

shop direct group



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Putting the customer 1st

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# OPPORTUNITIES TO PREVENT E-COMM FRAUD FROM SERVER TO DOORSTEP AND BEYOND



Putting the customer 1st



## PREVENTING E-COMM FRAUD BY PARTNERSHIP – CO-OPERATION

- ◆ Merchants, via 192 et al - intelligence sharing
- ◆ Merchants and Carriers
- ◆ Merchants and Carriers and Police and 192 et al



## A CRIMINOLOGICAL CONTEXT

- ◆ THE SEVEN DEADLY SINS ALIVE AND WELL
- ◆ PEOPLE COMMIT CRIMES NOT MACHINES
- ◆ TECHNOLOGY – A MEANS TO A CRIMINAL END
- ◆ LESSONS FROM THE HISTORY OF CRIME – E.G. “419”



## E-Comm Fraud is just Fraud !

- ◆ Technology change Telephone - PC  
Call Centre - Website
- ◆ Types :- “Applications” – “High Jack” – “Cards”  
Outcome the same!
- ◆ Multi skilled fraudsters
- ◆ Organised Crime



## The E-Comm Fraudsters Problem?

- ◆ How to complete the fraud and get their hands on the goods?

Options :-

- Delivery to controlled address

or

- Accomplice in Distribution process



# Opportunities to Prevent Fraud

- ◆ Do we “write off” / give up too soon once the fraudulent order has been accepted ?
- ◆ Opportunities to aggregate intelligence – 192 et al
- ◆ Opportunities to prevent the delivery of goods and obtain / share intelligence
- ◆ Opportunities to identify / arrest the fraudster and recover goods and intelligence



## Opportunities to prevent the delivery of goods obtained by fraud

- ◆ Sense checking by trained staff in Carrier's Dept  
eg. The Shop Direct, HDNL Anti fraud initiative
- ◆ Sense checking by training delivery drivers  
eg. The Shop Direct / HDNL fraud avoidance scheme
- ◆ Identifying dishonest employees in carriers by analysis of fraud data



## Opportunities to identify / arrest the fraudsters and recover goods and intelligence

- ◆ Partnerships with the Police – Merchants must be skilled and active partners – the city of London Police Partnership Model
- ◆ Intelligence gathering and presentation by Merchants in “Police Friendly” packages
- ◆ Controlled deliveries – carrier co-operation  
The Shop Direct – HDNL – City of London Police Model
- ◆ Completing the loop – intelligence feedback / sharing



## Final Thoughts

- ◆ Front end opportunities – “device recognition”
- ◆ Beware the ‘retro’ fraudsters - PC > Telephone
- ◆ Pro-activity
- ◆ Partnerships – Detective Inspector

Roy West, City of London Police