

MEETING	Decision Making Meeting
DATE	12th February 2021
TITLE OF REPORT	Beacon Fraud Hub Post Implementation Review
SUBMITTED BY	Steve Williams
PURPOSE OF REPORT	To update DMM on progress made by the Beacon Fraud Hub, and based on the results to recommend embedding into core service.
DECISION(S) REQUIRED	Approve continuation of the Beacon Fraud Hub
FINANCIAL IMPLICATIONS	<i>As stated in Finance implications</i>
LEGAL IMPLICATIONS	<i>None identified</i>
EQUALITIES IMPACTS	<i>None identified</i>
FREEDOM OF INFORMATION EXEMPTION SECTION IF APPLICABLE	

Issue

Whether to endorse the embedding of the Beacon Fraud Hub into core service provision from March 2021 when the initial pilot phase ends and agree to maintain the current (Option 3) service delivery model until more substantive data is available.

Recommendation

That the Commissioner agrees the recommendations.

Timing

Routine.

Introduction

In October 2018, the Commissioner agreed option three in the business case to establish a dedicated support hub to a) ensure that victims of fraud in Hertfordshire, who have reported the crime to Action Fraud, receive the same offer of support as all other victims of crimes

who report to Hertfordshire Constabulary, and b) to offer support to all victims of fraud in Hertfordshire irrespective of whether they reported the crime.

Option Three was to establish an initial pilot phase to evaluate demand, processes and systems. Then after review, assuming that the pilot delivers proof of concept, the programme would transition into a full systems hub as proposed at Option Four. In the event that demand was not sufficient to support a dedicated team, it was proposed that the additional staff were subsumed into their respective host organisations as there is clear evidence of growing demand for high quality services. The purpose of this paper is to provide a recommendation on the above proposition.

Background

The methodology adopted for the Fraud Hub consists of a combination of Victim Service Team (VST) and Catch 22 (C22), with VST making proactive calls from the Action Fraud list received weekly and C22 Fraud Case Managers delivering a technical and emotional supportive role by offering a complete package of support for those most in need. The aim of the hub was to contact all victims of fraud (both individual and businesses) within Hertfordshire following receipt of the victim data.

In the second year of operation (Apr-Dec 20) there are an average of 690 victims of fraud per month in Hertfordshire. Of those approximately 60 will be categorised as Call for Service (CFS), meaning that the victim will have spoken to a Hertfordshire Constabulary. The other 630 victims will have reported the crime to Action Fraud.

Findings

All individual victims of fraud are telephoned by the team. During the second year of operation 74% of victims were successfully contacted by telephone. This contact has several purposes: checking on the victim's welfare, explaining to them how the fraud was perpetrated, offering crime prevention advice to help stop them becoming victims again, assessing vulnerability and ensuring that the correct support is in place. 79% of all the victims contacted were happy to receive advice over the phone and another 61% were sent literature relevant to their fraud. Business victims of fraud receive a letter from the Fraud Hub setting out the support available and giving crime prevention advice. All fraud types are supported, including bank account and credit card fraud, doorstep, courier and romance, and ID theft.

VST refer to C22 if the victim requires further and more specialised support and/or is deemed vulnerable. C22 received a total of 324 fraud referrals from April to December 2020, mainly from VST but also from other parts of the constabulary and a small number from Trading Standards and self-referrals. For this period, 75% of the victims referred to C22 engaged and accepted support from C22 or are given advice and information. VST also refer directly to Trading Standards (e.g, for fitting call blockers), the Older Person Liaison Officer, and the Citizen's Advice Bureau amongst others. A number of victims have disclosed that they have been victims of other non-fraud crimes while engaging with the service.

The Commissioner will be aware of two recent outstanding achievements:

- In the annual Tackling Economic Crime Awards (TECAs) the Beacon Fraud Hub was announced as the winner in the Outstanding Customer Service Initiative category at the awards show in December 2020. The winners were selected by a panel of judges and the awards were presented in 11 categories to public, private and third sector

organisations and individuals who had made a significant impact in desisting all areas of economic crime. Other winners included the likes of Zurich Insurance, BAE Systems and Lloyds Banking Group. (*“the work of the dedicated team in this award-winning hub was recognised as it addresses directly those affected by fraud and enabled the hub, with its team members with specialist knowledge, to work with victims one-to-one while empowering them to know their rights and ensuring no victim is left behind”*).

- Since April 2019 the hub has been able to return a total of £1.1million to many victims. The hub staff have been able to provide timely advice to victims regarding their rights and entitlements under the Banking Code which has contributed to this great success.

Discussion

The purpose of this paper is to set out the success of the pilot but, following assessment, to advise that we do not feel the time is right to progress to a full hub as was set out at Option 4 because:

- Currently, fraud is the fastest growing crime type and demand is still not fully assessed;
- Demand could quickly outstrip resource severely affecting quality of service, and
- We are working with partners under the County Fraud Strategy to devise a ‘one stop shop’ IT solution. If and when this platform is in place the data will provide accurate information to determine whether we should proceed to Option 4.

The findings show that both VST and C22 achieve engagement with 75% of the victims referred which is an exemplary achievement. The positive results seen are as a result of trust built up between victim services and the victim. They demonstrate the success of the approach taken and the principles of direct contact and support for victims of fraud are now well established and indeed growing. Since the hub started in April 2019, VST has successfully contacted over 8,900 Hertfordshire victims of fraud and offered support. It is important to note that the vast majority of whom would not have been contacted if the hub had not been established. The hub has more than met its original objective to ensure that victims of fraud in Hertfordshire, who have reported the crime to Action Fraud, receive the same offer of support as all other victims of crimes who report to Hertfordshire Constabulary.

The Constabulary are equal partners in the hub. They are very supportive and proud of the successful work of the Hub. They have agreed recently to make the two VST staff within the hub permanent full-time posts within the Constabulary establishment. For the first two years (Apr 19 - Mar 21) the Constabulary will have funded the posts on a temporary basis.

It is planned that this specialist service will become embedded within the overall Beacon service when the next contract commences on 1 April 2022. Indeed, the lessons learned from the hub will inform the drafting of the Beacon tender specification.

Recommendations(s)

1. Embed the Beacon Fraud Hub into core service from 1st April 2021 (pilot end)

2. Retain option 3 service delivery arrangements until further data can support the move (if advised) to option 4 as set out in the original business case.

Financial Implication

The staffing costs for the hub's four members of staff for the year's extension in 2021-22 will NOT fall to the OPCC's MoJ victim commissioning budget.

The Constabulary have agreed to fund the two Hub posts based in the Victim Services Team. They have confirmed that the two posts have become part of the established 'workforce' for 21-22. For the first two years the Constabulary had funded the posts on a temporary basis.

The PCC funded both C22 full-time posts in 2018-19 and 2019-20. However, as a result of robust monitoring and with C22's agreement, C22 will use some identified underspend in their current contract to cover the costs of their two staff members until 31 March 2022.

Legal Implication

There are no legal implications in relation to this paper.

Presentation and Media Handling

The success of the pilot and agreement to embed into core service (and future commissioning specifications) could present some media opportunities.

Clearance

Kevin McGetrick.