

FRAUD CRIME TRENDS 2019-20



REPORTING VOLUMES

VOLUME

822,276 reports received

Action Fraud: 326,554

Cifas: 363,040

UK Finance: 132,682

TOP THREE FRAUD TYPES (EXCLUDING NONE OF THE ABOVE)

- 1. Cheque, Plastic Card & Bank Account – 381,572 reports**
- 2. Application Fraud – 100,914 reports**
- 3. Online Shopping and Auctions – 66,325 reports**

LOSSES

LOSS

£2.3bn reported losses

TOP THREE FRAUD TYPES (EXCLUDING NONE OF THE ABOVE)

- 1. Other Financial Investment - £488m**
- 2. Corporate Employee Fraud - £277m**
- 3. Cheque, Plastic Card and Online Bank Accounts – £213m**

DISSEMINATIONS

33,415

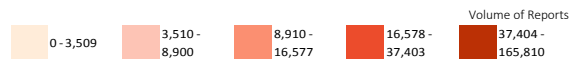
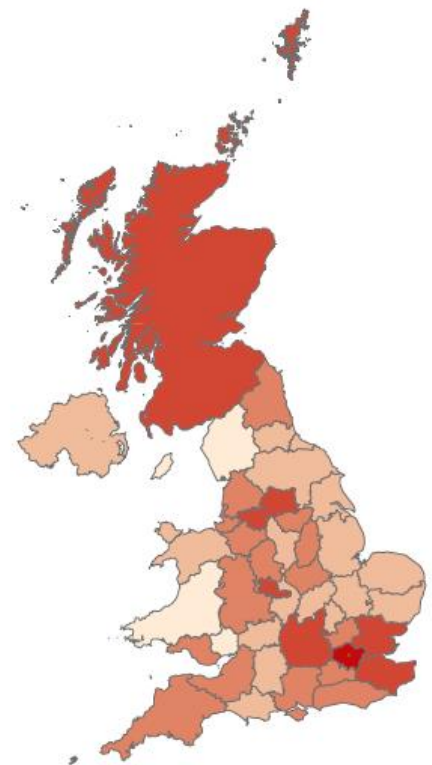
ALL reports disseminated to police: **28,055 PURSUE**; **2,388 PROTECT**; **2,973 Other**

OUTCOMES

13%

of all outcomes recorded in the period were Judicial Outcomes

GEOGRAPHICAL SPREAD



KEY THREATS

The highest harm threats for 2020/21 are **Courier, Romance, Payment Diversion, Investment, Computer Software Service and frauds linked to Card and Online Bank Accounts**

85% of reported fraud is **cyber enabled**

Money mules persistently feature across most fraud types although mule accounts are used for **shorter periods of time** to mask their use from monitoring processes, hiding in the 'noise' of usual transactions

Pervasive use of **social media and encrypted messaging** services is **increasing** throughout **all aspects of fraud**

Increasing use of legitimate **technological tools** to reach wider audiences with an ease that could indicate a shift in suspect demographics

HIGH RISK VICTIM INDICATORS

Volume:
20 - 39 years
Loss:
50 - 69 years

64%
Businesses

♂=♀
50% / 50%