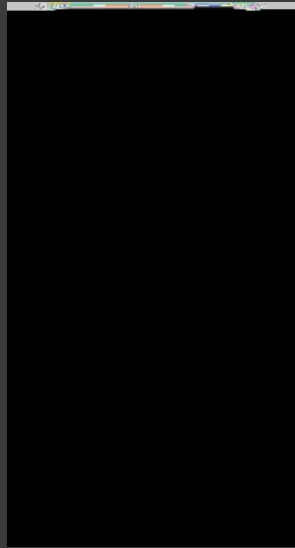
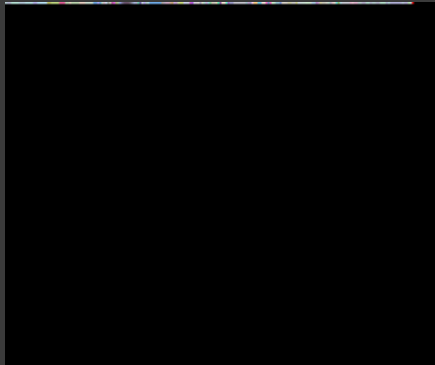


Outline

- ! Technological revolution

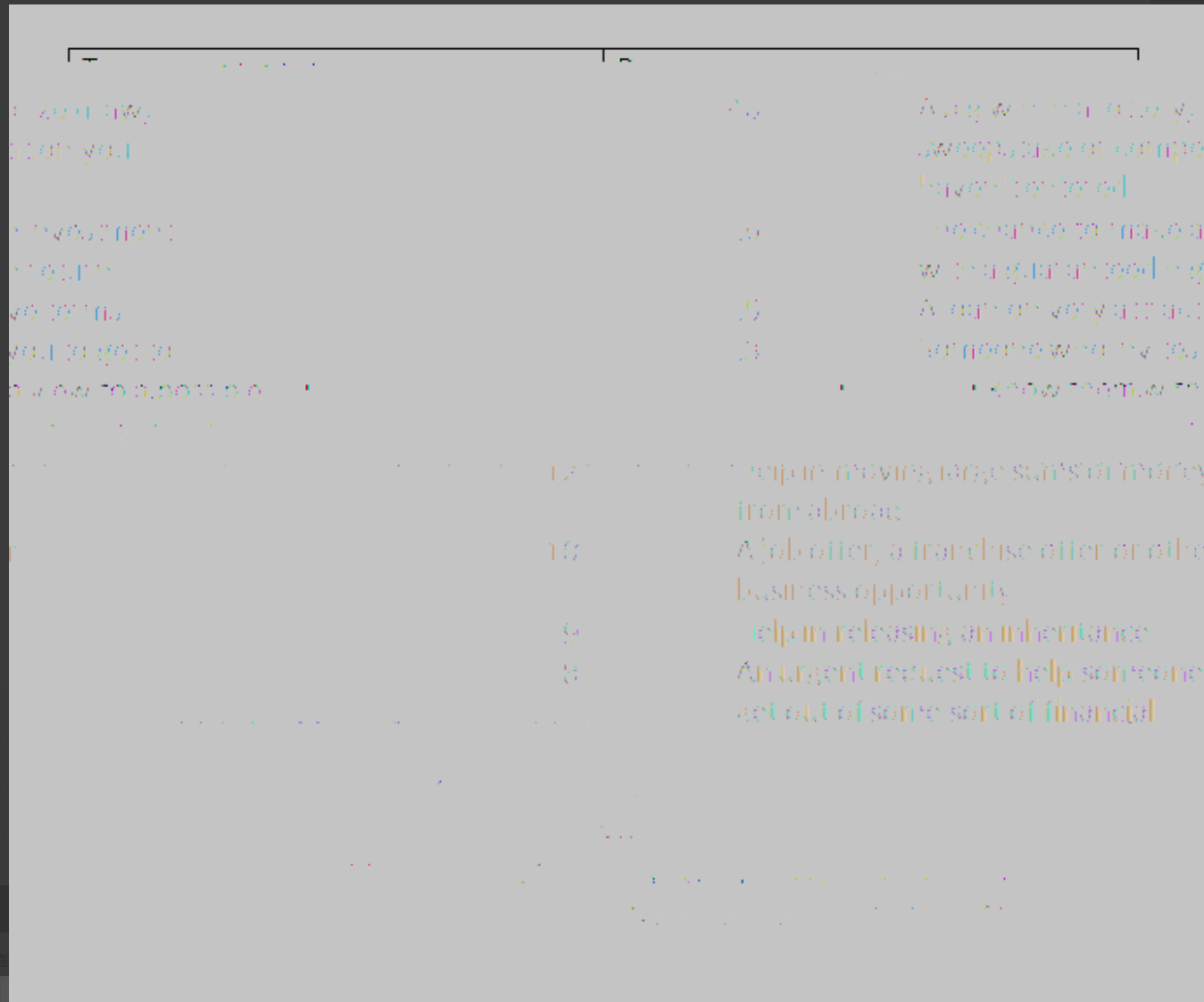
The Changing Face In Commerce And Social Interaction



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

Percentage of adults experiencing unsolicited mass marketing communications in England and Wales during 2011-12.



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A romance scam victim has waived her

Types of fraud

Ms Brenda Parke, a 60 year old retiree, was scammed out of £60,000 during February and

Bradford Cole. Over the following weeks they developed a close relationship via e-mails and

Bradford portrayed himself to be a successful Dutch businessman who earned his living

Illegal 'scraping' sites target tenants

- Free iPad scam
- Scam victims must speak up
- Have you won a luxury holiday?
- London 2012 Olympic Games

[Types of fraud](#)

Latest fraud news

daughter, Maureen

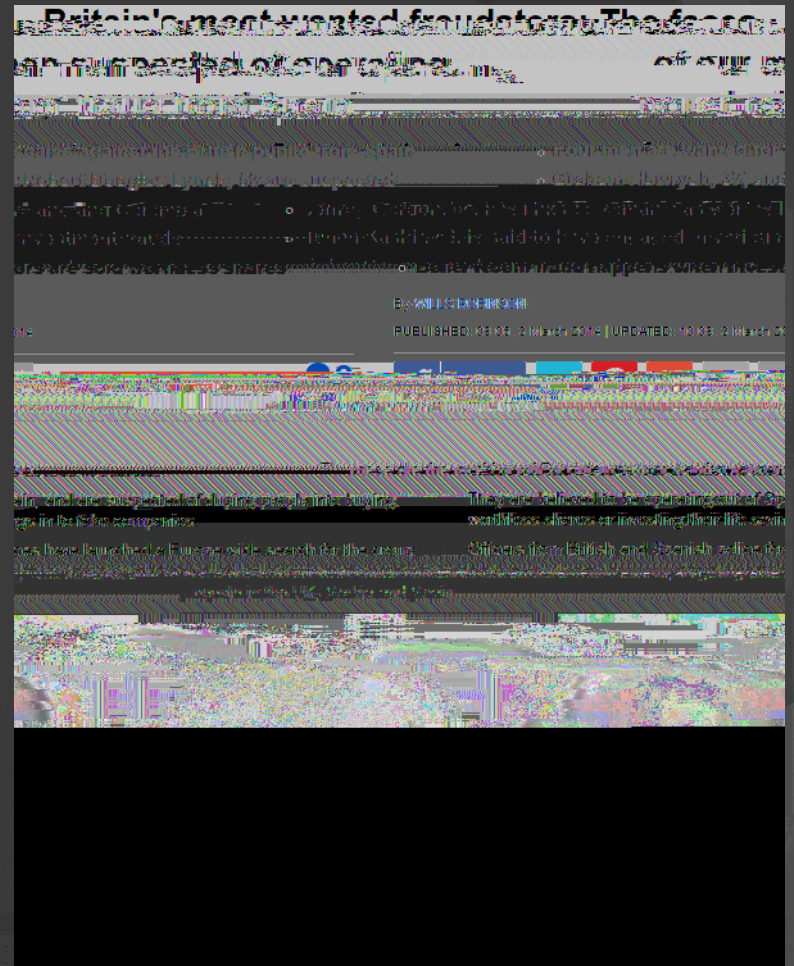
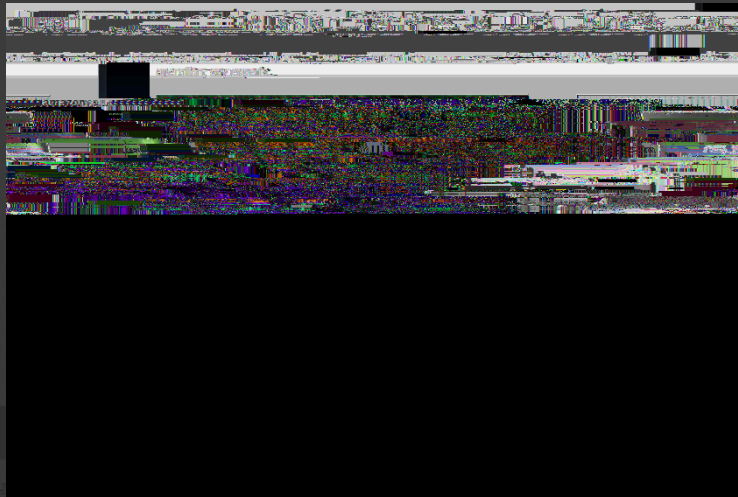
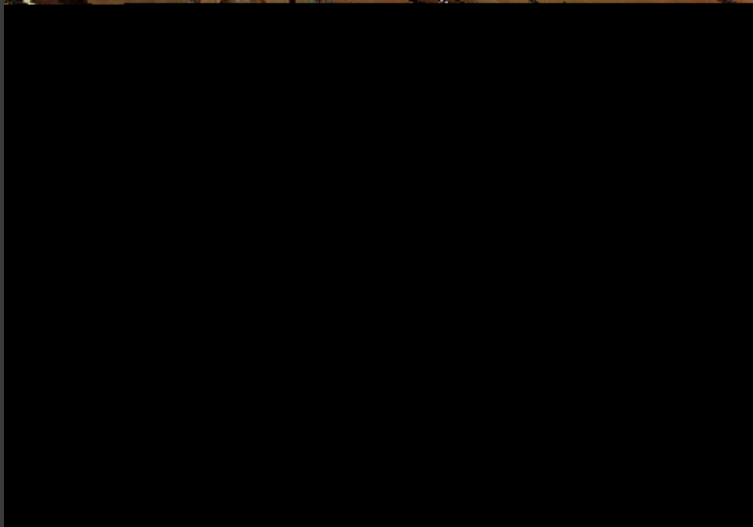
An emotional sto

Hevery manipulated Brenda into taking a position of

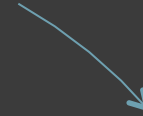
tips to avoid online dating

incident. She wanted to pay the insurance company but were told that

Cross-border dimensions to fraud



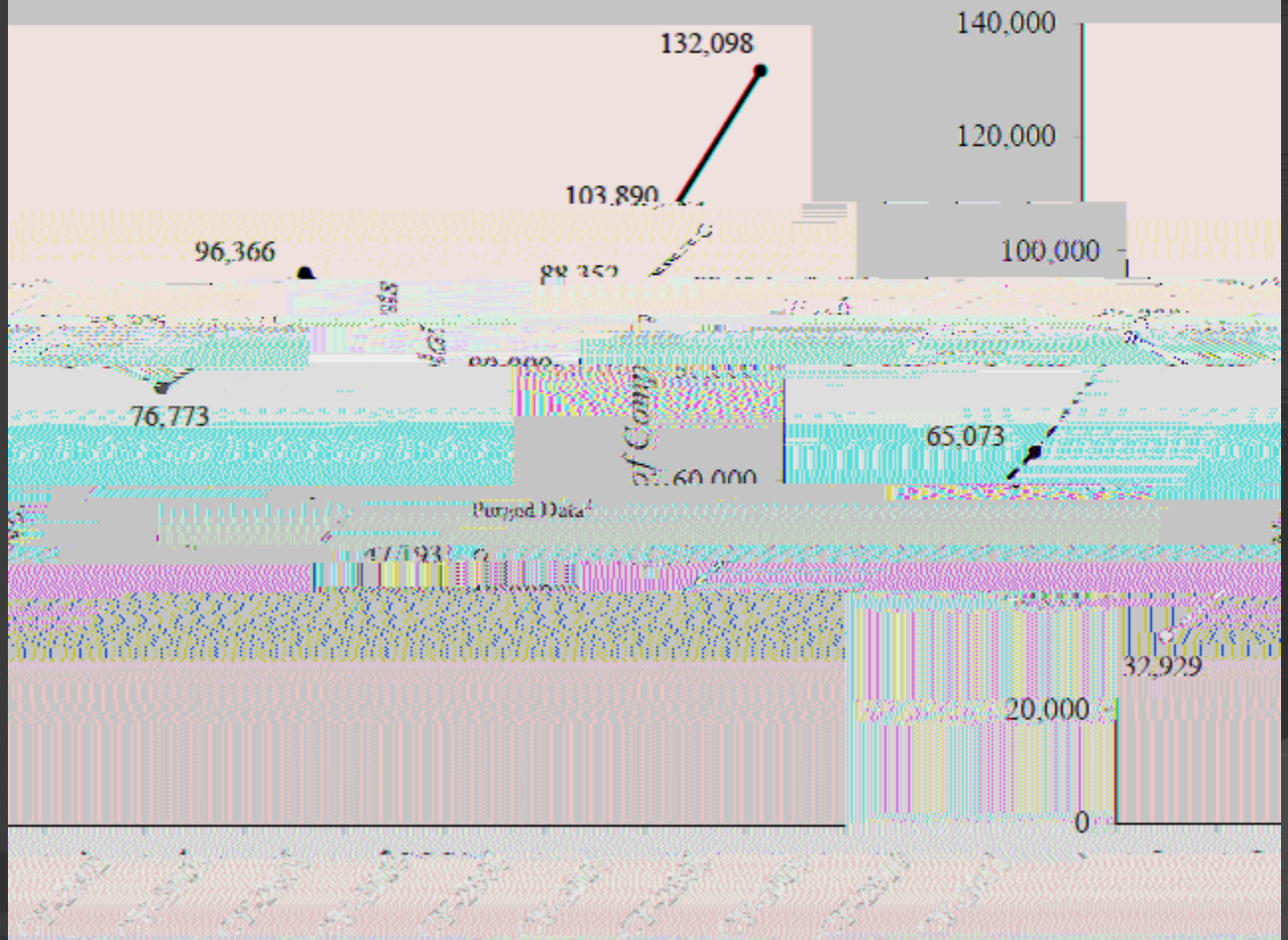
Scam created
and victims
identified (USA)

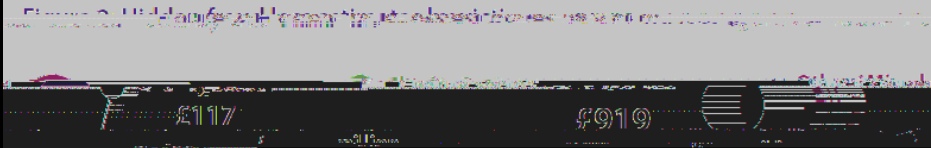
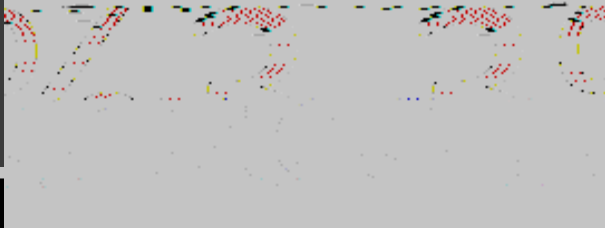


Mail printed in
India and
shipped to UK



1.1.10 Cross the entire length of the water supply for 600 feet. Calendar Year
ages 2001 through 2011.





Victimisation

!

Impacts vectp 0.300.4\$)mi0.2 0.2 0.2

Lorraine

- ! £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 word 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 (Lorraine, 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
- ! E-0.2 (n) BT 30 0 0 10.690190s274510.s330.240

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