**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**

- £2.3bn reported losses

**GEOGRAPHICAL SPREAD**

**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

**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%

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The City of London Police
National Policing Lead For Fraud