

450,000 fraud reports booted out by police algorithms

An automated system is stopping more than half of cases reaching officers as police struggle with a surge in financial crime

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Gamski: lost £74,000 to fraudster FRANCESCO GUIDCINI

More than 450,000 reported bank frauds over the past three years were automatically dismissed by a “computer says no” system, according to official figures.

With Britain struggling to cope with the rising problem, the figures, equal to more than half of all cases, reveal most frauds are not examined by a person.

Of the 809,891 cases reported to the authorities since March 2015, 450,660 were “assessed solely by the automated system”.

The disclosure raises fears among victims of fraud, many of whom have lost their life savings, that little is being done to crack down on the criminals responsible.

The figures were released by the Home Office minister Ben Wallace in response to a question from Layla Moran, a Liberal Democrat MP. She said: “One of the fastest-growing crimes in Britain is not being dealt with properly, with many cases being dismissed automatically.”

Several constituents have contacted Moran for support. “It’s not just the older person who doesn’t know how to use the internet who gets caught up this. It’s just become so ubiquitous.

“A computer-says-no attitude is exactly the impression you get when you’ve taken the time to report a crime. It’s a slap in the face,” she said.

Police are already overwhelmed by the number of cases they deal with. There are about 900 fraud investigators across the 43 forces in England and Wales but they are dealing with about 70,000 cases and 70m pieces of evidence. About £500m was lost to banking scams in the first six months of this year, according to the trade body, UK Finance.

Agi Gamski, 46, from Claygate, Surrey, lost almost £74,000 to a fraudster who had intercepted her emails and pretended to be a supplier for her construction business. She was instructed to send money to a bank account opened using what police said were fake documents.

Since 2013, victims have been directed to contact Action Fraud, the national reporting centre, rather than go directly to the police. Action Fraud decides whether a case is worthy of further consideration by officers.

However, all reports to Action Fraud are evaluated first by the computer algorithm that scores their suitability for investigation. The criteria include “the victim’s level of vulnerability, whether the identity of the offender is known, or the volume of reports made about a specific offender”, according to the Home Office. Only cases with the highest scores are passed to “a crime reviewer” at Action Fraud who then decides whether to pass it onto a police force.

In his written response, Wallace insisted: “No reports are dismissed by a computer system” but said the process was “targeted at those cases that have the most viable lines of inquiry”.

City of London police, which oversees Action Fraud and the national cyber-crime strategy, said: “We accept that whether a report is assessed by a computer or a human, there is a risk that a case could be incorrectly dismissed. However, we are confident that the initial assessment conducted by the computer is largely effective.”