



# **MILTON KEYNES BUSINESS CRIME STRATEGY**



**Business  
Leaders**  
2017 EDITION

## FOREWORD

Criminals who target businesses present a significant threat to those businesses, their customers and their clients. But the police have limited resources to tackle the problem and many incidents of business crime go unreported.

Since the beginning of 2015 Milton Keynes Business Leaders Partnership has worked with Supt Gez Chiariello the local policing area commander for Milton Keynes, to develop a strategy to help business people fight business crime.

This document aims to identify some of the potential threats, how to mitigate or even prevent them and offers contact points for further help and advice. We are grateful to Supt Chiariello for his support and look forward to working closely with the police as we help each other fight crime affecting business in Milton Keynes

DR PHILIP SMITH MBE  
CHAIRMAN  
MILTON KEYNES BUSINESS LEADERS PARTNERSHIP



*'The British Retail Consortium estimate that fraud accounted for 41% of the total cost of crime to retailers in 2012/13'*



## WHAT IS 'BUSINESS CRIME'?

Broadly it is 'any criminal offence that is committed against a person or property that is associated by the connection of that person or property to a business'. Additionally an offence of business fraud is covered by the **Fraud Act of 2006** and more recently by the **Bribery Act of 2010**.

## THE COST AND SCALE OF BUSINESS CRIME

The **National Fraud Office** estimates that in 2013 the loss to the UK economy through business fraud alone totalled **£52 billion**. The **British Retail Consortium** estimate that in 2012/13 fraud accounted for 41 per cent of the total cost of crime to retailers, and 57 per cent of fraud reported in the same period was cyber enabled. **PwC** research shows how widespread cybercrime now is. In the past year 90 per cent of large businesses and 74 per cent of smaller firms have experienced some kind of breach of their security. **5.1 million** incidents of online fraud, involving 3.8 million victims were recorded last year alone.

## THE CHALLENGE

Information about preventing business crime is often patchy and difficult to access. There is no single place to find out details and obtain guidance, and many seemingly uncoordinated bodies appear to have some responsibility for dealing with it. There can be confusion as to where responsibility for an investigation lies, as with fraud and dealing with the police and **Action Fraud** (the UK fraud and cybercrime reporting centre). It is not always easy to get correct and timely advice and there is also a perception among businesses of a lack of confidence in the police response to a reported crime.

## WE CAN TACKLE BUSINESS CRIME TOGETHER

The police face limits on their resources. Sometimes they have to play catch up with criminals and emerging threats and they have few members of staff equipped and qualified to deal effectively with business crime and particularly cybercrime.

Therefore a greater collaboration and cooperation between business and the police is vital, together with more businesses seeking proper crime prevention advice and implementing effective protective security measures.

## BE AWARE OF FRAUD

The following is a list of potential fraud threats but is not exhaustive:

1. Online eCommerce fraud.
2. Supplier and customer fraud
3. Mandate fraud – illegal changes
4. Company impersonations
5. Cheque fraud
6. Procurement fraud
7. Telephone fraud
8. Company information hijack
9. Insolvency related fraud
10. Business directory fraud
11. Office supply fraud
12. PABX hacking fraud
13. Cryptolocker fraud - malware infection



> Access Granted



*'In the past year 90% of large businesses and 74% of smaller firms have experienced some kind of breach'*

## WHAT IF YOU ARE A VICTIM OF BUSINESS CRIME?

If you or your business is subject to a crime in action - someone is committing an offence in real time at a specific location, you should contact your local police by dialling 999 or 101. A typical example would be someone trying to fraudulently open a bank account or using a stolen credit card in a shop. Local police will be sent to investigate.

If you discover that your business has been defrauded, requiring an investigation to trace the perpetrators, you should report this to **Action Fraud** by phone on 0300 123 20400 or via their website [www.actionfraud.police.uk](http://www.actionfraud.police.uk). Action Fraud will assess your report and forward it to the **National Intelligence Bureau** which if there are traceable lines of investigation, will pass it to your local police force for further investigation



## WHAT CAN BUSINESSES DO TO PREVENT CRIME?

1. Develop a crisis management plan which is known to all employees and is part of the organisation's Risk Assessment. Develop written policies to underpin your operations.
2. The plan should be aligned to business objectives.
3. Appropriate insurance cover should be in place.
4. Increase your awareness of fraud access to your business by staying abreast of offences identified.
5. Control and regularly review the access rights of employees.
6. Identify the most valuable assets in the business and prioritise effective defences.
7. Consider the security of your supplier chain and seek assurances from them.
8. Understand the motives and methods of potential criminals.
9. Keep abreast of current fraud legislation, police action and cases in your area.
10. Ensure all security systems are up to date and working effectively.

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## **PLANNING AND PREVENTION IS THE KEY TO PREVENTING BUSINESS CRIME.**

We cannot offer a complete answer for the problem of business crime, but we can better prepare, advise and guide businesses with key information, data and case studies. On the back of this guide are details of websites and organisations who can provide information to help you.

Prevention can happen by preparing for and having a plan to tackle business crime, with cooperation and collaboration between the police and the business community, and by the concerted efforts of all businesses to protect themselves.



## LOCAL ORGANISATIONS

Thames Valley Police MK

Crime Prevention 101

Partners Against Crime

Business Crime Prevention 07863 184890  
[keith@partnersagainstcrime.co.uk](mailto:keith@partnersagainstcrime.co.uk)

Cyber Security

Bedfordshire Police 07720 204358  
[www.bedfordshire.pnn.police.uk](http://www.bedfordshire.pnn.police.uk)

## NATIONAL ORGANISATIONS

Action Fraud (major IT crime)

0300 123 20400  
[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

Metropolitan Police (general advice/guidance on fraud)

[www.met.police.uk/fraudalert](http://www.met.police.uk/fraudalert)

Financial Fraud Action (credit card fraud or loss)

[www.financialfraudaction.org.uk](http://www.financialfraudaction.org.uk)  
0207 920 8721

Fraud Advisory Panel (charitable independent voice)

[www.fraudadvisorypanel.org.uk](http://www.fraudadvisorypanel.org.uk)

CIFAS (leaders in fraud prevention – fraud database)

[www.cifas.org.uk](http://www.cifas.org.uk)

Govt Dept for Business (general business advice)

[www.bis.gov.uk](http://www.bis.gov.uk)

Get Safe online (computer security advice )

[www.getsafeonline.org](http://www.getsafeonline.org)

Govt IPO  
(intellectual property rights, trade names, patents etc)

[www.ipa.gov.uk](http://www.ipa.gov.uk)

Govt ICO (information rights in public sector)

0303 123 1113  
[www.ico.gov.uk](http://www.ico.gov.uk)

PCI Security Standards (basic payment security advice)

[www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

Cheque and Credit  
(management of cheque and credit clearing)

0203 217 8259  
[www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk)