

# TACKLING THE SCAM CENTRAL OF WALES

## BACKGROUND

Monmouthshire Trading Standards Service has signed up to work alongside the National Trading Standards Scams Team (NTSST). The NTSST is co-ordinated nationally by East Sussex Council Trading Standards. The NTSST had received a 'suckers' list from 13 sources, with one of them being the Metropolitan Police Service. The lists identified tens of thousands of potential victims of prize draw scams. Many names on the list had unknowingly provided consented data when completing such things as surveys, online forms and catalogue orders or had already responded to 'junk mail' or prize draws. As part of the project, the NTSST identified in excess of 170 Monmouthshire residents on the list and at risk of having been and or still being scammed. Monmouthshire Trading Standards have chosen to work alongside the NTSST on this project as we believe it not only fits with the Authorities core priority of support for vulnerable people but we also believe, given the demographic in Monmouthshire that it's residents are at particular risk. Monmouthshire has been identified by Age Cymru as being at particular risk to scams due to its older population and associated high frequency of dementia along with rural isolation. Figures produced in the 2011 census indicate that the already aged percentage of population in Monmouthshire is set to rise in the future.



## VISITS

During the period of June 1st 2015 and December 31st 2015 92 visits were made to selected residents by Trading Standards. The visits aim was to intervene, educate and advise the resident and investigate issues where appropriate. Prevention through awareness is a vital strand in combating scammers. The residents spoken to had at some point responded to a mass marketing letter or had ordered various goods from a mail order catalogue. This contact had resulted in them being included on the mailing list acquired by the Metropolitan Police Service. Monmouthshire Trading Standards also received a number of priority referrals, as a result of the NTSST intercepting returned mail at a mail forwarding business. The majority of the mailings had cash or cheques in them. The mailings were returned to us and we were tasked with returning the cash and cheques to the senders and providing them with support and assistance. As an example one of the residents had sent 4 cheques in the space of three days totalling over £120. Others had also included personal information pertaining to their identity and bank details.



### VISITS (CONT...)

Several of the residents that we have visited from the priority referrals were found to still be victims of a scam. Commonly we would class these as chronic scam victims. It was not uncommon to find that they were receiving ten to thirty scam mailings a day from various sources. One of the victims had also had several unauthorised amounts of money charged to their credit card totalling in excess of £300 for health supplements that they did not order. Following the intervention of Trading Standards Officers these amounts were refunded by the Credit Card Company. Trading Standards have also made links with Monmouthshire County Council POVA (Protection of Vulnerable Adults) team. Where we have a scam victim with particular welfare concerns we have referred them to our POVA team. We have given the POVA team some training and guidance in how to spot a scam victim during their welfare visits. As a result of this partnership we have had referrals of potential scam victims directly from the POVA team.



*An example of a small selection of scam mail collected during our visits*

### FINANCIAL DETRIMENT

Based on the averaged figures quoted by the NTSST the estimated level of detriment per person who falls victim to a scam is £1356.98. The initial list of scam victims given to Monmouthshire Trading Standards contained the names of 170 residents. This figure will increase as more data is passed to us from the NTSST. Based on those figures the potential total detriment to Monmouthshire residents is in excess of £230,000. Of the 7 priority victims we visited the average estimated loss was £2,150. This is likely to be a lot higher as victims were not sure precisely how long they had been sending money off and as is common with scam victims they were embarrassed to admit how much it was likely to be. It is estimated that only 5% of people report scams to the relevant bodies. Therefore, the potential detriment to Monmouthshire residents is likely to be much more.

## STRATEGIC THREAT

The general economic climate is seeing an increase in regulatory crimes and consumer “scams”. At the same time it is forcing many consumers to look for cheaper options (which are generally of increased risk). The population in Monmouthshire is ageing with figures suggesting that the population of Monmouthshire will age faster than any other area in Gwent over the next 20 years.

The demand for Trading Standards services and protection on such scams is foreseen to increase. Research shows that an average of 6.5% of the adult population have been victims of mass marketing crime. The impact on victims cannot be understated. The National Crime Agency has recognised that victims of financial crime suffer as much as the victims of violent crime and the impact on the country of these organised criminal gangs grooming and trafficking older, vulnerable people, who believe they are safe in their own home. These people are often left needing extra support from the local authority, which has no choice but to cover the costs.

## DO YOU LIVE IN SCAM CENTRAL?

### Which? analysis reveals Britain's fraud hotspots

*Our analysis of new data from Action Fraud reveals the South Wales county of Monmouthshire to be a hotspot.* It has the highest reports per 10,000 residents in three types of fraud: computer software service fraud; cheque, plastic card and online banking fraud, and advance fee frauds.

## TYPES OF FRAUD

- **Computer software service fraud** typically involves a bogus phone call claiming to be from the technical support department at Apple or Microsoft. The fraudster tricks the victim into installing malicious software on their computer or handing over credit card details in order to fix a problem.
- **Cheque, plastic card and online banking fraud** includes transactions carried out using stolen card numbers.
- **Advance fee frauds** involve scams where victims are persuaded to pay an upfront fee for a service that does not exist. This includes callers offering to make a Payment Protection Insurance (PPI) claim on the victim's behalf in return for a fee - but the service never materialises.



## DO YOU LIVE IN SCAM CENTRAL? (CONT...)

### BRITAIN'S FRAUD HOTSPOTS

	Fraud type	Reports per 10k residents	National average reports per 10k residents
Monmouthshire	Multiple fraud types	10.2 *	2.3 *
Essex	Cheque, plastic card & online banking fraud	5.0	2.5
Gloucestershire	Computer software service fraud	3.8	2.5
Durham	Advance fee fraud	3.3	1.7

*\* Average of three categories*

The figures come from Which? analysis of crime and information reports gathered by Action Fraud, the national centre for fraud reporting, in the five months to the end of June 2014.

## GOING FORWARD

Monmouthshire Trading Standards will be continuing to work with the NTSST on the national projects they introduce. We will continue to carry out the visits with Monmouthshire scam victims following the referrals they send from the intelligence they acquire. The NTSST are currently running a pilot scheme in several authorities, educating staff in Royal Mail depots on identifying scam mailings and potential victims. Monmouthshire Trading Standards have signed up to this scheme and we hope to be working with local Royal Mail depots in the very near future.

We will continue to work with our POVA team here in Monmouthshire in order to raise a wider awareness of scams and how to identify the victims of scams. We will also continue to deliver talks on all matters relating to scams to various community groups. We will continue to use the technology available to us to be able to publicise and educate the public on the types of scams that are out there. Empowering people to look for the tell tale signs of a victim and for them to know where to report the issue to is a priority. It is vital for service providers or external partners that are entering potential victim's properties to know what they are looking for, taking in to consideration the small percentage of scams that are reported by the victims.

If you have any concerns regarding scams or for further advice contact the Citizens Advice Consumer Helpline on: 08454 04 05 06 (Welsh-speaking on 08454 04 05 05)