SUFFOLK CONSTABULARY

| ORIGINATOR: CHIEF CONSTABLE | PAPER NO: AP25/41 |

| SUBMITTED TO: | ACCOUNTABILITY AND PERFORMANCE PANEL - 12 SEPTEMBER 2025 |

| SUBJECT: | CRIME, SAFEGUARDING & INCIDENT MANAGEMENT (CSIM) / COUNTY POLICING COMMAND – RESPONDING TO FRAUD |

SUMMARY:

1. This report outlines Suffolk Constabulary's strategic and operational response to fraud, highlighting key developments, performance trends, and future priorities. It reflects alignment with national directives including the National Fraud Strategy, Strategic Policing Requirement (SPR), and HMICFRS inspection framework. The report identifies strengths in victim support, multi-agency collaboration, and capability development, while also acknowledging challenges in investigative outcomes and resource constraints.

RECOMMENDATION:

1. The Police and Crime Commissioner (PCC) is asked to consider the contents of this report and progress made by the Constabulary and raise issues with the Chief Constable as appropriate to the PCC's role in holding the Chief Constable to account.

DETAIL OF THE SUBMISSION

1.   INTRODUCTION

1.1.   This report covers fraud performance data during the period of 1st July 2024 until 30th June 2025.

1.2.   This paper supports the Police and Crime Plan commitment which states that the Constabulary will strengthen its approach to fraud investigation, prevention, and victim support.

1.3.   The strategic management of fraud is delivered by the Detective Chief Superintendent of Crime, Safeguarding and Incident Management (CSIM) with operational delivery being within Workflow Management and Investigations departments. Chief Officer oversight of fraud delivery is provided by Assistant Chief Constable Eamonn Bridger. A Fraud Improvement Panel is chaired by the Detective Chief Inspector Workflow Management, providing tactical delivery of development and improvement.
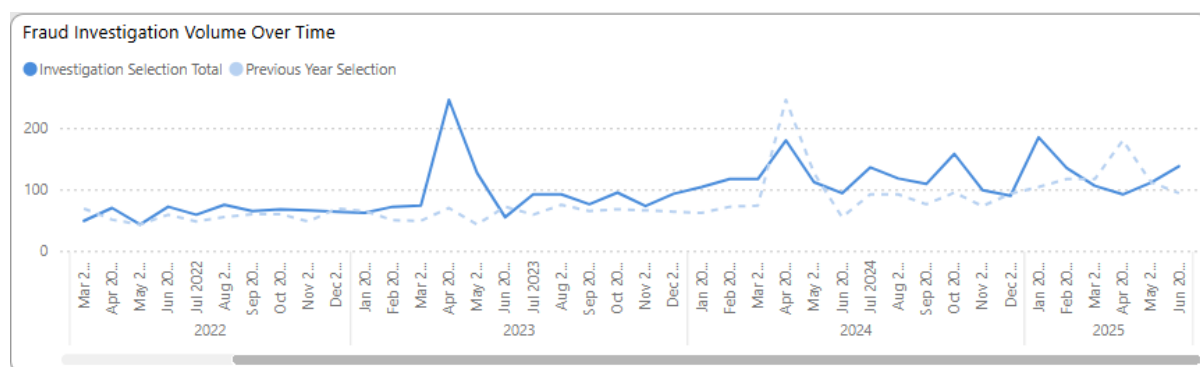
2.   FRAUD PERFORMANCE

2.1.   The performance data presented is taken from Power BI, where all Constabulary fraud data can be accessed. Performance data in Power BI is recorded from 1 August 2021 and encompasses data from the National Fraud Intelligence Bureau (NFIB).

2.2.   There are three primary classifications of fraud encapsulated within the data presented:-

- Action Fraud Call for Service – These are investigations reported directly to the Constabulary where the offence has occurred in Suffolk and the suspect is also based in Suffolk;

- Action Fraud NFIB Referral – These are investigations received by the Constabulary, sent by the NFIB, following assessment by Action Fraud. Such investigations have been developed and a suspect has been identified in our policing area for the Constabulary to progress;

- Non-crime Financial Investigation – These investigations are reported directly to the Constabulary and are when suspects are unknown or not within Suffolk. This would include frauds where it is apparent the suspect is not within the UK.

2.3.   Due to the collation of data in Power BI, we can show nearly three full years of the same type of metrics captured. Subsequently this is shown in a table format, below. Please note that due to the start of data collation the first period is ten months; 1 August 2021 to 30 June 2022. The data is presented in this way to show like-for-like comparisons, which can consistently be reported on for future reporting periods.
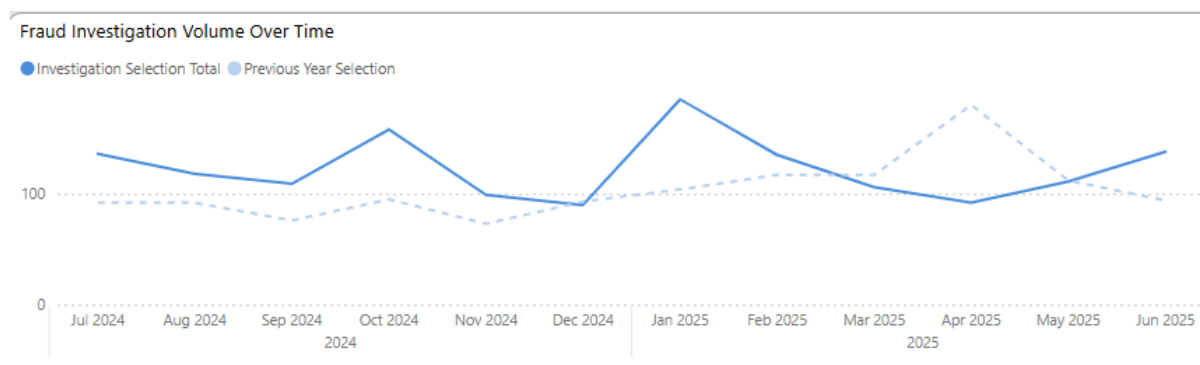
Table 1, below, shows the data for the three primary fraud classifications.

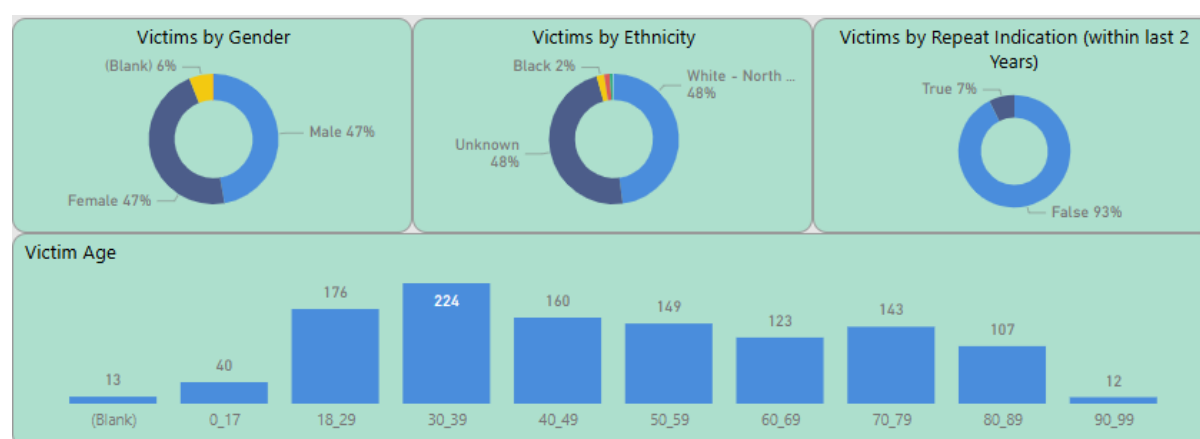| Metric Measured	1/8/21-30/6/22	1/7/22 - 30/6/23	1/7/23 – 30/6/24	01/07/24-31/06/25
Total Investigations	594	940	1068	1477
Action Fraud Call For Service	289	261	351	301
Action Fraud NFIB Referral	142	359	142	99
Non-Crime Financial Investigation	163	320	575	766
Investigations with a Positive Outcome	67	59	104	86
Live investigations from that period	28	38	154	62
Number of fraud victims	467	766	830	1146
Number of fraud suspects	309	314	335	448

Line chart 1, below, plots the overall totals from table 1, above, for the period 1 March 2021 to 30 June 2024.
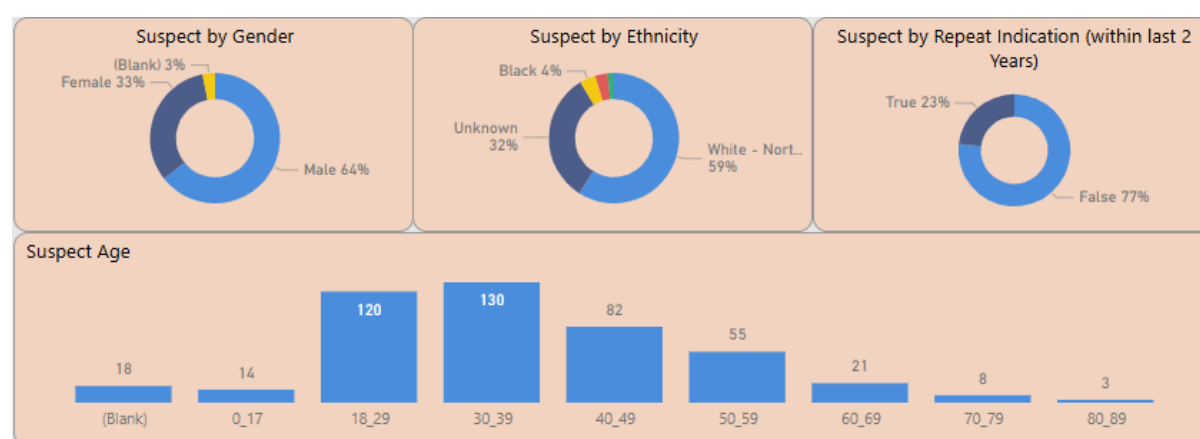

Line chart 2, below, plots the total investigations for the current reporting period, 1 July 2024 to 30 June 2025, with a comparison against the previous 12-month period.

The below charts provide an analysis of fraud victims in Suffolk for the reporting period, 1 July 2024 to 30 June 2025.

The below charts provide an analysis of fraud suspects in Suffolk for the reporting period, 1 July 2024 to 30 June 2025.

2.4.   The increase in reported fraud within Suffolk Constabulary reflects both a rise in specific crime types, such as courier fraud, and an improvement in public awareness and accessibility of reporting mechanisms. Victims are now more willing and able to report fraud due to enhanced outreach, simplified reporting pathways, and increased visibility of fraud prevention campaigns. In addition to this our multi agency partners are more aware of their obligation to recognise and report fraud. This trend suggests not only a growing prevalence of fraud but also a positive shift in victim engagement and confidence in policing responses.

3.   **APPROACH TO FRAUD INVESTIGATIONS – ROLE OF THE FRAUD ASSESSMENT UNIT (FAU)**

3.1.   The Fraud Assessment Unit (FAU) was formed in December 2021 with the aim to streamline, simplify and arrange the response to improve the service we provide to victims, in addition to providing further clarity for front line officers on fraud offences.

3.2.   The FAU has a fraud strategic plan and is managed by the Workflow Management Detective Chief Inspector (DCI). The overarching aims are to reduce harm, loss and minimise risk to victims of fraud, building workforce capability, conducting quality fraud investigations and working together to counter fraud.

3.3.   The Team consists of a Detective Sergeant and three Detective Constables. All officers in the Fraud Unit enrol on a City of London Police Economic Crime Specialist Investigator Programme course (Note: this role was previously known as the Specialist Fraud Investigator course).

3.4.   The key responsibilities of the FAU are:-

- Review of every fraud investigation in Suffolk within 24 hours;
- Review of every closed fraud within 48 hours of closure;
- Bespoke interview advice – suspect or victim;
- Bespoke investigative advice;
- Liaison with NFIB (National Fraud Intelligence Bureau) and Specialist Teams;
- Liaison with Serious Organised Crime (SOC) and the Eastern Region Special Operations Unit (ERSOU) and their Specialist Teams;
- Liaison with Trading Standards around bogus callers/rogue traders;
- Deliver the National Fraud Strategy.

3.5.   The Constabulary's Fraud Unit has implemented a structured process whereby all fraud offences are routed through the Fraud FAU for initial evaluation. This approach ensures consistency and prioritisation in line with the Fraud Investigation Model (FIM)—a framework specifically designed to reflect the complex and evolving nature of fraud.

3.6.   The FIM promotes a logical and methodical approach to fraud investigations, recognising that criminality, harm, and financial loss often continue beyond the point of reporting and into the investigative and data-gathering phases. A key principle of the model is the early identification and disruption of fraudulent activity, with a strong emphasis on limiting the duration of harm and preventing further victimisation.

3.7.   Initial assessments conducted by the FAU focus on identifying opportunities for early intervention, securing evidence, and initiating protective measures. This proactive stance enhances investigative efficiency and victim safeguarding.

3.8.   In addition to operational responsibilities, the FAU plays a vital role in capability development across the organisation. The team delivers targeted training to departments (including induction sessions for new officers) covering fraud recording protocols, investigative standards, and the Constabulary's strategic approach to tackling fraud.

3.9.   Suffolk Constabulary records and investigates a wide range of fraud offences, many of which do not require direct intervention by the force. To ensure appropriate allocation of resources, the FAU plays a key role in identifying such cases prior to their entry into Athena, the crime recording system. The FAU provides frontline officers with guidance on the Action Fraud referral process, including the criteria for a 'Call for Service', which must be met for an offence to be formally recorded within Constabulary systems. This ensures that fraud cases are triaged effectively and routed to the most appropriate investigative pathway.

3.10.   Suffolk Constabulary actively identifies potential money mules, individuals who facilitate the movement of illicit funds, through banking enquiries conducted by the FAU. Where individuals are found to have no prior offending history, the matter is addressed through the issuance of a 'cease and desist' notice, a recognised disruption tactic endorsed by the National Fraud Intelligence Bureau (NFIB). Alongside this, tailored crime prevention advice is provided, and any identified vulnerabilities are recorded and referred to the Multi-Agency Safeguarding Hub (MASH) for further support. This approach balances enforcement with safeguarding, aiming to prevent further exploitation while disrupting criminal networks.

3.11.   The Fraud Protect & Prevent Officer at Suffolk Constabulary was introduced in 2024. This mirrors a second post within trading standards is jointly funded with the Local Authority and plays a key role in delivering fraud prevention and protection initiatives aligned with the National Fraud Investigation Model. Working closely with Suffolk Trading Standards, partner

agencies, and the business community, the officer leads on campaigns, educational outreach, and targeted interventions to safeguard vulnerable individuals from scams and financial abuse. The role involves coordinating multi-agency efforts, supporting frontline policing with fraud awareness training, and delivering presentations to raise public and organisational awareness.

4.   APPROACH TO CYBER ENABLED FRAUD AND SERIOUS ORGANISED CRIME

4.1.   Suffolk Constabulary has established robust processes for the identification and mapping of Organised Crime Groups (OCGs). Coordination is managed through the Joint Suffolk & Norfolk Organised Crime Group Meeting (OCGM), in partnership with the Eastern Region Special Operations Unit (ERSOU), ensuring strategic oversight and alignment with regional priorities.

4.2.   The Constabulary is actively focused on identifying OCGs involved in fraud through targeted tasking, intelligence development, and the work of the Cyber Specialist Capability Team. This team receives cyber fraud referrals from the National Fraud Intelligence Bureau (NFIB) and, through newly implemented processes, is expected to increase intelligence submissions and enable earlier preventative interventions.

4.3.   Multi-agency collaboration is central to disrupting fraud linked to organised crime. Suffolk Constabulary works alongside partners such as the Department for Work and Pensions (DWP) and His Majesty's Revenue and Customs (HMRC) to deliver large-scale disruption of fraudulent activity, particularly where fraud is a secondary crime type.

4.4.   Lead Responsible Officers (LROs) for OCGs within Suffolk Constabulary are briefed on nationally recognised disruption tactics, structured around the four strategic pillars:

- Prevent;
- Pursue;
- Protect;
- Prepare.

4.5.   These officers have access to National Crime Agency (NCA) guidance on disruption tactics. Organised crime matters are regularly discussed at the Safer Stronger Communities Group (SSCG), a strategic partnership forum within Suffolk.

4.6.   Through the Joint Suffolk and Norfolk Cyber Specialist Capability Team, the Constabulary supports national initiatives such as the Regional Cyber Resilience Centre and the Cyber Alarm Programme, contributing to strategic business engagement and preventative cyber security measures.

4.7.   The Cyber Specialist Capability Team includes two embedded Cyber Security Advisers, who provide tailored support to victims of cyber fraud—both individuals and businesses. The team has developed a bespoke system that generates personalised written advice for victims, aimed at reducing the risk of repeat victimisation and enhancing digital resilience.

4.8.   The Specialist Crime and Intelligence Directorate, shared between Suffolk and Norfolk Constabularies, contributes additional resources to the response against cyber-dependent fraud. This includes both reactive investigative capability and proactive work to prevent and protect the public from emerging threats.

5.   ADDITIONAL POLICING CAPABILITY

5.1.   Suffolk Constabulary maintains a pool of detectives within its Criminal Investigation Departments who have undertaken the foundation module of the Fraud Investigators

Course, delivered by the City of London Fraud Academy. This training enhances their understanding of fraud typologies, investigative techniques, and evidential standards.

5.2. In addition, senior officers within the Constabulary have completed the Counter Fraud Managers Course, also hosted by the City of London Police, and are formally accredited as Fraud Managers. This ensures strategic oversight and informed decision-making in complex fraud investigations.

5.3. The Intelligence Directorate includes staff trained in the use of specialist systems to support intelligence development in financial and fraud-related investigations. These personnel are embedded within both area intelligence teams and the Joint Force Intelligence Team, with the number of trained staff continuing to grow, reflecting a commitment to expanding analytical capability.

5.4. In February 2023, Suffolk Constabulary successfully secured central funding to collaborate with the National Crime Agency (NCA), the National Economic Crime Centre, and the City of London Police on a national enforcement initiative known as Operation Henhouse. This funding enabled the Constabulary to pursue outstanding fraud suspects and progress existing investigations. During the February 2025 deployment, the operation resulted in one arrest, seven voluntary interviews and the progression of thirteen fraud investigations.

6. SUPPORTING VICTIMS

6.1. Fraud investigations are recorded in the same way as all other investigations utilising an investigation plan, to ensure compliance with the Victim's Code of Practice (VCOP), apply to all Suffolk fraud.

6.2. Suffolk Constabulary's FAU is engaged with the National Economic Crime Victim Care Unit (NECVCU), who are a Team within the National Fraud Intelligence Bureau (NFIB). NECVCU provides a two-tiered support system for victims of fraud and cybercrime across police forces in England and Wales:

- Level 1 Victims: These are individuals involved in less complex cases where no specific vulnerability is identified. Support at this level typically includes protective advice, referrals to local services, and general guidance to help prevent re-victimisation.

- Level 2 Victims: These are individuals involved in more complex cases or who are identified as vulnerable. Support at this level is more intensive and may involve multi-agency coordination, including referrals to the NHS, social services, and other specialist support networks.

- Level 3 Victims: typically refers to highly vulnerable individuals or those affected by severe or repeat victimisation, requiring intensive, multi-agency support. This may include safeguarding interventions, mental health support, and long-term engagement to prevent further harm. Level 3 cases are often escalated from Level 2 following deeper assessment or emerging risk factors.

6.3. There is a process in place for level 1 and 2 victims to receive support from the NECVCU. If the NECVCU have concerns they refer into the Constabulary to the Fraud Assessment Unit for either a visit by an officer or contact from the FAU and/or the prevent officer. All reports to Action Fraud for Suffolk residents will lead to contact from the NECVCU.

6.4. In many instances, victims will have already engaged with Action Fraud prior to any contact with Suffolk Constabulary. During this initial interaction, they are typically provided with safeguarding advice and information on preventative measures to help mitigate further risk.

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6.5.   Suffolk Constabulary publishes information on its website providing clear guidance and advice to the public, together with links to Action Fraud, CIFAS (Fraud Prevention), the Financial Conduct Authority, Financial Ombudsman and Trading Standards.

6.6.   Staff within the Crime Co-ordination Centre (CCC), Contact and Control Room (CCR) and Fraud Investigators provide information and guidance to victims. An additional process has been adopted within the CCC to enable victims to receive an email with crime prevention guidance.

6.7.   When relevant, Constabulary staff complete vulnerable person referrals for multi-agency assessment. These are processed by the Multi-Agency Safeguarding Hub (MASH) who can make determinations about how best to safeguard a potentially vulnerable person, sharing information with other partner agencies where relevant to best safeguard that person.

6.8.   Suffolk Constabulary complies with the national protocol of updating victims when an investigation is recorded locally after an NFIB referral. The recording officer is responsible for contacting the victim, agreeing the contact and ensuring they are aware of the transfer of responsibility to a Suffolk Investigator.

7.   POLICING IMPROVEMENT

7.1.   Since the publication of the National Fraud Strategy in 2023 and the City of London Police National Lead Force (NLF) Force Engagement Report, several national directives and strategic developments have been issued to UK police forces to enhance their response to fraud. These include:

7.2.   **Inclusion of Fraud in the Strategic Policing Requirement and HMICFRS Inspection Framework:** In 2023, fraud was formally recognised as a national security threat and incorporated into the Strategic Policing Requirement (SPR). This elevated fraud to a priority area for all UK police forces, requiring them to develop dedicated capabilities for prevention, investigation, and victim support. Additionally, fraud is now part of the HMICFRS inspection framework, meaning forces are assessed on their effectiveness in tackling fraud, ensuring accountability and consistency in performance across the country.

7.3.   **Creation of the National Fraud Squad:** The government launched a new National Fraud Squad, jointly led by the National Crime Agency (NCA) and City of London Police, with over 400 specialist investigators. This unit is tasked with pursuing the most sophisticated and harmful fraudsters, using intelligence-led approaches and international cooperation to disrupt organised fraud networks

7.4.   **Replacement of Action Fraud**: Action Fraud is being replaced with a state-of-the-art reporting and analysis service. This new system will improve the victim experience by offering faster reporting, better case tracking, and more actionable intelligence for police forces. It will also enable automated alerts to industry partners to block and recover fraudulent transactions more effectively.

7.5.   **Expansion of the National Economic Crime Victim Care Unit (NECVCU)**: The NECVCU has been rolled out to all 43 police forces in England and Wales. It provides tiered support to victims based on vulnerability and case complexity, ensuring tailored interventions and safeguarding. This expansion reflects a national commitment to placing victims at the heart of the fraud response.

7.6.   **Enhanced Prevention and Disruption Measures**: Police forces have been directed to work with regulators and industry to implement new preventative measures. These include banning

cold calls on financial products, prohibiting sim farms used for mass scam messaging and regulating number spoofing and fraudulent websites.

7.7. **Victim-Centric Policing and Reimbursement Reforms**: New directives emphasise the importance of supporting victims, including legal reforms to ensure victims of authorised fraud are reimbursed. Forces are expected to improve communication, provide timely updates, and offer safeguarding referrals. This shift reflects a broader strategy to rebuild public trust and reduce repeat victimisation

8. PARTNERSHIP WORKING

8.1. Suffolk Constabulary is represented at regional fraud and economic crime delivery groups, which seeks to share best practice. This will continue with any areas of best practice being considered for adoption within Suffolk.

8.2. Part of the Constabulary engagement in the regional meetings is to undertake a quarterly assessment of our position against our force and regional level strategy and action plan, using the model of the 4 P's – pursue, protect, prevent, and prepare.

8.3. The Constabulary already works with several key partners in relation to fraud including the Eastern Region Specialist Operations Unit, National Crime Agency, and City of London Police. In addition, Suffolk Constabulary works collaboratively with colleagues in Norfolk Constabulary to share best practice and access shared resources within Protective Services. There is regular dialogue between Fraud Investigators in Suffolk and staff within the Joint Suffolk & Norfolk Cyber Unit due to interconnectivity between many fraud offences and cyber-crime.

8.4. Suffolk Constabulary supports a multi-agency approach to tackling fraud and is seeking to further good working relationships with Suffolk Trading Standards, and the Multi-Agency Safeguarding Hub (MASH).

9. ANTICIPATED DVELOPMENTS FOR THE NEXT REPORTING PERIOD

9.1. A new 'Fraud and Economic Crime App' is now available, designed and developed by the City of London Police Fraud Operations Team and the Economic and Cyber Crime Academy.

9.2. The APP will aid all frontline officers and staff not ordinarily exposed to fraud and economic crime, ensuring they can give the very best response when serving the public and preventing repeat victimisation. It provides a quick-access a 'go-to' guide on topics such as:-

- When and how to report a fraud or economic crime;
- Legislation: a quick reference to the right legislation to use at the right time;
- Providing the best advice for protecting the public from fraud;
- Victim care: principles to apply and managing ongoing support; and
- How to deal with cash seizures and early considerations during an investigation.

9.3. At present the Constabulary ICT governance and support is not in place to launch the Fraud APP. There is a project in train that will provide this and, once in place, the Fraud App will be made available to all staff.

9.4. The UK government is replacing the existing Action Fraud system with the Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS)—a modernised platform designed to transform how fraud and cybercrime are reported and investigated. FCCRAS will offer a more user-friendly experience for victims, including instant advice, improved case tracking, and a dedicated portal for updates. It will also deliver higher-quality intelligence packages to police

forces, enabling faster and more effective investigations. Developed by PwC, Capita, and TORI, the system replaces outdated infrastructure and aligns with the National Policing Strategy for Fraud, Economic and Cyber Crime (2023–2028). FCCRAS supports the Strategic Policing Requirement and is integrated into the HMICFRS inspection framework, ensuring forces are held accountable for their fraud response capabilities. Originally planned for launch in 2024, FCCRAS is now expected to go live in spring 2025 however it has been delayed.

10.   FINANCIAL IMPLICATIONS

10.1.   To support improvement in many of the areas outlined, continued investment in training and People to fulfil key functions will be required.

11.   OTHER IMPLICATIONS AND RISKS

11.1.   The data presented shows a continued increase in reported cases of fraud. This gives us scope to assess how best to address the rising demand, including prevention.

11.2.   It is recognised that fraud is under reported to both Action Fraud and policing, therefore the true scale of this type of criminality and its impact within Suffolk and nationally is unknown.

11.3.   The nature of fraud has changed over time and continues to develop, and those committing fraud on a larger scale seek new ways of offending, particularly online.

11.4.   Suffolk Constabulary has a small number of dedicated fraud staff by comparison to other police forces within the Eastern Region.

11.5.   The Constabulary has seen little improvement in the ability to demonstrate proactive identification of organised crime groups where the primary criminality is fraud, use of ancillary orders in connection with fraudsters or co-ordinated prevent activity in relation to organised fraud criminality.

12.   OPPORTUNITIES

12.1.   There are opportunities that are starting to be realised to progress a Multi-Agency Hub approach to fraud investigation and prevention. Further connectivity between agencies is likely to lead to consistent approaches to victim support, coherent and aligned messaging and a reduction in duplication with more complete assessments of fraud through information sharing.

12.2.   The Eastern Region Specialist Operations Unit are investing in additional capabilities within the area of economic crime and cyber-enabled crime.

13.   CHIEF OFFICER CONCLUSION

13.1.   Suffolk Constabulary continues to experience both national and local upward trends in fraud offending and crime recording, reflecting the broader growth in cyber-enabled and financially motivated crime. While the national framework for crime reporting remains well-established, the Constabulary has maintained a stable response to victim care and investigations. The introduction of new national strategies, such as the National Fraud Strategy and the development of the Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS), has prompted internal review and improvement, although performance remains challenging due to the complexity of cyber-enabled fraud and the evolving nature of offender profiles.

13.2.   Locally, the Constabulary prioritises prevention and reduction initiatives, with a particular focus on safeguarding those most vulnerable to fraud. This approach is supported by strong

multi-agency partnerships, including collaboration with Trading Standards, financial institutions, and safeguarding bodies, which enhance the Constabulary's ability to disrupt offending and protect victims. Furthermore, the inclusion of fraud within the Strategic Policing Requirement (SPR) and the HMICFRS inspection framework reinforces its status as a national policing priority, ensuring that forces are held accountable for their fraud response capabilities and are equipped to adapt to emerging threats and best practice.