

A top fraud detective, with a career spanning 34 years in the police has launched a new booklet designed to help empower individuals and communities to feel more confident when facing the risk of fraud.

Detective Inspector Duncan Wynn, who spent 30 years as a specialist Detective in various roles including CID, Serious Organised Crime, digital forensics, Economic Crime and most recently setting up and managing the Central Fraud Unit.

Despite working on these high-level cases, D.I Wynn has maintained his passion for helping vulnerable victims.

Teamed with his own lived experience of supporting his elderly Aunt who was being targeted by fraud criminals.

D.I Wynn reflects on this time:

"It is easy to assume anyone working for the police and their families do not become victims themselves, but this is not so.

My Aunt Joan was subject to several frauds and needed immediate safeguarding due to her vulnerability.

Her main vulnerability was in fact her natural inclination to trust people and ensure any debt she owed was settled immediately.

This left her open to cold calls persuading her she owed money when she did not,

Door to door frauds and postal frauds.

Safeguarding advice would last for a while but over time she would let her guard down again.

I filled her house with fraud prevention advice, but it was overwhelming and not specifically designed to give advice on what to do and how to keep safe from fraud."

Working alongside his skilled team, D.I Wynn got to work in trying to identify the missing piece of the puzzle which started with a question.

D.I Wynn continues:

"We asked ourselves:

'What is it that fraud criminals exploit in their communications with victims and is this something we can try and utilise in a positive way to try and counteract the risk of fraud as much as possible?'

The answer was hope...

Most, if not all frauds include an element of false hope...



Perhaps a victim thinks they have met the love of their life online? (Romance fraud)

Perhaps a victim receives a phone call with the news their bank account has been emptied, but the 'helpful' person at the other end of the phone can fix this? (<u>Courier fraud</u>)

Perhaps a victim is promised amazing returns on their small investment? (<u>Investment fraud</u>)

Perhaps a victim thinks they have finally found sold out tickets for their favourite band at half the price? (Ticket fraud)

When someone realises, they have been targeted with fraud, it feels as if all hope has been lost.

Confidence has been knocked, and many victims will feel ashamed and blame themselves, not forgetting the impact of any financial losses.

This can prevent individuals feeling able to reach out for further support, which can feed into increasing feelings of loneliness.

Our call to action became clear – we needed to find a way to restore hope, to help those targeted and communities' feel they are able regain a sense of control."

The Fraud Protection Toolkit has been created as the ultimate guide on how to minimise the risk of fraud.

It has been designed to complement existing advice but moves away from the expectation of someone needing to learn the many different fraud types, which can be overwhelming for many.

Instead, it focuses on the contact routes used by fraud criminals and provides the actions which someone may choose to take to try and minimise the risk as much as possible.

The contact routes covered are <u>telephone</u>, <u>mobile phone</u>, <u>SMS or text message</u>, <u>social media and messaging services</u>, <u>email and websites</u>, <u>computer or tablet</u>, <u>post and doorstep</u>.

It also includes sections on how to safeguard <u>personal information</u> and <u>finances</u>, as well as a dedicated section to how it may be possible to <u>recover money lost to fraud</u>.

Whilst it is never possible to completely remove the risk of fraud, the booklet cleverly allows the reader to remain in control by choosing which contact route they address.



The Fraud Protection Toolkit can also serve as an ongoing point of reference and for the public, police and partner agencies and has been created to help change the narratives around fraud, particularly around victim blaming.

D.I Wynn further added:

"Unfairly victim blaming those targeted with fraud has an extremely negative impact on the ability for someone to navigate their healing journey.

Whilst we cannot ever completely remove the risk, we are able to use the Fraud Protection Toolkit as both a preventative tool and support mechanism by:

- Starting a conversation about fraud
- Providing the tools to help people feel back in control
- Demonstrating how empathy and kindness towards victims helps to reinforce fraud is never the fault of the victim
- Inviting the public to become part of collective positive action which can help to fuel confidence and a sense of belonging

D.I Wynn concludes:

"I am confident the Fraud Protection Toolkit provides a bespoke prevention package which is easy to follow, with simple steps and practical advice.

Had this existed during the time I was helping my Aunt Joan; it would have provided a reassuring reference point for myself as a family member trying to support a vulnerable family member.

I urge all of you to consider who else in your family and community this will benefit from the toolkit well as yourself.

The Fraud Protection Toolkit shines a light on the idea of collective empowerment, because together we really are stronger...."

Find out more at <u>Fraud Protection Toolkit | Thames Valley Police</u>, which includes a <u>digital</u> download.



If you have lost money or provided your financial information to someone, notify your bank immediately and report it to <u>Action Fraud</u> at actionfraud.police.uk or by calling 0300 123 2040. In Scotland, call Police Scotland on 101.

Emotional and further practical support is available from <u>Victims First</u> who may be contacted on 0300 1234 148, or via a <u>Victims First Online Referral</u> or live chat.

For more information on how to protect yourself, search for Stop! Think Fraud.