CCUK Fraud Summit Summary
5 March 2025

Our inaugural **CCUK Fraud Summit** brought together representatives from sectors such as telecoms and banking, as well as regulators, law enforcement bodies, and civil servants to share insights on how to tackle fraud effectively. The keynote speaker at the event was **Rt Hon Lord Hanson of Flint**, Minister of State at the Home Office.

Throughout the day, representatives from **Ofcom**, **National Crime Agency**, **Home Office**, **Trading Standards**, **PXC**, **Gamma**, **Resilient**, **XConnect**, **Virgin Media O2** and more joined our sessions and panels. The Summit theme was "Joining the Dots on Information Sharing for the UK Communications Ecosystem" and explored the importance of effective sharing of data and information amongst all stakeholders. The day featured panels, expert presentations, and opportunities for networking.

The CCUK Fraud Summit highlighted the importance of collaboration in tackling fraud, with Lord Hanson inviting all sectors to submit their ideas for the fraud strategy and Fraud Charter.

Tracey's Opening Remarks

In her opening remarks, CCUK Chair Tracey set the stage for the discussion, underscoring the critical issue of fraud and its far-reaching consequences across industries and society. Her speech focused on the need for comprehensive approaches to combat fraud, highlighting the importance of collaboration and innovation.

- **The widespread impact of fraud on industries and society**: Tracey began by outlining how fraud affects a vast array of sectors, often causing severe reputational and financial damage. She stressed that fraud isn't just a problem for businesses but affects individuals, communities, and governments as well.
- **The urgency of addressing fraud with innovative solutions**: Emphasising the evolving nature of fraud, she called for solutions that go beyond traditional methods. Tracey pointed out the need to embrace new technologies and data analytics to identify fraud more quickly and effectively.
- **A call for cross-sector collaboration**: Tracey advocated for stronger collaboration between the public and private sectors, alongside international cooperation. She noted that fraud has no borders, and coordinated efforts are essential for successful intervention.

Tracey concluded by reinforcing the need for a united front in tackling fraud, urging all stakeholders to work together and innovate in order to stay ahead of increasingly sophisticated fraudulent schemes.

Lord Hanson Keynote Speech

Lord Hanson, the Fraud Minister, provided a high-level overview of the fraud crisis, emphasising the need for a combined response from both policy makers and the private sector. He also announced that a new three-year fraud strategy would be developed to help tackle the growing issue.

Government Action: The Minister stressed the importance of strong legislation to prevent fraud and hold offenders accountable. He called for enhanced resources, training, and technology for enforcement agencies to better tackle fraud.

The new **Fraud Strategy** is expected to focus on five main areas:

- **Technology & Telecoms**: Greater collaboration across sectors to tackle fraud more effectively.
- **Data Sharing**: Improving data-sharing mechanisms to identify and stop fraud faster.
- **International Cooperation**: Strengthening global efforts to combat fraud.
- **Fraud and Business**: Expanding the focus to protect businesses growth, not just impact on individuals.
- **Public Awareness**: Raising awareness of fraud risks among the general public.

The strategy also includes initiatives such as the **Second Fraud Charter**, bringing together sectors like banking, telecoms, and accountancy, and creating **cyber resilience centres**. Government departments, including DSIT, HMT, and the Home Office, will work together to develop the strategy.

Lord Hanson concluded by highlighting that reducing fraud requires a mix of robust legislation, better enforcement, and collaboration between the public and private sectors. He called for continued leadership from all sides to address this growing issue and asked attendees to contribute ideas directly to the Home Office.

The Scale of Fraud

Host: Adrian Moss
Panellists: Helen Fairfax-Wall – Stop Scams UK, Lee Turner – Gamma, Martin Simmonds – PXC

This session demonstrated the scale and impact of fraud activities, examining the latest data and trends to provide a comprehensive view of the problem. The discussion highlighted the importance, as well as the barriers, to data sharing amongst stakeholders in the prevention of fraud.

- **Fraud's increasing prevalence and sophistication**: The session revealed the staggering increase in fraud cases, with newer, more advanced techniques making it harder to detect. From cyber fraud to identity theft, fraudsters are using technology to exploit weaknesses in traditional systems.
- **Underreporting of fraud**: A significant issue discussed was underreporting, with many victims of fraud reluctant to disclose incidents due to concerns about reputational damage. This underreporting distorts the true scale of fraud, making it difficult to measure its full economic impact.
- **Economic costs and the strain on resources**: The session explored the enormous financial toll of fraud, particularly on small businesses and individuals. It was noted that the cost of fraud impacts not only the direct victims but also strains public and private sector resources tasked with combating the issue.
- **Stopping fraud before it happens:** The session also touched on proactive, rather than reactive, action, although it was acknowledged that comes with its own challenges. It was suggested that the chain of fraud can begin before the start of the scam, and the importance of consumer awareness.

The scale of fraud is growing rapidly, and effective strategies are needed to measure and address it. The session reinforced the necessity for more accurate reporting, a deeper understanding of the economic costs, and the development of proactive detection and prevention strategies.

Information Sharing in Action: A Case Study

Host: Paul Morris – Vonage
Panellists:, Ricky Hutchings and Lee Stanton – National Crime Agency (NCA), Catherine Sankey – Information Commissioner's Office (ICO)

This session provided a real-world case study that demonstrated the benefits and challenges of information sharing in the fight against fraud. The example highlighted how collaboration across sectors can yield significant results in identifying and preventing fraud.

- **The role of data sharing in identifying fraud**: The case study illustrated how sharing critical data between businesses, law enforcement, and financial institutions can help detect fraud patterns more effectively. By pooling information, organisations can access a more comprehensive view of fraudulent activities.
- **Challenges in data sharing**: The session acknowledged several challenges in data sharing, including concerns about privacy, security, and data protection laws. Participants discussed ways to address these issues while still facilitating information flow.
- **Improved detection and prevention through collaboration**: The case study showed that by working together, organisations could identify fraud schemes much earlier, preventing significant

losses and enabling quicker intervention.

The case study demonstrated the power of information sharing in combating fraud, emphasising that breaking down silos and sharing data across sectors leads to better outcomes. However, challenges remain in ensuring privacy and compliance with regulations. In a follow up fireside chat with the ICO, it was stated how fraud prevention is a legitimate interest for the sharing of data.

Fighting Fraud

Host: Gita Sorensen – GOS Consulting
Panellists: Eli Katz – XConnect, Tim Burton – Smartnumbers, Richard Clarke – Trading Standards, Dianne Doodnath – UK Finance

This session included short presentations from telecoms, finance, and the National Trading Standards where they explored the strategic approach needed to fight fraud effectively, discussing the role of technology, policy, and collaboration in mitigating risks. The discussion centred on how different sectors across telecoms, banking, and other bodies can align their efforts for greater impact.

- **The role of technology in fraud prevention**: The session highlighted the importance of leveraging cutting–edge technology, such as artificial intelligence and machine learning, to detect fraud in real time. By automating the detection process, businesses can respond faster and more accurately.
- **The importance of policy and regulatory support**: It was pointed out that without robust policies and clear regulations, organisations may struggle to implement effective fraud prevention strategies. Participants stressed the need for clear guidance from both government and industry bodies particularly when it comes to what data and information can or can't be shared.
- **Collaboration between private and public sectors**: The discussion stressed that private companies, financial institutions, and government agencies must work together to share best practices and improve fraud detection systems.

Fighting Fraud highlighted that a multi–faceted approach is required, utilising technological innovation, regulation, and industry collaboration. Organisations should continue investing in advanced technologies and work together to strengthen the overall fraud prevention framework.

Joining the Dots: Identifying a Way Forward Together

Host: David Williams – Gamma
Panellists: Marina Gibbs – Ofcom, Murray Mackenzie – Virgin Media O2, Rod Lowson – Home Office, Ian Burgess – Barclays

This session summarised the learnings of the day, discussed how all affected sectors can work together, and identified next steps. Joining the Dots focused on the importance of collaboration across sectors to develop a cohesive strategy for tackling fraud.

- **The importance of a coordinated approach**: The session highlighted that fraud cannot be addressed by any single entity or sector alone. It stressed the need for a unified approach, where businesses, governments, and law enforcement work together towards common goals.
- **Bringing together resources and expertise**: A key point was the need to pool resources, knowledge, and expertise to tackle fraud. This could involve joint task forces, shared technology platforms, and cross–sector initiatives aimed at improving detection and prevention strategies.
- **The role of policy alignment**: Participants discussed how aligning policies across sectors can streamline efforts and create a more effective overall strategy. Clear and consistent guidelines can help ensure that everyone is working towards the same objectives.

The session concluded with a call to action for continued collaboration and alignment of resources. By joining forces, stakeholders can create a more coordinated and efficient approach to tackling fraud, driving greater success in fraud prevention efforts.

Final Remarks

The inaugural CCUK Fraud Summit concluded with a sense of shared purpose and determination to tackle the growing challenge of fraud. Tracey Wright, the Chair of CCUK outlined key takeaways from the summit, including the necessity of aligning policies and regulations across sectors and building stronger partnerships between the public and private sectors to create a more coordinated approach to tackling fraud.

Attendees were encouraged to take collective action, with CCUK calling on the telecoms sector to lead in establishing a **distributed data-sharing system**. This system would allow for API-driven access to defined datasets, contributing to the broader fight against fraud. Tracey also further emphasised Lord Hanson's invitation for all sectors to submit their ideas for the fraud strategy and Fraud Charter. Moving forward, collaboration will be key, with both industry and government working together to tackle fraud more effectively.