

Guidance Document

Communicating with victims of fraud

This guidance has been developed so that Action Fraud and police forces can provide consistent information to victims on:

- the role of Action Fraud
- the process by which their fraud report will be considered for assessment or referral to the police (or other law enforcement agency) by the National Fraud Intelligence Bureau
- how to obtain an update on the progress of their case
- how, following referral from the National Fraud Intelligence Bureau, the decision on whether and how to investigate rests with the police (or other law enforcement agency)
- the options open to victims of fraud to seek civil redress as an alternative (in cases where criminal investigations are not carried out or do not lead to convictions)

It is recommended that you reflect the messaging in this guidance in your communications. This may include general information contained on your website or information communicated directly to victims. Please share this guidance with officers and staff within your force.

The role of Action Fraud

Action Fraud is the national reporting centre for fraud and cybercrime where you should report fraud if you have been scammed, defrauded or experienced cyber crime in England, Wales and Northern Ireland.

Reports can be made any time of the day or night using the online reporting tool. Reporting online is quick and easy. The tool will guide you through simple questions to identify what has happened and advisors are available on web chat 24 hours a day to give you help and advice if you need it.

When you report to us you will receive a police crime reference number. Reports taken are passed to the National Fraud Intelligence Bureau. Action Fraud does not investigate crimes.

CITY OF LONDON POLICE: OFFICIAL

How your crime report is assessed

Reports to Action Fraud are considered for assessment or referral to the police (or other law enforcement agency) by the National Fraud Intelligence Bureau, operated by the City of London Police.

Once reports have been recorded by Action Fraud they are assessed against Home Office Counting Rules, which are the standards against which police record crime. Data matching allows reports from different parts of the country to be linked through analysis. Reports are then triaged to determine those that are highest risk, threat or harm.

These triaged reports are assessed by experienced crime reviewers who consider the viability of each report, or series of reports where these appear to be linked. This viability test is to ensure there are definitive lines of enquiry for a force, or other law enforcement agency to progress. Crimes that meet the viability test are referred to the appropriate police force or law enforcement agency for action. The recipient may not always be your local police force.

Information you provide on the bank accounts, websites and phone numbers used by fraudsters is regularly provided to industry partners so they can stop them from being used against future victims.

Not every report results in an investigation, but every report helps to build a picture of offending and is retained for future intelligence.

How you obtain an update on the progress of your report

If you have registered on the Action Fraud system as a victim or proxy reporter, then you will receive automatic updates through your individual account. You will also receive postal updates.

If you wish to seek an update outside of the above, or if you have not registered with Action Fraud, then an update can be requested through the 'Contact Us' facility on the Action Fraud website.

If your report is disseminated to a police force you will be provided with the name of the recipient force. Once your report has been disseminated, the recipient force takes responsibility for providing you with updates on the progress of your case.

What happens once your report has been referred to a police force

Each police force (or other law enforcement agency) will review and assess referrals from the National Fraud Intelligence Bureau. They will triage these reports based upon threat, risk and harm and local priorities set by their Police and Crime Commissioner. You will be provided with regular updates on the progress of your report.

If a force decides no further action will be taken, they will communicate this to you with a rationale for their decision.

Options to seek civil redress

In cases where criminal investigations are not carried out or do not lead to a conviction, you may wish to consider other options to recover your losses. There are Civil Asset Recovery Agents who may be able to act on your behalf to recover criminal assets that represent some or all of your losses.

Before choosing a Civil Asset Recovery Agent, you should undertake adequate checks to ensure they are legitimate. The Financial Conduct Authority has details of known fraudulent Civil Asset Recovery Agents.

Should you choose to engage a Civil Asset Recovery Agent, you should update your Action Fraud report with their details. This update can be made through your individual account or through the 'Contact Us' facility on the Action Fraud website if you have not registered with Action Fraud.