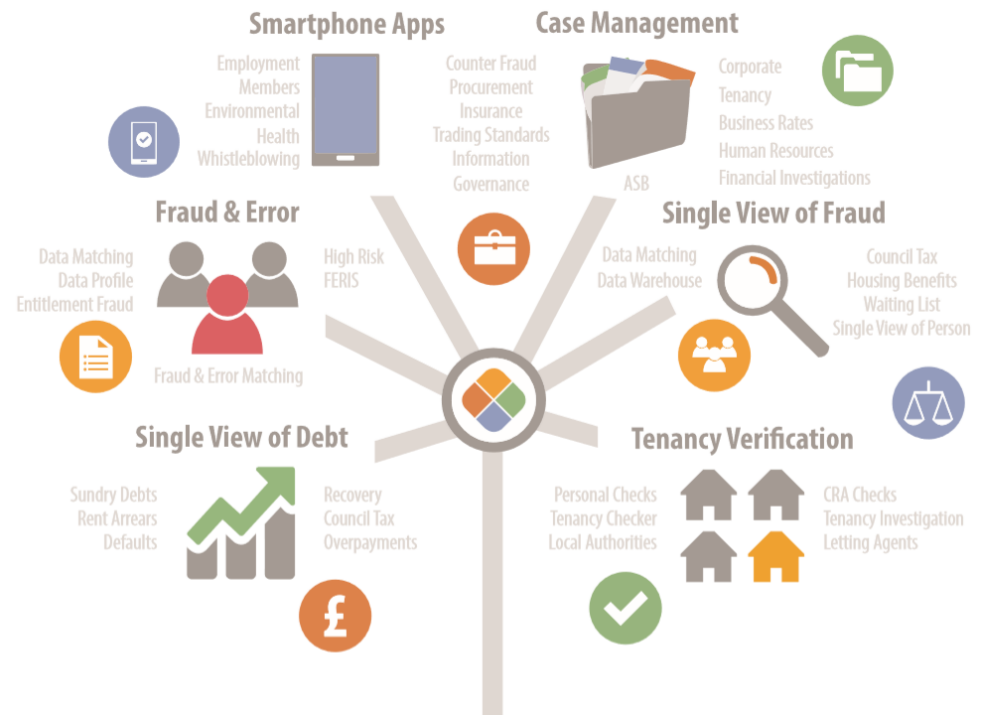


# The impact of IT on fraud

**Mark Grimley**  
**Assistant Director**



## Introduction

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- ◆ The impact of IT on fraud
- ◆ Mark Grimley the “Techie” .....Really?
- ◆ A bit about INTEC
- ◆ We have worked with local and national organisations since 1995
- ◆ What do I know about fraud?

- Where were we?
- Where have we been?
- Where are we now?
- Where are we going...*



## When was the first fraud?

 *When was the first documented case of Fraud???*



# IT/Fraud Timeline

**1990** **1995** **2000** **2003** **2004** **2005** **2006** **2007** **2010** **2015** **2057**

**SOCIAL MEDIA** **myspace.com** **LinkedIn** **facebook** **YouTube** **twitter** **Instagram** **Microsoft Skype**

**WBS 1993 - 2002** **PS 2003** **SFIS & UC circa 2010** **SSFA 2000 to Present** **FERIS** **CTRS 2013** **BFI 1997** **2007 Cull of Regulators**

## The 90's

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 PC's & Laptops

 AOL

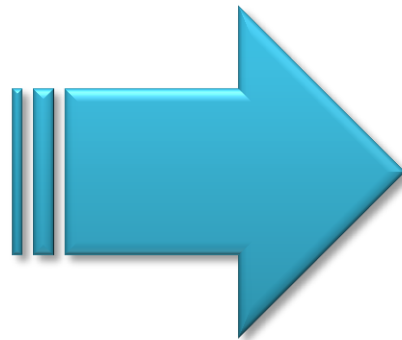
 Yahoo

 Ask Jeeves

 Bluetooth

 Modems

 14.4k...28k...56k



 Paper

 Folders

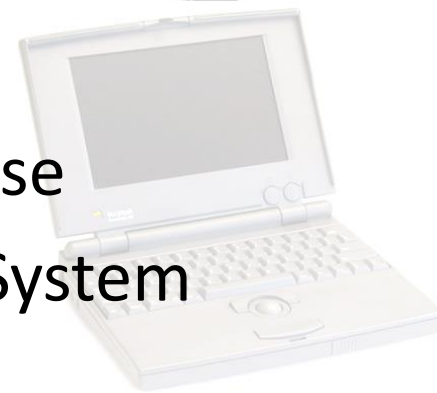
 Spreadsheets

 Lotus Notes








 Access Database

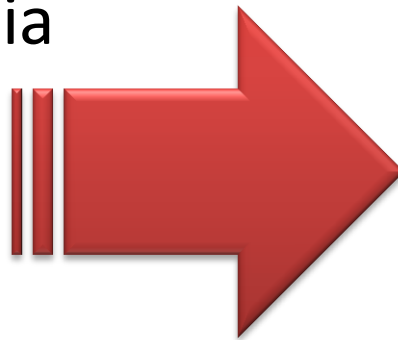
 The Bradford System






 WBS



## The 00's

-  Google
-  Early Social Media
  -  Facebook, twitter
-  Netbooks
-  Broadband/Wifi
-  3G
-  Sat Nav



-  Case Management
-  Data Matching - HBMS
-  NAFN
-  NFI Checks
-  CRA Data
-  WIBS/Sanctions
-  Joint Working



## The 10's

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- ◆ Social Media Revolution
- ◆ Smartphones
- ◆ Tablets
- ◆ High Speed Data
- ◆ Smart TV's



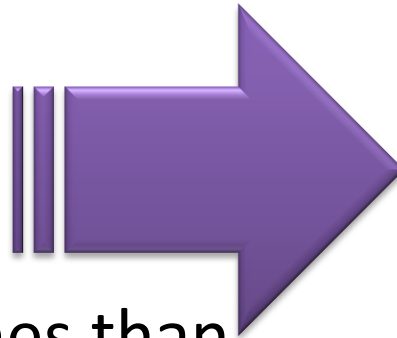
- ◆ Corporate Case Management
- ◆ ATLAS
- ◆ Real Time Information (RTI)
- ◆ Big Data
- ◆ CRA Bulk Matching (SPD)
- ◆ Shared Services
- ◆ Voice Broadcasting





## The Teens?

- Everything in an instant!
- Cloud Computing
- Big Big Data
- 4G
- “More smartphones than people!”



- Data Hubs
- CRA – Real Time Bulk
- Shared Services
- DCLG Fund
- FERIS
- Smartphone Apps



## The frauds and how we tackled them

Housing Benefit Fraud  
Housing Tenancy Fraud  
Council Tax Fraud  
Business Rate  
Avoidance  
Procurement Fraud  
Insurance Fraud  
Social Care Fraud  
Third Sector Fraud  
Debt Fraud  
Expenses Fraud  
Abuse of Position  
Blue Badge Fraud  
Recruitment Fraud

1990's

Visits  
Inspections  
Surveillance  
Paper Files  
BFI

2000's

Case Management - HB  
SSFA  
Data Matching  
NAFN  
Online Forms  
Credit Reference  
Agencies  
Joint Working  
SAFE, NFA, LAIOG  
Performance Standards  
Protecting the Public  
Purse  
Marketing Campaigns

2010's

Case Management -  
Corporate  
Protecting the Public Purse  
Big Data/Data Hubs  
Internal Data Matching  
Risk Based Verification  
ATLAS Phases 1 & 2  
Shared Services  
RTI, FERIS  
SFIS & UC – IRIS?  
Counter Fraud App  
FFL & TFF

## How are we changing?

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- ◆ Dealing with transition (SFIS & UC)
- ◆ Better data sharing principles
- ◆ New technology
- ◆ New fraud agencies
- ◆ More joined services
- ◆ Looking at the power of your own data
- ◆ New Government/New Challenges



## What is available now?

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- ◆ Digital by default
- ◆ Intelligence hubs
- ◆ Remote access
- ◆ Smartphones
- ◆ Smartphone Apps
- ◆ Data Sharing
- ◆ Corporate Case Management
- ◆ E-Forms
- ◆ Willingness
- ◆ NAFN
- ◆ DCLG/DWP funding the change

## Solutions of the future

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- ◆ Link to Debt with Fraud and Error
- ◆ Cross border checking
- ◆ Financial data – Where does it end??
- ◆ Delivery methods
- ◆ Partnerships – IT Providers/Managed Services

...and are these so ridiculous?

## Solutions of the future

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 Bio chip



## Solutions of the future

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### Human Traffic Cameras



## Solutions of the future

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 Earth ID



Mark Grimley (Earth ID: 8,000,000,001)



## Solutions of the future

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 Fraudster Alert - **Chav Nav!**



## What about the flip side?

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- ◆ Half of Britons victims of cyber crime
- ◆ Estimated global cost of over \$400b
- ◆ Transparency figures published
- ◆ Individual LA policies online
- ◆ LA spending easily accessed
- ◆ Easier than ever to assume an identity



*...are we creating a fraudsters charter?*

## Questions?

