

Investigations Support

for Fraud and Financial Crimes

This document explains how CIFAS information can:

- support your investigations into any crime type - not just fraud
- disrupt Organised Criminal Groups (OCG's) and prolific criminals
- assist in the prevention of crime
- protect the public from harm through prevention and disruption, and
- increase your ability to make POCA seizures.

C I F A S

The UK's Fraud Prevention Service

www.cifas.org.uk

CIFAS – the UK’s Fraud Prevention Service provides the UK’s most comprehensive databases of confirmed fraud information, as well as an extensive range of fraud prevention services, that use data sharing combined with the latest technology to protect organisations from the effects of fraud and staff fraud.

Nearly 300 organisations from the public and private sectors, organisations reciprocally share information through CIFAS in order to prevent further fraud. They include those from the banking, grant giving, credit card, asset finance, retail credit, mail order and online retail, insurance, saving, telecommunication, factoring, share dealing, vetting, contact centre and insurance brokering sectors.

To do this, CIFAS operates two databases:

National Fraud Database: Member organisations share information on fraud types such as Identity fraud – False Identities and Impersonations, Application Frauds, Facility Takeover and Misuse of Facility.

Staff Fraud Database: Member organisations share information on fraud types such as Dishonest Action by Staff, Misuse of Customer and Company Data, and False Employment Applications.

For more information, please visit www.cifas.org.uk

How do I make use of this service?

Email policeliason@cifas.org.uk.cjism.net for copies of all CIFAS forms or if you would like further information about any of the services available.

What information is available from CIFAS?

Our cases are confirmed fraud information recorded by CIFAS Member organisations. This data is then shared through the CIFAS database(s) in order to prevent fraud.

Each case is a record of crime and, as such, can be used in its own right to prosecute an individual and/or support a prosecution. Case information consists of the following, depending on the type of case:

- Subject including First Name, Surname, Date of Birth, Aliases
- Full Address Details including linked addresses
- Contact Details including Home Tel, Work Tel, Mobile, Email Address
- Financial Details including Account No, Sort Code, and Card No.
- Company and Employer Details
- The details of the fraud offence committed

Case information is supported by an investigation case file that is compiled by a Member organisation to a standard high enough to meet the criteria for a prosecution.

Using Protective Registration to protect members of the public

Police and Law Enforcement can refer members of the public who may believe that their identity details are at risk to the CIFAS Protective Registration Service.

Officers should refer members of the public to the CIFAS Protective Registration Service using the below link should they become victims of crime and consider that their identity information is at risk. For more information visit www.cifas.org.uk/pr or alternatively, call 0330 100 0180.

How can we support your investigations and aid the prevention of fraud/financial crime?

1. We can help your investigation into an individual or OCG involved in fraud/financial crime by providing details of confirmed fraud cases from the National Fraud Database. You can also send us the details of individuals involved in other crime types for us to data match and identify whether they have committed fraud/financial crime to enable further criminality.
2. Contact us if: you have seen a CIFAS flag when carrying out a credit reference agency search, or if you are trying to trace the subject, address or financial history of someone under investigation. This service can be used for any type of crime not just fraud or financial crime.
3. Our *Request for Information* service (section 29 (3) request) can be used to assist your investigation into individuals who may be committing fraud/financial crime or involved in fraud as a facilitator to other crime types. Officers can contact us using our *Request for Information* form to request details of full CIFAS case information. Once received (by email), requests are usually processed on the same working day.
4. We can also circulate to our participating organisations specific details of individual(s) known to be, or suspected to be, involved in fraud/financial crime, to prevent further fraud taking place.

How do I make use of this service?

Fill out the *Request for Information* form and email to policeliason@cifas.org.uk.cjsm.net.

How can our information help you seize/recover assets, and increase the chance of a prosecution?

- Cases recorded on the National Fraud Database feed directly into the National Fraud Intelligence Bureau (NFIB) and under Home Office counting rules are recorded as crimes. These cases can be used to support a prosecution and increase the sentence of an offender and/or aid recovery of the proceeds of crime.
- We can also provide analysis of matching CIFAS case data that is returned to officers as part of a *Request for Information*. This can be used in an investigation file to show how one crime is linked to others and the nature and extent of the criminality being conducted.

How do I make use of this service?

Fill out the *Request for Information* form and email to policeliason@cifas.org.uk.cjsm.net requesting a summary of case information.

How can our information help disrupt prolific individuals or Organised Crime Groups (OCGs)?

- Confirmed fraud data recorded on the National Fraud Database can be used to help forces to identify hotspots of fraudulent activity, prolific individuals or networks of fraudsters/OCG's operating in their force area by linking common details i.e. common contact details or address information recorded by our Members. This information can then be used to develop proactive operations to disrupt/arrest organised criminals operating in a particular community.
- We can also provide statistical information on frauds in your force area, in order to support business cases for the allocation of fraud prevention/investigation resources.
- Police and Law Enforcement are also able to use our services to alert our Member organisations and by extension, members of the public, to fraud methodologies, threats, trends, or enablers that may have been identified during the course of an investigation.

How do I make use of this service?

Contact policeliason@cifas.org.uk.cjsm.net, outlining your requirements and desired outcomes.

What are the Legal Gateways?

- CIFAS has ACPO agreed Information Sharing Protocols (ISPs) with each police service that, once signed by an Inspector (or above), enable any officer that falls under the umbrella authority of the signatory to email CIFAS requests for information under Section 29 (3) of the Data Protection Act.
- CIFAS is connected to the Criminal Justice Secure email (CJSM) network operated by the Ministry of Justice.
- We are Specified Anti Fraud Organisation under the Serious Crime Act (2007) and are ISO 27001 accredited.

How else can we assist you?

Officers can attend the Organised Fraud & Intelligence Group meetings and discuss the latest fraud threats and trends while networking with other fraud prevention professionals both in Law Enforcement and the Public/Private Sector.

Email us at ofig@cifas.org.uk for more information or make use of this service.

Case Study One

CIFAS confirmed fraud cases were used to demonstrate the wider harm caused by false identity documents and this information, presented to a judge as part of an Impact Statement before sentencing, helped to secure a number of significantly longer custodial sentences.

One success saw three criminals behind an identity document factory being sentenced to: 3 years and 6 months; 3 years and 2 years each. Longer custodial sentences provide a deterrent to criminals who attack, and produce materials that enable others to attack, CIFAS Member organisations.

Case Study Two

Officers provided CIFAS with information relating to a threat from compromised Italian ID cards that were likely to be used to gain access to financial services and employment. CIFAS was able to alert its 300 Member organisations to the threat, thus mitigating the risk the ID cards posed.

Case Study Three

CIFAS information contributed to the conviction of an individual defrauding a participating CIFAS organisation through a variety of means.

In the process of the investigation, it was identified that the criminal had used theft and social engineering style cons to obtain funds from genuine victims' accounts. Interrogating the available data revealed links to fraudulent applications in the criminals' names and in those of the innocent victims. The individual was sentenced to 15 months' imprisonment.

For further information, please email
police.liaison@cifas.org.uk.cjism.net



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