



Home Office

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Jacqui Lait MP
House of Commons
London
SW1A 0AA

- 7 APR 2009

Reference: M7593/9

Your Reference: JL/KA/B17-09

Dear Jacqui

Thank you for your letter of 24 March 2009 addressed to Alister Darling on behalf of Mr A Baron of 93c Venner Road, London, SE26 5HU about card fraud. Your letter has been transferred and I am replying as Home Office Minister with responsibility for fraud issues.

I am grateful to Mr Baron for his thoughts on card fraud. The Home Office does not have the capacity to carry out technical evaluations of crime prevention ideas such and in any case it could not interfere in operational matters such as when a card issuer may want to contact a cardholder to check whether a transaction is genuine.

APACS is the trade body that represents the payments industry. Its members account for approximately 97% of total payments traffic in the UK. APACS takes responsibility on behalf of the industry for the introduction and co-ordination of a range of initiatives to tackle payment-related fraud, most notably the introduction of chip and PIN.

The Government takes all fraud seriously and the recent in depth cross Whitehall review of fraud has resulted in £29m in new money over three years to implement the National Fraud Programme which includes a National Fraud Strategic Authority (NFSA), a National Fraud Reporting Centre and a National Lead Force for investigating fraud.

The NFSA which became operational on 1 October last year will drive a cohesive national anti fraud policy drawing together government departments, law enforcement, and finance industry representatives and published the first National Fraud Strategy last month. The National Fraud Strategy is can be found on line at:

http://www.attorneygeneral.gov.uk/attachments/NFSA_STRATEGY_AW_Web.pdf

The National Fraud Reporting Centre will equip law enforcement agencies with a powerful intelligence tool and help form the basis of better prevention advice and alerts to fraud threats for business and the public. Further to this the City of London Police has taken on a national role in the investigation of serious and complex fraud offering assistance to other forces and establishing a centre of excellence to co-ordinate training and best practice.

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Rich Wogan

ALAN CAMPBELL