

# FraudWatch Annual Report 2025-26



**By Community VISION**  
A merger of ERVAS & VANL

April 2025 to  
March 2026

By Community VISION CIO

## Introduction

Fraud remains one of the most prevalent and underreported crimes, affecting individuals and communities across the Humberside Police area. As fraud becomes increasingly sophisticated, there is a growing need for accessible, trusted support to help individuals recognise, report and recover from these offences.

FraudWatch, delivered by Community VISION CIO, plays a key role in addressing this need. Working in partnership with Humberside Police and local organisations, the project supports victims of fraud, strengthens reporting pathways, and delivers targeted prevention activity across the area.

Over the past year, the project has continued to expand its reach and impact—supporting thousands of residents, responding to emerging fraud trends, and contributing to a more coordinated local response to fraud and cybercrime. This work has been further recognised through identification as promising practice within His Majesty’s Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) Police Effectiveness, Efficiency, and Legitimacy (PEEL) inspection of Humberside Police.

We deliver this work through three core areas:

- **Raising Awareness** – Attending events, delivering workshops, webinars and communications to help individuals and organisations recognise and prevent fraud
- **Reporting & Alerts** – Supporting victims to report incidents and issuing timely fraud alerts to communities
- **Victim Advocacy** – Ensuring victims receive appropriate support and are guided through reporting and recovery processes

## Project Impact & Outcomes

During the last 12 months between **April 2025 – March 2026**, we have delivered 24 fraud and cyber awareness events engaging with 622 individuals. Our project partners Voluntary Action North East Lincolnshire (VANEL) have also delivered 18 sessions to 281 people. Overall, as part of the project 42 events have been attended by 903 people. In addition to this we have also engaged 1867 individuals by providing fraud protect advice. This means that the project has engaged with **2770** individuals this year.

During this 12-month period of the 2770 individuals engaged, **1867** were victims that we have supported to make reports to Report Fraud (previously Action Fraud). Please see the below tables for a breakdown:

Area	# Victims
East Riding of Yorkshire	500
Hull	571
North Lincolnshire	261
North East Lincolnshire	379
Out of Area (local suspect)	156

Area/Age	12 u	13-17	18-34	35-54	55-74	75+	NS
East Riding of Yorkshire	0	7	97	127	152	113	4
Hull	1	9	165	216	119	57	4
North Lincolnshire	0	3	55	75	78	36	14
North East Lincolnshire	0	3	77	102	108	80	9
Out of Area (local suspect)	0	0	26	43	40	15	32
<b>Total</b>	<b>1</b>	<b>22</b>	<b>420</b>	<b>563</b>	<b>497</b>	<b>301</b>	<b>63</b>

Area/Gender	Male	Female	Not Stated
East Riding of Yorkshire	218	275	7
Hull	275	294	2
North Lincolnshire	130	123	8
North East Lincolnshire	161	214	4
Out of Area (local suspect)	65	65	26
<b>Total</b>	<b>849</b>	<b>971</b>	<b>47</b>

## **Additional Project Outcomes**

### *Trigger Fraud Alert Stats*

#### **Quarter 1**

During quarter one we issued 2 Trigger Fraud alerts, these were alerts 26 and 27.

Alert #26 – Family Impersonation Fraud – This fraud alert related to victims getting a text message stating Hi it’s mum/dad. This is a reverse of the previous ‘Hi Mum/Dad’ texts that were being sent previously. The MO of the fraud remains the same however the texts have been designed to target a different demographic to get them to send a payment to the fraudsters.

Alert #27 – Police Impersonation Fraud – This fraud alert related to victims in the North East Lincolnshire area been targeted by fraudsters that are impersonating police officers. The victim is contacted and informed that there is someone in custody and they need urgent details from the victim and on some occasions, they may tell the victim they need to attend their local police station and provide some details too.

#### **Quarter 2**

During quarter two we issued 8 Trigger Fraud alerts, these were alerts 28 to 34.

Alert #28 – Martin LEWIS Investment Fraud– This fraud alert related to victims being targeted through fake investment opportunities promoted via AI-generated videos featuring Martin Lewis. This is a development of previous investment scams, using deepfake technology to add credibility. The method of the fraud remains the same, with fraudsters posing as legitimate financial advisers and convincing victims to invest or grant remote access to their devices, leading to financial loss once the scammers disappear.

Alert #29 – Police Impersonation Fraud – This fraud alert related to victims receiving calls from fraudsters impersonating police officers or bank staff. This is a continuation of previous bank impersonation scams, but with added tactics to make the calls seem more genuine. The method of the fraud remains the same, with scammers convincing victims to hang up and call back a trusted number—while keeping the line open—so victims believe they are speaking to genuine officials and are persuaded to transfer money or share sensitive information.

Alert #30 – Police Impersonation Fraud – This fraud alert warned of police-impersonation calls in the Hull area, where fraudsters pose as officers from the “Fraud Squad” and pressure victims to withdraw funds or hand over bank cards. This continues prior impersonation scam tactics, with criminals trying to seem official so victims comply.

Alert #31 – Winter Fuel Allowance Fraud – This fraud alert related to victims receiving a text claiming to be a “Winter Fuel Allowance” payment from the DWP. The text includes a link which leads to a fake form requesting personal bank details. The method is consistent with prior phishing scams, but here it’s tailored to exploit seasonal benefit messaging to try to steal financial information.

Alert #32 – Courier Fraud / Impersonation Fraud – This fraud alert related to victims being contacted by scammers posing as police officers in Humberside. The fraudsters tell victims their accounts are misused or part of a court case, instructing them to withdraw money (while claiming it’s for home improvements) or produce cards for “collection.” Though the tactics are familiar impersonation methods, here they use courier collection and stronger pressure on victims to act quickly.

Alert #33 – Yorkshire Water Impersonation Fraud – This fraud alert related to victims receiving calls or texts from people posing as Yorkshire Water. They claim there are overdue bills, failed direct debits, or “expired cover,” and press for bank details or payment. The approach is a variant of familiar impersonation scams, but here using utility company identity to try to trick people into transferring money.

Alert #34 – Doorstep Fraud – This fraud alert related to doorstep callers visiting victims in Humberside, claiming they use a card reader and therefore asking for payment by card (not cash). The fraudsters trick people into handing over their bank card and PIN—sometimes by saying the first transaction “failed” so the victim has to reinsert the card and enter the PIN again. The fraud tactic is a variation of established doorstep sales scams, now incorporating card-machine deception to steal funds.

Ticket Fraud Awareness – Take Five - Prevention Message – this alert was in addition to the standard trigger fraud alerts, as the information was provided by the Take Five to Stop Fraud campaign as part of their monthly comms pack.

### **Quarter 3**

During quarter three we issued 3 Trigger Fraud alerts, these were alerts 35 to 37.

Alert #35 – Recruitment Fraud – This fraud alert related to victims being targeted through fake online recruitment opportunities offering flexible remote work with unusually high earnings, such as £800 a day for completing simple tasks like liking TikTok videos. Fraudsters pose as legitimate recruiters and convince victims to pay upfront “advanced fees” for training, applications or checks, after which they disappear. The fraud has become more sophisticated, with fake interviews, contracts, websites, impersonated recruitment agencies, group chats and false evidence of earnings used to

appear credible, ultimately leading to financial loss once victims are blocked or ignored.

**Alert #36 – Online Buying / Selling Fraud –** This fraud alert relates to victims being targeted through fake car listings on Facebook Marketplace, where fraudsters advertise written-off, stolen or non-existent vehicles at unrealistically low prices. The fraud relies on deals that appear too good to be true and pressure to pay upfront before viewing the car, often using stolen images and false descriptions to appear genuine. Victims are encouraged to send money using unusual payment methods and are left out of pocket once the seller disappears, highlighting the importance of viewing vehicles in person, carrying out full checks such as an HPI, and being cautious of low-priced listings.

**Alert #37 – Gift Card Fraud –** This fraud alert relates to victims being targeted through tampered Amazon and Apple gift cards, where fake cards have been placed on store displays and purchased by customers, only to show no value when used. The fraud diverts the loaded funds elsewhere at the point of activation, leaving victims out of pocket despite paying in store. The issue was identified after reports from Asda, where differences between genuine and fake cards were found, prompting the removal of gift cards from sale and a change in selling processes, with police warning the scam could extend beyond a single location or retailer.











#### **Quarter 4**

During quarter four we issued 1 Trigger Fraud alert, this was alert 38.

**Alert #38 – Impersonation Fraud / Courier Fraud –** This fraud alert related to victims being targeted by individuals claiming to be the police. The fraudsters would contact the victims and encourage them to withdraw money from their bank and keep hold of it until someone can come and collect it securely.

All of the alerts can be found on the FraudWatch website here:  
<https://www.fraudwatch.org.uk/category/trigger-fraud-alert/>.

The below chart shows a breakdown of the emails sent and interactions with the messages using data supplied by the My Community Alert system.

Alert #	Emails Sent	Link Visits	Replies	Interactions
#26	49859	279	7	22  -4 
#27	50473	212	7	31  -2 
#28	50531	231	2	33  0 
#29	50640	355	1	39  -4 
#30	50992	204	5	30  -1 

#31	51066	319	5	40 👍 -2 🗨️
#32	51091	215	4	33 👍 -1 🗨️
#33	51103	741	2	28 👍 -7 🗨️
#34	50592	89	6	23 👍 0 🗨️
#35	51391	421	4	19 👍 -3 🗨️
#36	51386	376	1	23 👍 -5 🗨️
#37	51021	114	2	23 👍 1 🗨️
#38	51260	333	6	55 👍 -1 🗨️

### *New leaflets printed and distributed across the East Riding*

Thanks to additional funding from the East Riding Community Safety Partnership (CSP) we have professionally printed 5 different leaflets and distributed these between Beverley, Bridlington, Goole and Melton police stations as well as retaining some printed versions for the project team to distribute too.

These leaflets are available on the FraudWatch website here:

<https://www.fraudwatch.org.uk/download-category/fraudwatch-leaflets/>.

### *Digital Inclusion & Safeguarding Roadshows*

This year we have taken part in several digital inclusion and safeguarding roadshows following on from the pilot in quarter 3 of the previous year, during this period we have held pop-up information sessions within local leisure centres and libraries within the East Riding. These sessions are an opportunity to speak with local individuals to raise awareness of fraud and cyber crime but also discuss opportunities for digital inclusion within the East Riding too.

### *New Crypto Fraud Leaflet*

During this year we have worked with Humberside Police to create a new Crypto fraud leaflet as a result of a number of reports we have received relating to this type of crime. The leaflet includes a definition of this type of fraud with examples, prevention and safety advice, guidance on reporting fraud as well as provides links and contact details for key contacts that can support victims.

This leaflet is available on the FraudWatch website here:

<https://www.fraudwatch.org.uk/download-category/fraudwatch-leaflets/>.

### *New Little Media Leaflet Adoption*

As a result of the funding from the East Riding Community Safety Partnership (CSP) we have purchased the rights to customise the MET Police Little Media series booklets to include the Little Booklet of Investment Scams (LBOIS) and the Little Booklet of Phone Scams (LBOPS). These booklets have now been adapted for use in the Humberside Police area and have been

launched. These booklets are available as a digital download on the FraudWatch website, and will also be used by the Humberside Police Economic Crime Unit to issue to victims of fraud where the guidance contained in these booklets will be relevant. The booklets can be found here: <https://www.fraudwatch.org.uk/videos-and-resources/>.

### Benchmarking Request - Norfolk and Suffolk Police

As part of the project, in October, FraudWatch and Humberside Police participated in a benchmarking request from Suffolk Police (via Norfolk & Suffolk Benchmarking) relating to how forces respond to door-to-door sellers known as “Nottingham Knockers.” Following the request, we provided a detailed overview of our joint approach, including how reports are captured via the Force Control Room, referred to FraudWatch and Action Fraud, and used to identify vulnerable victims for onward referral to Op Signature, Victim Support, Age UK and other partners. We shared examples of local prevention activity, including the development and distribution of a Bogus/Door-to-Door Traders leaflet, the issuing of a Trigger Fraud Alerts sent via My Community Alert and partner networks, social media awareness campaigns, and targeted hotspot activity supported by neighbourhood policing teams, police cadets and joint Police and Fire Community Safety Volunteers. This response supported cross-force learning and shared good practice in prevention, victim support and community engagement.

### Police Cadets – Leaflet Drop

We have continued working alongside the Economic Crime Unit to provide information to the wider public about how they can stay safe from fraud. This year we enlisted the support of the Beverley Police Cadets to help raise awareness of impersonation fraud after reports identified that fraudsters were actively targeting elderly residents in the local area. In December, as part of their cadet classes, the Beverley Cadets took part in a targeted leaflet drop in areas highlighted by the local Neighbourhood Policing Team (NPT) as having multiple reports of fraud activity. Supported by their Cadet Leaders and NPT officers, the cadets delivered leaflets and spoke directly with residents about impersonation fraud, how to recognise it, and practical steps to protect themselves and others.

This activity not only supported residents with timely crime-prevention advice but also provided valuable development opportunities for the cadets, helping them build confidence in public engagement, communication skills and radio operation, while putting their fraud awareness and crime-prevention knowledge into real-world practice. As a result of the success of this engagement, we are planning to work with other cadet units to continue this targeted work as and when a need arises, and this will form part of our wider Trigger Fraud Alert process.

## East Riding Neighbourhood Watch Coordinators Guidance

As part of the project, we issued some practical guidance to East Riding of Yorkshire Council – Neighbourhood Watch Coordinators on how residents can reduce and block nuisance and scam calls, covering both landlines and mobile phones. This included advice on registering with the Telephone Preference Service, using network-level and handset call-blocking tools (including BT and KCOM services), physical call-blocking devices, mobile phone settings and trusted apps, as well as clear reporting routes for nuisance and fraud calls. With permission, this guidance was shared by the council with approximately 350 Neighbourhood Watch Coordinators across East Riding, supporting consistent crime-prevention messaging and wider community awareness.

## Partnership with Ask Silver

During this year we have also engaged with Ask Silver to explore expanding an existing partnership by embedding the Ask Silver Scam Checker directly into the FraudWatch website for local use. Since their launch we have been promoting Ask Silver to the public, but we have met with them to further this partnership. Ask Silver have responded positively, proposing a simple solution to integrate the Scam Checker into a page on our website which will allow people across the Humberside Police force area to access scam-checking support locally. This tool can be located here:

<https://www.fraudwatch.org.uk/ask-silver-scam-checker-tool/>.

## Action Fraud Rebrand to Report Fraud

This year Action Fraud has rebranded as Report Fraud, and while the purpose of the service remains the same, the transition has presented several operational challenges. Changes to information-sharing processes mean that victim details are no longer routinely passed back to local police forces, reducing the ability to proactively identify and support victims at a local level. As a result, there is increased importance in encouraging victims to report fraud directly to Humberside Police via 101, to ensure that we are still able to provide timely safeguarding, advice and onward referrals to local partners.

The rebrand has also caused some internal system issues, including the removal of reference numbers for certain report types and changes to the online reporting portal. These changes have increased the time required to process individual reports, creating additional administrative pressures during the transition period. This feedback has been submitted to Report Fraud, and we are waiting for this to be acknowledged.

## Recognition within HMICFRS PEEL Assessment 2025–2027

This year we have also received recognition from His Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) as we have been mentioned within their most recent Police Effectiveness, Efficiency and Legitimacy (PEEL) inspection report of Humberside Police.

As part of their new updated inspection framework—which now includes a stronger focus on how forces manage fraud—we have been identified as promising practice. HMICFRS specifically highlighted the role we play in supporting members of the public reporting non-urgent fraud, providing advice and ensuring that incidents are correctly reported to the national reporting service.

This recognition was not an anticipated outcome of the project but provides strong independent validation of the model. It demonstrates the value of a community-based approach in strengthening victim support, improving reporting pathways, and complementing policing activity—particularly at a time when fraud demand and capacity challenges continue to increase.

## **Conclusion**

The 2025–26 period has marked a significant step forward for the FraudWatch project. Over the past year, we have continued to provide vital support to victims of fraud, while strengthening our role within the wider policing and community safety landscape.

Through sustained engagement, we have supported 1,867 victims to report fraud and access appropriate support, demonstrating both the scale of fraud across the Humberside area and the ongoing need for accessible, community-based intervention. Alongside this, our awareness activity, targeted prevention work and use of Trigger Fraud Alerts have enabled us to respond dynamically to emerging threats and reach thousands of residents with timely and relevant advice.

Importantly, the project has continued to evolve beyond awareness-raising activity into a more integrated and strategic model. Through close partnership working with Humberside Police, local authorities and the Voluntary, Community, Faith and Social Enterprise (VCFSE) sector, we have strengthened reporting pathways, contributed to preventative activity, and supported more effective identification and safeguarding of victims.

This year's recognition within HMICFRS's PEEL inspection as promising practice provides independent validation of this approach. While not an anticipated outcome, it highlights the value of a community-led model in supporting victims, improving reporting processes, and complementing policing activity—particularly in the context of increasing fraud demand and capacity challenges.

Looking ahead, FraudWatch will continue to build on this foundation, with a focus on expanding targeted prevention activity, strengthening partnerships, and further embedding the project within local systems to ensure that individuals and communities are better protected from fraud.

# **FraudWatch is a project of Community VISION CIO**

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