



Procedure Title: Fraud Investigations

Date Reviewed: June 2021

1. About this procedure

- 1.1. This procedure explains how Thames Valley Police (TVP and the force) will respond to and investigate allegations of fraud, in relation to both calls for service and National Fraud Intelligence Bureau (NFIB) disseminations for enforcement.
- 1.2. This procedure is aimed at all police officers and police staff attending or investigating frauds (including call handlers and CIMU staff).

2. Procedure

2.1. NFIB Disseminations

- 2.1.1. Victims of fraud are expected to report alleged criminal incidents via Action Fraud, which is the national reporting mechanism for fraud and cyber-crime. After a report has been made, it will be sent for assessment by the NFIB. An NFIB analyst will review the information and make a decision whether there is enough information to disseminate to a police force for investigation.
- 2.1.2. The NFIB will disseminate relevant cases to TVP attaching reports from the victim(s). This information will be received into the force's Action Fraud vault. Staff in the Contact Management centre will create an occurrence on the NICHE system showing the occurrence type 'ACTION FRAUD – NFIB REFERRAL' and a stats classification 'ACTION FRAUD – NFIB REFERRAL'. Contact Management will then task the occurrence to the Economic Crime Unit (ECU) Action Fraud Team (AFT) with the classification 'AFFECT' for review.
- 2.1.3. The review conducted by ECU AFT will take into consideration the following:
 - Determine whether the case has been disseminated correctly and contains sufficient information for TVP to undertake an investigation.
 - Identify if there is an immediate need to complete fast-track actions (e.g. secure and preserve evidence, recoverable funds that could be restrained or frozen or immediate support is required for a victim).

- Determine the nature and complexity of the dissemination and identify the suitable level of resource to deal with the investigation, using the Fraud Scoring Matrix.
- Decide that no further activity will be undertaken.

2.1.4. The ECU AFT will record full rationale for decision making on to NICHE.

2.2. Calls for Service (CFS)

2.2.1. There are occasions when it is appropriate for the police to act immediately in response to the report of a fraud; such incidents will be identified as calls for service. These incidents will be recorded on the RMS system as occurrence type 'ACTION FRAUD - CALL FOR SERVICE' and a stats classification 'ACTION FRAUD - CALL FOR SERVICE'.

2.2.2. The following details what the call for service criteria are and the action required:

- The offender is present, has been present recently, or has been arrested. In these circumstances, a police officer will be deployed to complete the Action Fraud referral and complete any safeguarding.
- The suspect is known to the police and lives in the Thames Valley area and the police can/could locate the suspect with the details provided. In these circumstances, Contact Management will direct the incident to the ECU Financial Crime Support Team (FCST) who will carry out a desktop evaluation and triage.
- Fraudulently obtained goods are soon to be/have been delivered to an address in the Thames Valley area. In these circumstances, Contact Management will obtain full details of the delivery. If the delivery is 'click and collect' or to a warehouse location, a Contact Management Platform (CMP) system record will be created for deployment. If the goods are still with the postal service, an occurrence will be recorded on the system reflecting full known details and the matter will be allocated to the relevant Local Policing Area (LPA) for further investigation.
- Evidence that the goods will be lost if left in situ. In these circumstances, an assessment is required whether it is suitable for an LPA police officer to be deployed. The police officer dealing with such a matter will be responsible for completing the referral back to Action Fraud.

2.3. Vulnerable Victims

- 2.3.1. The College of Policing defines vulnerability as: 'a person is vulnerable if, as a result of their situation or circumstances, they are unable to take care of, or protect themselves, or others from harm or exploitation'.
- 2.3.2. Op Signature is the process that TVP uses to safeguard vulnerable victims of fraud. Fraud prevention advice and guidance can be found on the Thames Valley Police website. Go to the [advice about personal fraud](#)
- 2.3.3. If the call for service criteria are met and a police officer is deployed, that police officer will be responsible for Op Signature safeguarding and completing the Action Fraud referral.
- 2.3.4. If the call for service criteria are not met, an 'ACTION FRAUD - VICTIM CARE' incident record needs to be created on the NICHE system and tasked to the relevant LPA. The LPA will be responsible for completing the Op Signature safeguarding and the Action Fraud referral.
- 2.3.5. If the call for service criteria are not met and no vulnerability has been identified, the victim is directed to report their crime to Action Fraud.
- 2.3.6. The ECU AFT/Crime Scrutineers will exercise oversight that the occurrences are correctly recorded on the systems; this includes ensuring that NFRC details are obtained and documented in the OEL and NICHE is correctly filed.

2.4. Transferring to another Police force

- 2.4.1. If TVP's enquiries determine that the suspect lives outside of the Thames Valley policing area, a transfer of the case to another force may be considered based on National Fraud Intelligence Bureau (NFIB) principles and the transcrime procedure.
- 2.4.2 Each transferred case must contain a clear rationale for the transfer, a case summary and the detailed research carried out to date. Documents such as witness statements and results of any deferred prosecution agreement (DPA) will be required as part of the transfer. Enquiries must be carried out expeditiously.
- 2.4.3 Transfers of cases to other police forces must be facilitated using the relevant ECU transcrime form and must be submitted from the TVP ECU AFT (fcst@thamesvalley.pnn.police.uk)
- 2.4.4. Responsibility for the conduct of fraud investigations and all related victim care matters remains with TVP until formal agreement and acceptance has been made with a receiving force.

3. Monitoring and evaluation

- 3.1. The Head of the ECU, or their nominated deputy, is responsible for implementing and maintaining this procedure.

4. Review

- 4.1. This procedure shall be reviewed at least annually and when there are material changes to the force's approach. The next scheduled review is due by June 2022.
- 4.2. Each review shall consider the effectiveness of this procedure, its implementation and the need for any changes. The review shall be carried out by an ECU Detective Inspector, in consultation with relevant internal departments and external agencies.

5. Other related policies, procedures and information sources

- 5.1. National Fraud Policing Strategy, 2019-2022. Go to the [National Fraud Policing Strategy](#)
- 5.2. Economic Crime Plan, 2019-2022. Go to the [Economic Crime Plan](#)
- 5.3. Her Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) 'Fraud: Time to Choose' (April 2019). Go to the [HMICFRS report Fraud: Time to Choose](#)