

## **O SUMMARY**

### **Summary and conclusions**

#### *Preventing fraud and assisting victims*

On February 26, 2011, the Dutch Fraud Helpdesk opened its doors for a trial period of one year. The goal of the Fraud Helpdesk is to protect citizens and (small) companies against different kinds of fraud. Furthermore, the Helpdesk directs victims of fraud to those organisations that are best equipped to help them.

The Fraud Helpdesk offers a Helpline and a website. If the Helpdesk detects new trends and types of fraud it warns citizens, companies and partners about these developments.

During its first year, the Fraud Helpdesk was funded by a subsidy of €500.000 from the Ministry of Security and Justice. In autumn 2011 the subsidy was extended with another year, lasting until December the 31<sup>st</sup> 2012.

#### *Goal of the evaluation*

The Ministry of Security and Justice has asked APE to evaluate the Fraud Helpdesk to see if all formal subsidy conditions are met. The evaluation should establish if the Helpdesk adequately caters to the needs of fraud victims and to other that collaborate with the Fraud Helpdesk (partners in the so-called prevention chain). It should also investigate whether the helpdesk contributes sufficiently to fraud prevention.

### **Formal subsidy conditions**

#### *Safecin has satisfied most formal subsidy conditions*

The Ministry of Security and Justice provided subsidy on twenty-three formal subsidy conditions. Safecin has met twenty of these conditions. Two conditions (network consultation on a two-monthly basis and a restriction to work with fixed request / response scripts) were at odds with an efficient operation of the Fraud Helpdesk and were therefore ignored.

#### *The required response time of two working days on written fraud reports was not met*

The Helpdesk conducted two questionnaires among citizens and companies that contacted the Helpdesk in 2011. 15% of the respondents indicated that they were not helped as quickly as promised. They qualified the waiting period before they were helped as 'moderate' or 'bad'. A comparable result was found when studying reported fraud files.

### **Needs of citizens and companies**

*Over 128.000 single visitors consulting the fraud helpdesk's website*

The website of the Fraud Helpdesk was consulted by 128.000 single visitors during the first year. Roughly estimated the Fraud Helpdesk reaches approximately 61 percent of its target group. The number of single website visitors increased fivefold between February 2011 and December 2011 and is still increasing.

*Over 10.000 fraud reports in 2011*

In 2011, the Fraud Helpdesk received over 10.000 fraud reports. The majority of these reports got in through the internet (60%). The number of fraud reports is increasing, which can be interpreted in two ways. It can be interpreted positively because it shows that an increasing number of people know about the Fraud Helpdesk. But the increase may also be due to a growing number of fraud victims.

*Over 2.500 referrals on cybercrime reports*

More than 30 percent of all fraud reports refer to cybercrime (types of fraud on the internet). The Helpdesk referred over 2.500 reports to other authorities, such as Steunpunt Acquisitie Fraude (34%), Consuwijzer (14%) and Mijnpolitie.nl (12%).

*Majority finds the handling of fraud sufficient*

A substantial majority of the citizens and companies (87%) find the handling procedure of fraud cases reported by telephone sufficient. About 76 percent of the respondents are satisfied with the current manner in which fraud reports that are submitted online are handled.

**Added value of the Fraud Helpdesk in the fraud prevention chain.**

*Most partners agree that the fraud helpdesk has an added value*

Eleven of sixteen chain partners judged the services of the Helpdesk as 'neutral' or 'good'. Fourteen of those partners think the Fraud Helpdesk has an added value in the provision and collection of information on fraud.

*Most fraud reports cannot be handled by the police*

Only a few chain partners receive reports through the Fraud Helpdesk. Most of these partners are able to handle fraud reports adequately. Only the police have problems taking action on reported fraud. The main reason is that the police can only act on criminal offenses. Therefore the police lack knowledge about fraud cases.

*Criticism on information in fraud reports*

The information when redirecting a fraud report is labeled as 'bad' by two chain partners. They commented that the 'forward and track' form and supporting email were unclear.

## **Fraud prevention**

### *Effect Helpdesk not determined empirically*

The number of fraud victims who have lost money decreased over the past year. This decrease of ‘paying victims’ may be an indication of the prevention effects of the Fraud Helpdesk. However, this finding cannot be used to establish causality between the decrease in ‘paying victims’ and efforts of the Helpdesk because other factors may also have an impact on the number of paying victims.

## **Conclusion**

### *Budget is spent appropriately*

All in all, the Fraud Helpdesk has spent its subsidy of €500.000 efficiently. The Helpdesk’s current employees have a sufficient amount of work and receive a salary commensurate with their type of work.

### *The Fraud Helpdesk becomes a central point of information on fraud*

The website of the Helpdesk is easy to reach through the internet. Besides, it received quite an amount of media attention last year. As a result the number of fraud reports and visits to its website has strongly increased. A point of improvement would be a reference to the Fraud Helpdesk’s website on partner websites.

### *Effects on fraud prevention unclear*

There is not enough evidence to conclude that the Helpdesk contributes to the fraud prevention. A positive result is that the majority of people who have been in touch with the Helpdesk are satisfied with its help. But its effect on fraud prevention remains unclear.