



# **Detective Inspector Roy West**

**Head of Cheque & Credit  
Card Unit**

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**“We will provide a high-quality police service in the City of London and work with the community, other organisations and agencies, to promote a safe, peaceful and crime-free environment.”**

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## **Our strategic priorities**

- **Economic crime**
- **Protective services**
- **Public protection**
- **Wards policing**
- **Diversity**

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# Economic crime

- National lead for fraud
- Overseas corruption unit
- Work with partner agencies

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# Cheque and Credit Card Unit

1 x Detective Inspector

2 x Detective Sergeants

10 x Detective Constables



	2007	2008
Search warrants	179	186
Prisoners	147	128
Savings to industry	£55m	£50m +
Cash seizures	£320k	£45k

2008 seized goods in excess of £1m

Uncovered a £7m VAT fraud - 100 years imprisonment

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# Card Not Present



- APACs refer to CNP fraud as:-

This crime most commonly involves the theft of genuine card details that are then used to make a purchase through a remote channel such as the phone, Internet, mail order or fax. The legitimate card holder may not be aware of this fraud until they check their statement.

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## On UK Issued Cards in 2007.

**CNP - £290.5 m (+37%)**

Counterfeit - £144.3 m (+46%)

Lost / Stolen - £56.2 m (-18%)

Mail non-receipt - £10.2 m (-34%)

Identity Theft - £34.1 m (+7%)

**Total - £535.2 million (+25%).**



**Since the year 2000 Fraud has risen by 298%**

**Over the same period total value of online shopping alone increased by 871%**

**Now worth £34 billion**

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# Engaging Law Enforcement.



- Collation of material.

## The order.

- When. - Is this a one off or part of a series ?
- From Who. - Is the customer known for fraud ?
- How. - Telephone or internet ?
- Suspicious. - Is the delivery address changed ?
  - Are the quantities suspicious ?
  - Are multiple cards being used ?

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# Common Complaints.

- Police do not respond positively to reports of fraud.
- Passed from place to place. Lack of ownership being taken by police.
- When does your problem become big enough for us to take an interest.

# Publicity v. Exposure.



- We understand issues of commercial sensitivity.
- Tell us your concerns.
- Will you support a prosecution to the end ?
- If matter is reported, we may ask some difficult and potentially commercially embarrassing questions.
- They will be back !

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# Controlled Deliveries.



- If the circumstances are correct, we may attempt a controlled delivery.
  - As much notice as possible of delivery required.
  - Will you allow the real goods to be used ?
  - Will you indemnify Police against loss/damage, if real goods are used ?
  - Can result in quality evidence against suspects.
  - We will use our staff to eliminate risk to your staff / delivery company.

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# Operation AERIO

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# Operation CROW

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# Questions?



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