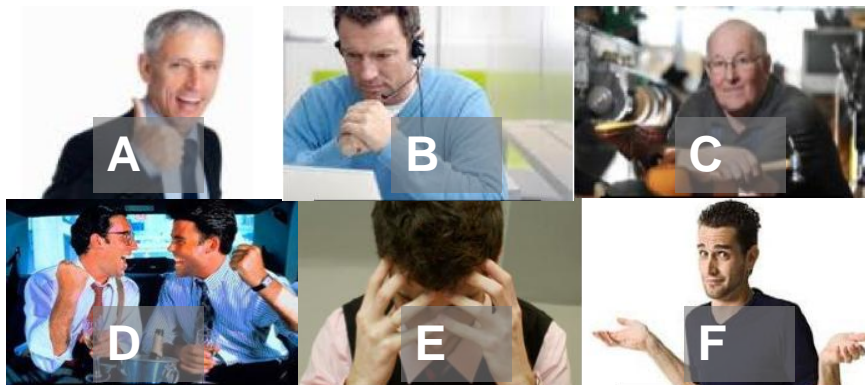




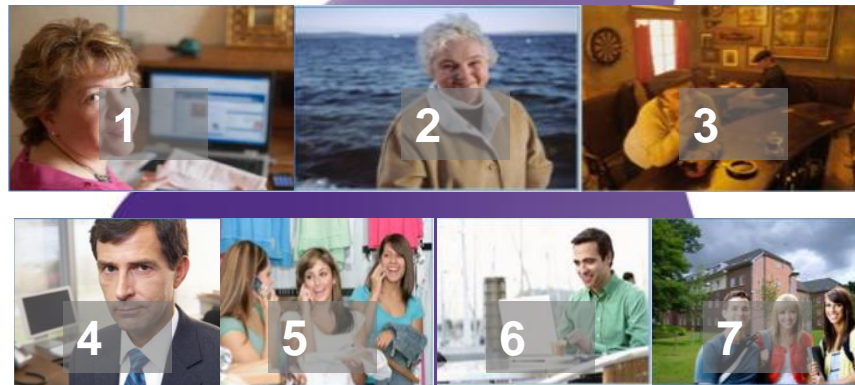
National Fraud
Authority

Awareness and Behaviour Change in the UK – amongst *citizens*, *small businesses* and *Government*, to empower them to **self protect** and **measurably reduce** the harm of fraud.

SME segments



Individual segments

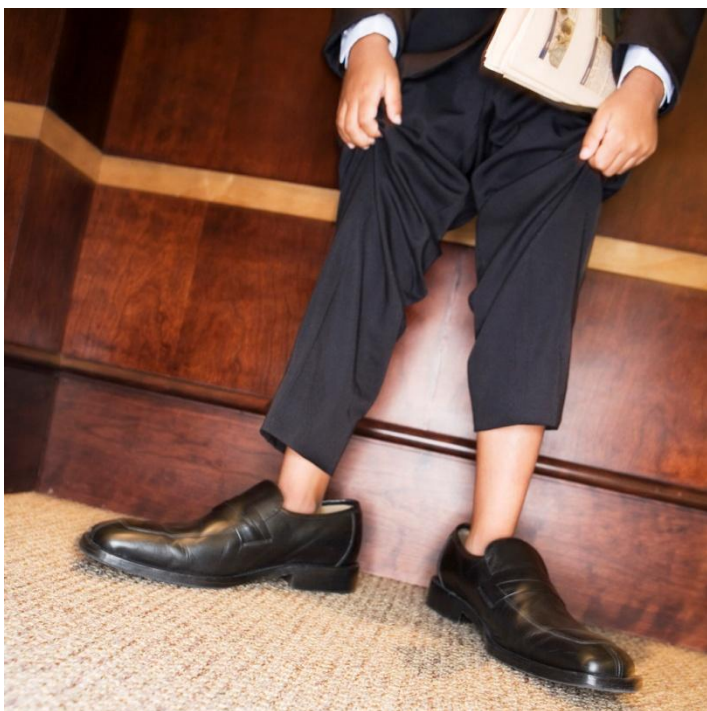





National Fraud
Authority

The General Public – citizens

One size does not fit all!



The Segments - 7 core segments and 1 sub-segment



Segment 1 16%
Avoiding risk but lacking awareness




Segment 4 21%
Risk takers seeking financial gain



Segment 2 19%
Avoiding risk, exemplary behaviours




Segment 5 10%
Risk takers, demonstrating naivety



Segment 2b* 4%
Avoiding risk but vulnerable to offers



Segment 6 10%
Risk takers and sure of themselves



Segment 3 10%
Avoiding risk but still a victim



Segment 7 14%
Risk takers and poor behaviours

* Segment 2b is a sub-segment; part of Segment 2

Segment 6 (10% of UK Adults) Risk takers and sure of themselves

Over-confident men in denial - "victims are stupid"



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Who we are:

Age 26-35

Singles & Co-habiting

Modest wealth

Flats / Terraces

Internet 'savvy' & smartphones

Time Poor

Experience, attitudes and awareness of fraud:



Online banking scams



Bank Card Fraud



Phishing emails



Money making 'get rich quick' scams



Malware & poor internet security



Over confident



Head in the sand – it won't happen to me

Key Requirements:

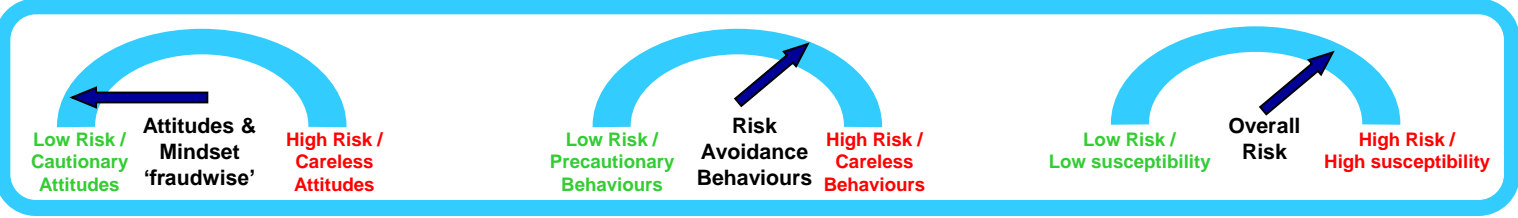
These are repeat victims, yet consider fraud inconvenient and inconsequential – they require a 'shock' to the system with hard hitting communications that demonstrate financial loss and that victims come from all walks of life. Communications with this group need to grab the attention and be entertaining, eye-catching and cutting-edge.

Total fraud loss*: £3.36bn

£2.70bn	£0.31bn	£0.16bn	£0.19bn
Identity Fraud	Rental Fraud	Property Investor Scams	Loan Scams

Communication Preferences

- Web
- Email
- Social networks
- Mobile



* Derived from the NFA's Annual Fraud Indicator – figure represents the entire loss to the UK population and are indicative of the losses the segment may have suffered



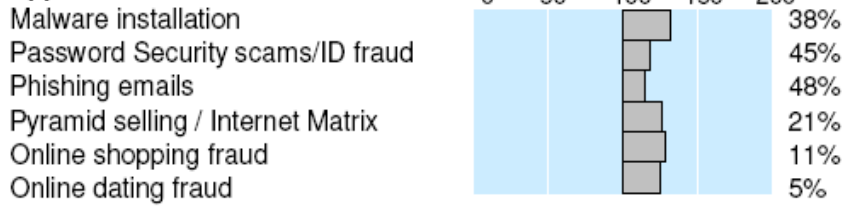
Segment 6 (10% of UK Adults) Risk Takers and sure of themselves *Over-confident men in denial - "victims are stupid"*

Experience of Fraud

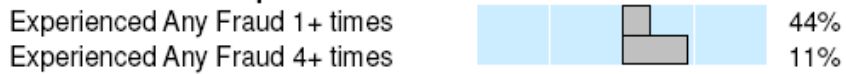
Personal Experiences: Frauds & Scams



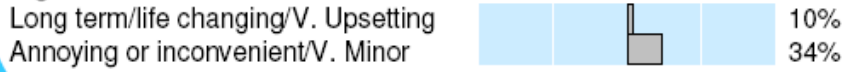
Approached With



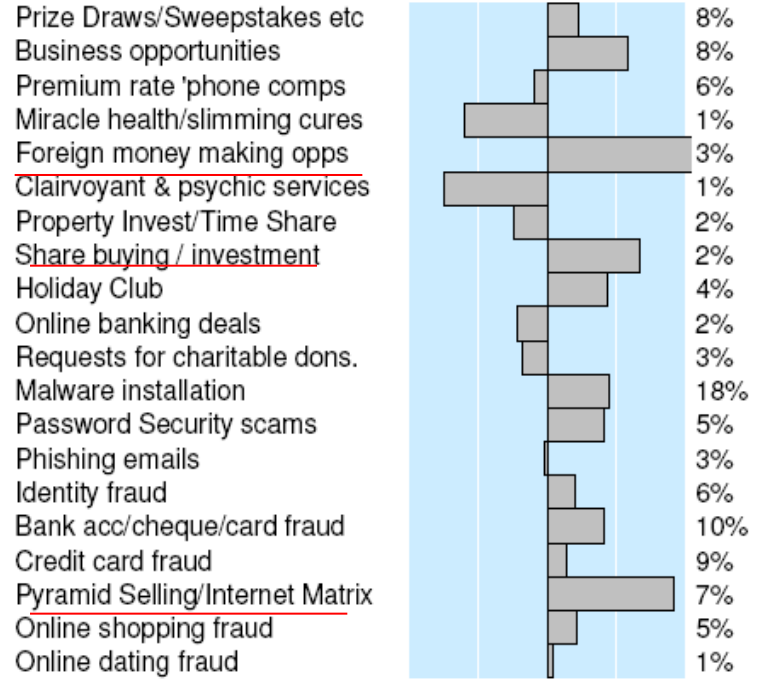
Frauds & Scams Experienced



Significance of Loss



Frauds & Scams Experienced





Segment 7 (14% of UK Adults)

Risk takers and poor behaviours

Young males and females, complacent and careless – “it won’t happen to me”



Who we are:



Age 18-25



Singles, Co-habiting & Sharers



Very low Incomes



Flats / Terraces



Social networks connected



Carefree

Experience, attitudes and awareness of fraud:



Online banking scams



Bank Card Fraud



Online Shopping Fraud



DO NOT - shred personal details



DO NOT – check bank statements



Bored easily & distracted



“It won’t happen to me”

Key Requirements:

Engage with this segment through social networking sites and new media. Communicate the dangers of online transactions over unsecured networks and the risk of ID theft through intercepted mail when changing address. Demonstrate that taking care with your personal information is a simple everyday task.

Total fraud loss*: £0.54bn

£0.31bn	£0.17bn	£0.06bn
Rental Fraud	Online Ticket Fraud	Career opportunity Scams

Communication Preferences



Web



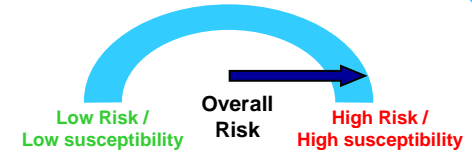
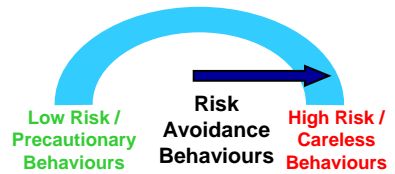
Email



Social networks



Mobile



* Derived from the NFA's Annual Fraud Indicator – figure represents the entire loss to the UK population and are indicative of the losses the segment may have suffered



26 April 2012

Afsana Choudhury revealed as key fraud victim in leaked undercover footage

464,982 Views

The video above was shot by an undercover journalist working inside a fraud gang based in the UK. The roughly edited footage appeared on a number of news websites and blogs around midnight last night. The journalist, who is currently in hiding for fear of reprisals from the gang who he has uncovered, uploaded over 60 hours of hidden camera footage showing the gang carrying out many different types of fraud, from phishing emails and malware to more complex recruitment agency scams.

Controversy has surrounded the footage, in particular a short compilation of shots circulating the blogosphere which reveals the identities of a number of the gang, and their victims. Investigators discovered that the fraud gang gained a wealth of contact and personal information from one particular victim – identified in the video as Afsana Choudhury.

It appears that Afsana Choudhury, who possibly is not yet aware of the situation, had given personal data to a number of fraudulent websites and over the phone. This information was then used by the fraudsters to contact friends and family of the victim, and expand their network.

The extent of the gang's network of victims is still unknown, although investigators are desperately trying to contact Aishah Chibhalo, Aarha Choudhury and a number of other victims whose information has been



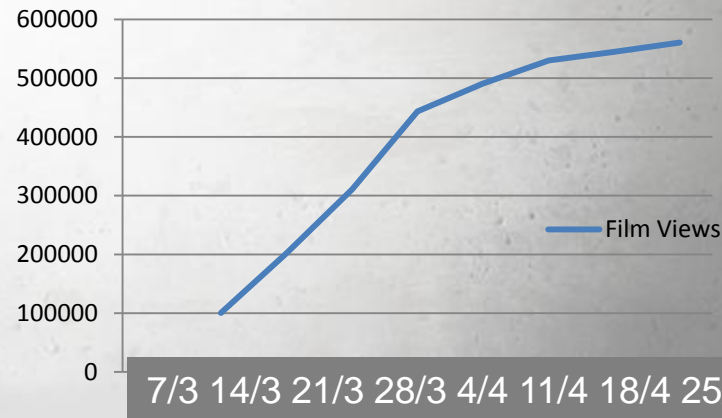
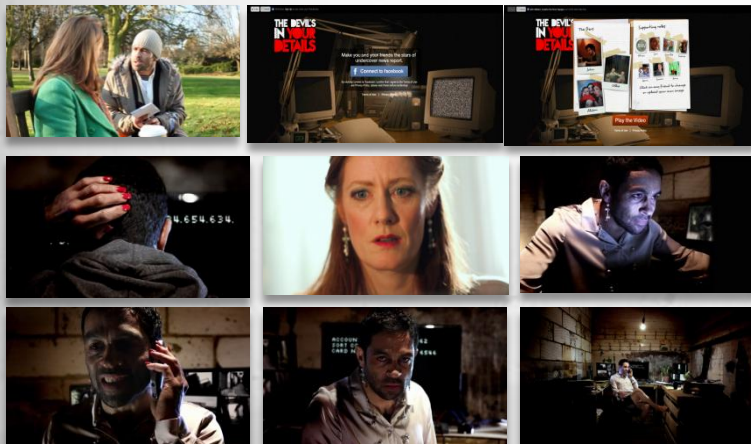
NFA Fraud Awareness Campaign Tracking

Key findings



You Tube & Facebook

**THE DEVIL'S
IN YOUR
DETAILS**



Alexis Conran
@alexisconran
Great campaign against fraud from @actionfrauduk Some very clever videos. Do have a look #DevilsDetails

Stephen Fry
@stephenfry
Fraudsters can access your details anywhere, even if, like me, you're on the other side of the world bit.ly/wjMYnd #DevilsDetails

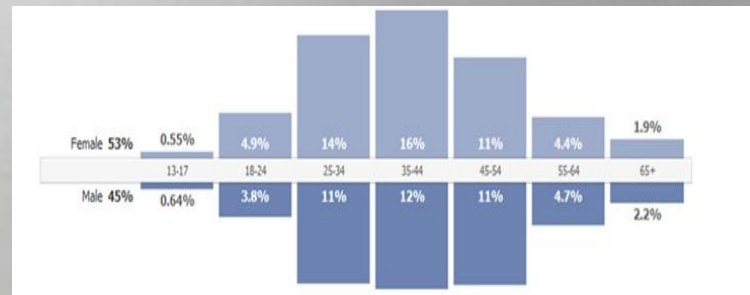
YouTube #2 & #3 in Popular around the Web
g Still #1 & #2 in Google Video Search

'Wish they were that easy to spot! It was a very humorous video, but nothing funny about fraud, thanks for the alert'

'Great video and the campaign is awesome. About time we cracked down on these scammers and understood how we can prevent this happening'

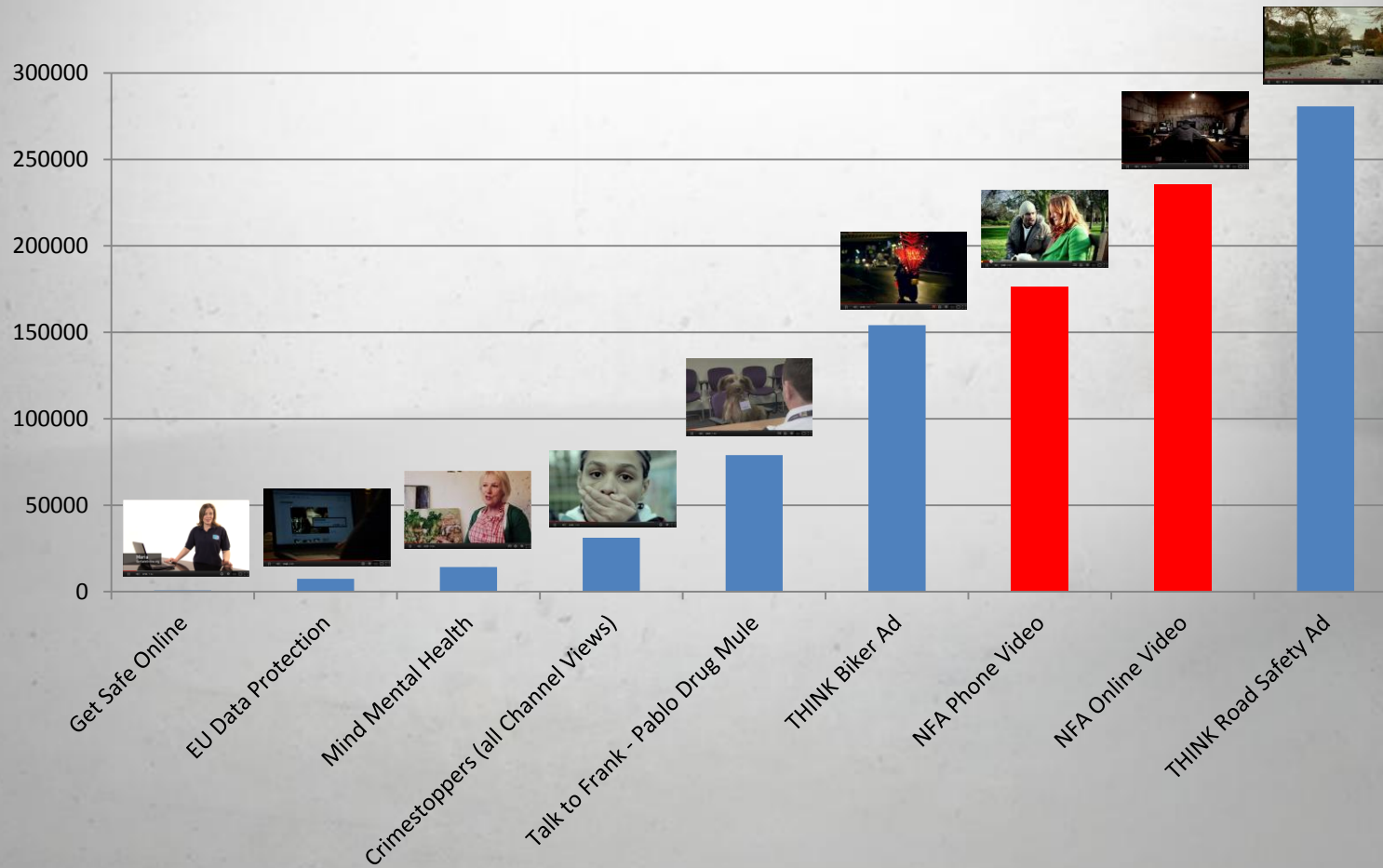
'I was sent a link in a text from O2, I and don't usually read them but this one said 'who do you trust? So I read on and watched the film'

'I saw this Campaign from the NFA, If highlighting it on my blog helps just one person be more safe online...'



Video View Comparison

THE DEVIL'S
IN YOUR
DETAILS

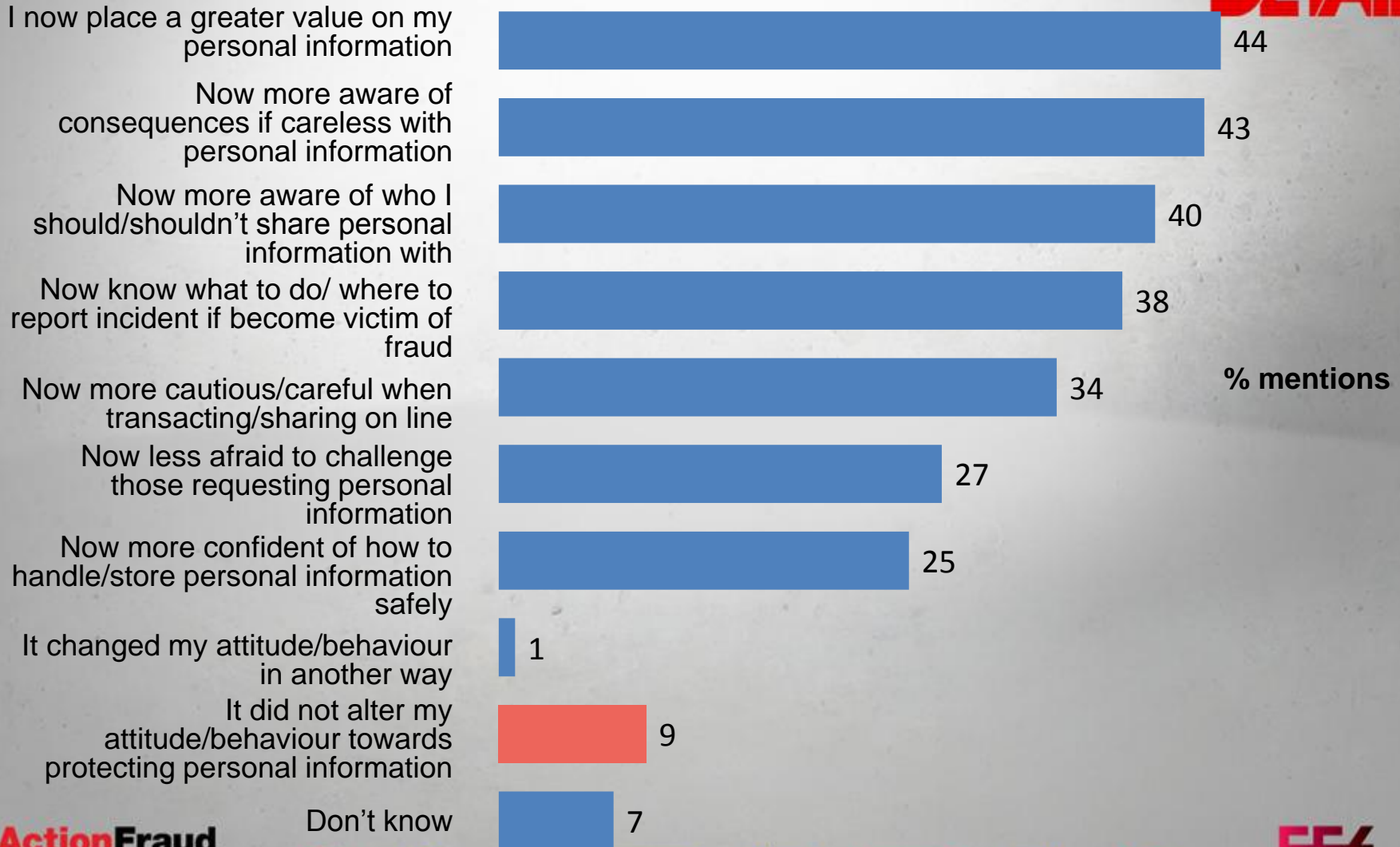


**THE DEVIL'S
IN YOUR
DETAILS**

Reaction to the campaign

THE DEVIL'S IN YOUR DETAILS

Q19. In which of the following ways, if any, did the video you saw **change your attitude or behaviour** towards protecting your personal information?



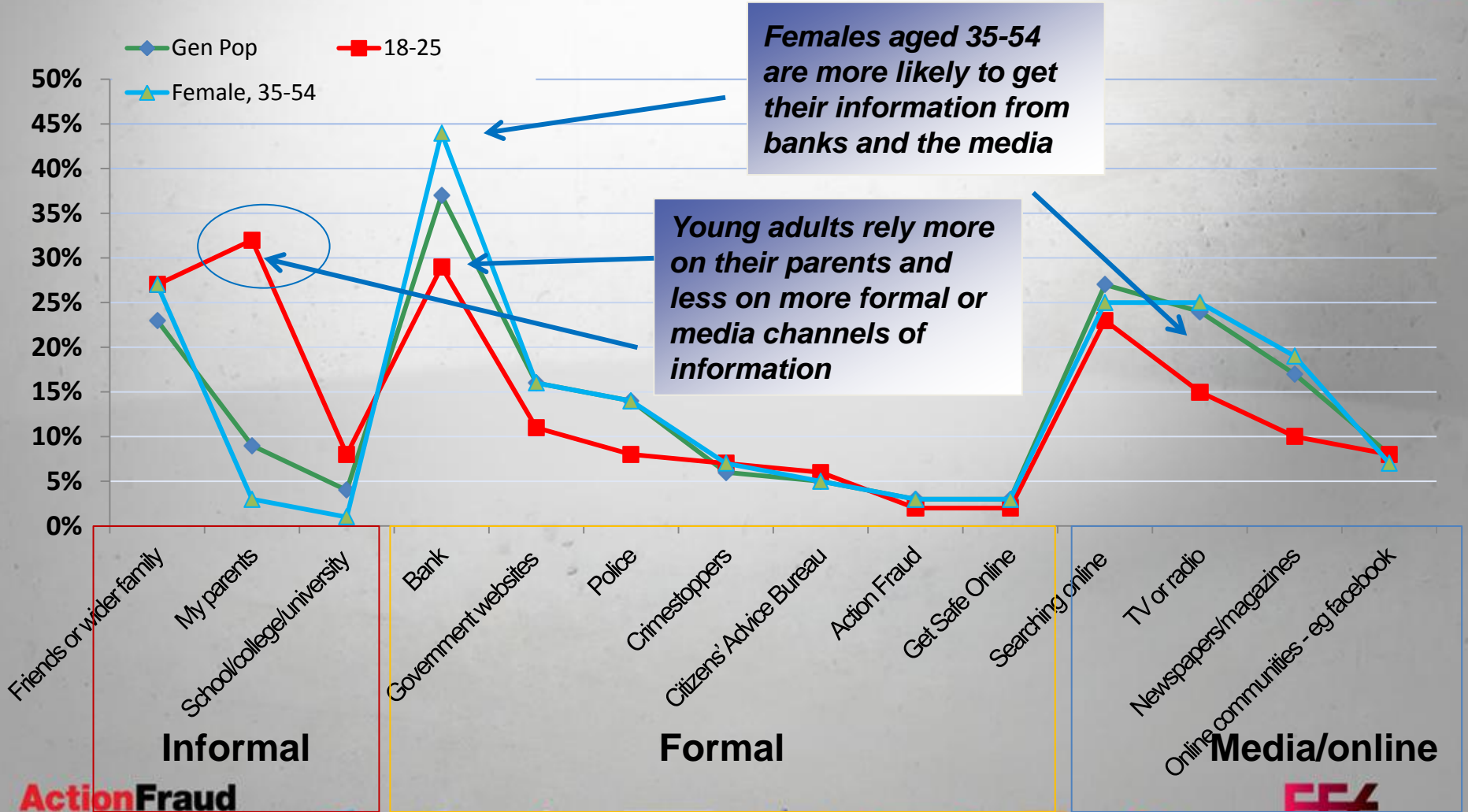
**THE DEVIL'S
IN YOUR
DETAILS**

Informing future planning and awareness raising

Different audiences find out information in different ways
banks, parents, internet, and the media are key touch points



Q6. Where do you currently get most of your information about fraud and how to protect your personal information?



Overall Summary

THE DEVIL'S
IN YOUR
DETAILS

- Cost to reach £0.06p per reach to total audience
- Cost to reach £0.68p per reach to those “fully engaged” who watched the film
- **Over Two Thirds** felt the campaign videos would **make them take more proactive steps against fraud.**
- There are other key behavioural intent and indications of attitudinal impact ;
 - 1. Awareness of how to prevent fraud
 - 2. Knowing who to contact if they become a victim.
 - 3. More cautious about protecting their personal information.
- Campaign reach 15% of the population, of which over 70% were from the target segments.
- **ROI 10 : 1**, £3.27M fraud loss prevented over next 12months (8% of those influenced would lose money to fraud, @ £120 pp p.a. at 8% incidence of fraud).

THE DEVIL'S IN THEIR DETAILS

To encourage Segment 4 (36-55 year old men) to employ due diligence when investing and operating online. Done through a targeted **online viral video campaign**, use of social media platforms and relevant media engagement using experts and case studies to support the key messages.



Ipsos Mori research revealed Segment 4 felt they knew how to avoid fraud and who to contact if they were a victim, which supports the **NFA Segmentation** of Segment 4 as being “over-confident” individuals, that are “sure they know what their doing”.

Respondents that are making investments, have done previously, or who may do in the future:

- 91% felt it was important to carry out due diligence checks before investing;
- 80% are prepared to conduct investment checks;

However, only:

- 44% actually conducted checks on individuals or organisations; and
- 41% verify organisations through official bodies.

On viewing the video Respondents said:

- 69% would check company information if they were offered an investment;
- 66% would take more steps to protect themselves from fraud;
- 73% said it made them more aware of where they could get information about fraud;
- 44% thought the video told / showed them things they didn't know; and
- 33% stated the video deals with an issue that worries them.

Potential loss to video viewers

Video views by Seg 4 76,335 (74% of total views)

Multiplied by 2% (% suffering investment fraud in Seg 4)* 1,527 people

Multiplied by 69% video viewers indicating they would take more precautions** 1,054 people

Multiplied by a loss of £1k per victim***

£1.54 million potential loss savings

*National Fraud Segmentation

** IPSOS Mori post wave survey

***A randomly chosen average loss figure for this exercise based on the knowledge that the FSA have placed the average loss as high as £20k per person.

Return on Investment

Campaign cost:	£180K
Potential saved from fraud:	£1.54 million
ROI:	6 : 1



And for the harder to reach?

- Age 65+
- Often on their own
- Core trusted circle
- But, “trusting” of society generally – therefore easy prey for the fraudster
- Enjoy the thrill of a prize win
- Relative harm – greater, but hard to crime





Overview

- 6 week pilot in Co Durham ended 14 December
- Positive feedback from target audience – they are genuinely worried about fraud and glad of an opportunity to talk about it in supportive environment
- Campaign messages are strong and have encouraged shared learning and cascade
- Increase in reporting to Action Fraud





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Methodology

- Community outreach programme, using services of grassroots organisations
 - Train the trainers
 - Cascade to groups in popular, familiar venues ranging from social clubs to sheltered accommodation to Post Offices to hairdressers



ActionFraud
Report Fraud & Internet Crime
actionfraud.police.uk

**Fraudsters
can target
anyone...**

but it doesn't have to be you

Fraudsters are clever and manipulative, often using approaches that sound official and legitimate. Help prevent yourself or others becoming a victim by getting to know the warning signs and knowing when to say no.

Don't become a victim of fraud.
Learn how to **Spot it** and **Stop it**.

If you think you have been targeted by a fraudster, or are a victim, report it to **Action Fraud**, the UK's national reporting centre for fraud and internet crime, on **0300 123 2040** or via the **website: www.actionfraud.police.uk**

Calls are charged at the local rate.
Our phone lines are open:

Mon to Fri 8am - 9pm, Sat to Sun
9am - 5pm, closed bank holidays

Supplemented by regional
PR coverage

Print and radio



Results

“One resident reported that she had been telephoned by someone who told her she had a gift of flowers and chocolates waiting for delivery. She was asked for £15 to cover ‘delivery and administration costs.’ She put the phone down. We advised her to report the incident to the Action Fraud contact line”.

A lot of people are reporting that they are ‘aware’ of scams and potential fraud at the start of a session, with one group going as far as saying, “us older women are more clued up than people think we are”... We are generally finding that if we ask again at the end of the group people are reporting that they are “reassured”, “confident”, “informed” and “more confident in how to report fraud”

- 267 end user events, reaching 6,214 attendees
- 3,254 one to one conversations
- 720 venues visited with campaign materials on display
- 50% increase in crime reports to Action Fraud from seg 2 in Co Durham



Impact (1)

Survey	Pre %	Post %
SPOT IT: Strongly disagree - I find it hard to tell the difference between genuine and fraudulent offers	33	25
SPOT IT: Strongly disagree – I don't have the skills needed to help protect me from fraud	21	31
46% of those attending events are more aware of the consequences of not protecting personal information		
40% of those who had heard of Spot It, Stop It campaign have since rejected offers by cold caller on the phone or at the door		
35% have mentioned it to friends/family/colleagues		



Impact (2)

Quantitative survey is only part of picture

Qualitative research holds key measure of success for impact of the campaign on those it engaged

Headlines:

- Recall of the events was good, with excellent grasp of messages, leaflet was well regarded
- Interviewees were more aware of methods fraudsters employ
- Increase in confidence in recognising fraud and feeling empowered to say no



Conclusions



- Evidence demonstrates effectiveness of campaign in terms of targeted reach, education and behaviour change
- Stakeholder package for all – low cost
- Continued tracking of impact on individuals



The Small Business..

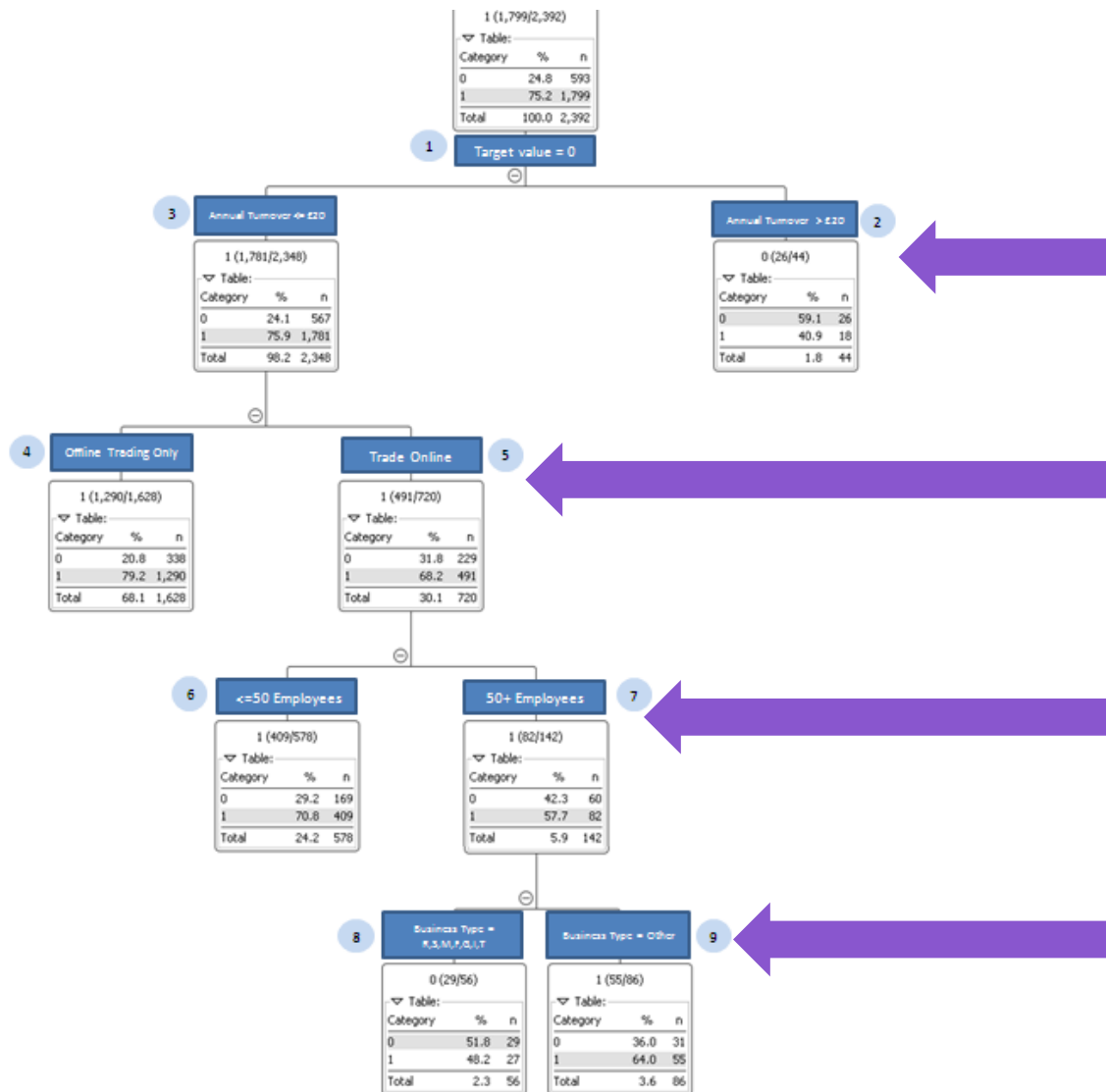
- A frustrating part of doing business
- Don't know what to do about it
- Just one of those things
- Don't have time to sort it
- Not worth the cost of the effort
- Govt needs to invest in future



We used a decision tree to identify factors that make businesses susceptible to fraud



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Annual Turnover important to differentiate

Online trading influences vulnerability to fraud

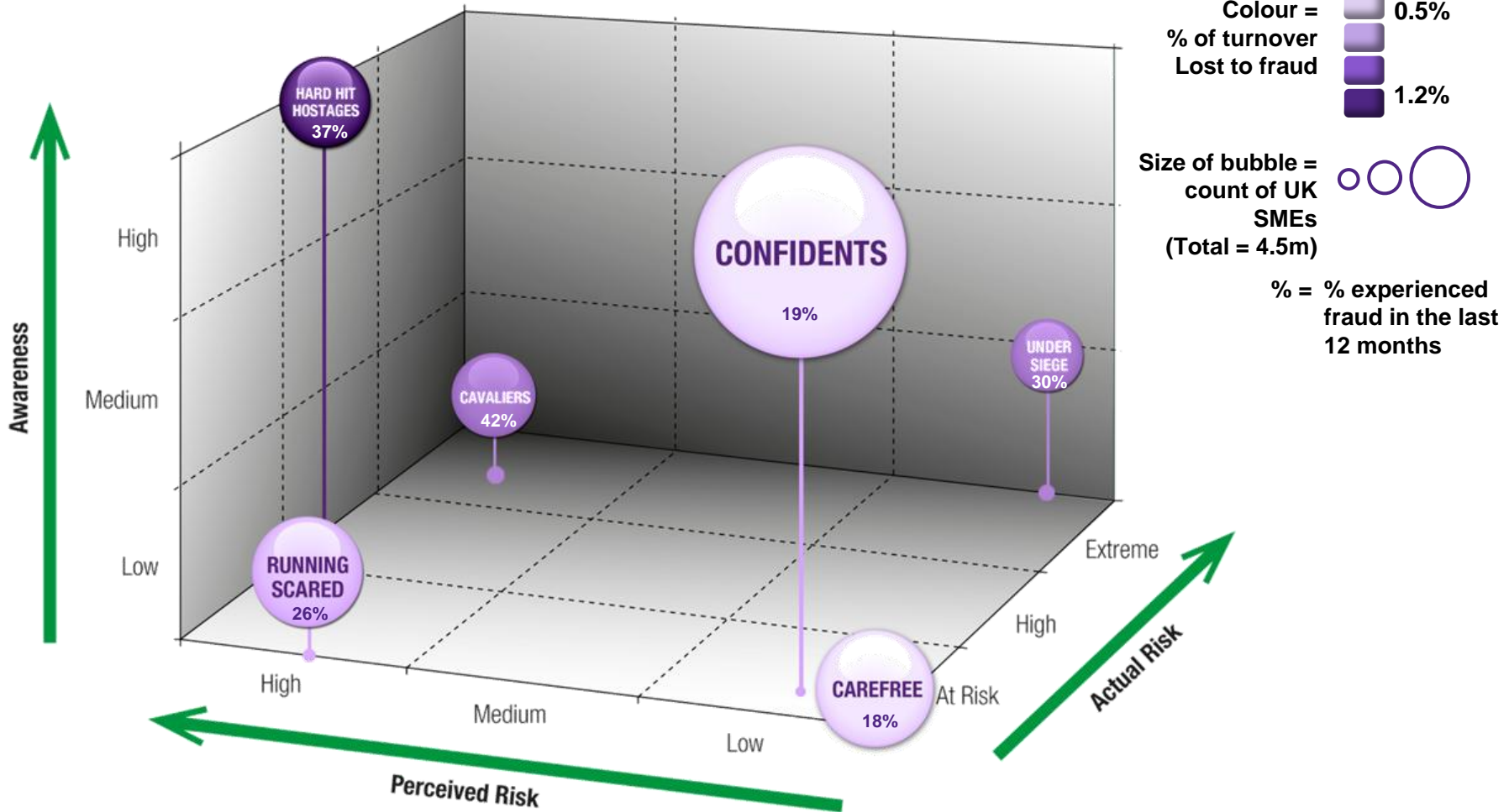
Larger business with more employees are more at risk

Specific business categories are more at risk

How the segments map across all 3 dimensions



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The three dimensions uncover distinct attitudes between the segments



Under Siege

We've been under siege but now we've taken necessary steps to protect ourselves



Hard Hit Hostages

I've tried to protect myself and it didn't work so now what do I do?



Cavaliers

Fraud's just a fact of life that I will deal with at the time



Confidents

I'm knowledgeable about fraud and think I can spot it so it won't happen to me



Running Scared

I'm worried but don't have the time or knowledge to know what to do



Carefree

I don't really need to think about fraud on a day to day basis



Government Staff – Civil Servants

- Generally unaware
- Unable to spot it
- Wouldn't know what to do
- Unaware of the impact on them
- Unaware of the impact on Govt





A measured approach

Baseline awareness – Benchmarking survey



Educate all staff – Counter Fraud E-learning



Raise awareness – ‘Spot it, Stop it’ campaign

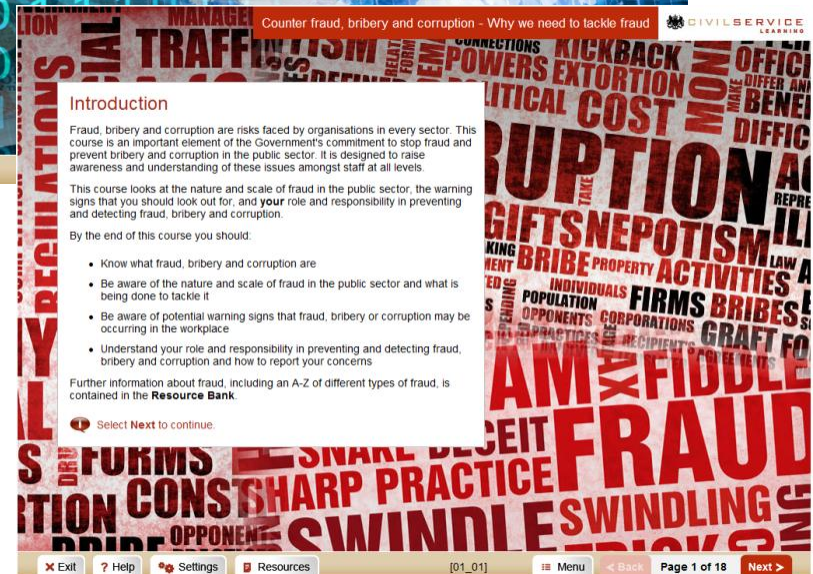


Measure impact – Re-benchmarking survey



Counter fraud e-learning

- principles of public life
- Clarifies expectations & responsibilities
- Fraud and bribery
- Managers Module
- Teach and test
- Available on Civil Service Learning
- Shared across Govt
- provides lasting and consistent focus



Raising awareness

Pack of materials developed for Fraud Error Debt champions including:

- Intranet stories
- Training slides
- All staff emails
- Posters
- Leaflets
- Newsletters

'Spot it, Stop it' campaigns will run across government September – April

FRAUDSTERS ARE STEALING £20 BILLION FROM GOVERNMENT EACH YEAR



SPOT IT STOP IT

THAT'S 700,000 PUBLIC SECTOR JOBS

WE ARE ALL AFFECTED BY FRAUD. HELP US SPOT IT AND STOP IT

Spot weaknesses that fraudsters could exploit

Tell your line manager if you suspect fraud

Own the problem – stopping fraud is everyone's responsibility

Pass the counter fraud training on Civil Service Learning





Measurement

- Initial awareness survey to benchmark staff awareness
- E-learning staff completion rates - reported monthly broken down by department.
- Re-benchmarking
- Calls and referrals to hotlines and queries to fraud and audit teams.

Reach of campaign so far:

90,369 e-learning completions

121 public bodies involved

Lessons Learned



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• What went well?

- Excellent central government department uptake
- All except two of 22 departments had rolled out their fraud awareness weeks with our support from September 2012 – January 2013.
- We engaged each department via our well-established Counter-Fraud Champion Network in series of one-to-one discussions and have ensured we can flex the programme to suit their departmental needs – for example, allowing them to ask questions in benchmarking surveys that are of particular interest to them

• What needs further thought?

- The challenges of mandated learning
- Mandating learning can be challenging - learning platforms must be able to support the traffic that this creates and provide accurate data on request
- Mandated learning and its promotion also creates increased work for departments, especially Communication Teams – there must be support across the department to jointly promote mandated learning.