

New disruption unit launched in crackdown on fraud

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New and expanded fraud strategy sets out how the government will dismantle overseas scam compounds and protect the public from the UK's most pervasive crime.

Fraudsters will be stopped in their tracks by a new online crime squad, set up to disrupt the gangs behind Britain's most pervasive crime.

Launching operations in April, the new Online Crime Centre will bring together specialists from the government, police, intelligence agencies, banks, mobile networks and major tech firms to drive co-ordinated action against fraud.

It forms part of a new and expanded fraud strategy published today, which sets out how the government will disrupt fraudsters and protect the public – with £250 million invested over the next 3 years in the fight.

In a major upgrade to Britain's defences, the police and companies that hold vital intelligence on scams will work side by side, sharing data instantly and building a single picture of global fraud networks.

Backed by over £30 million in funding, the centre will identify the accounts, websites and phone numbers that organised crime groups rely on, and shut them down at scale – blocking scam texts, freezing criminal accounts, removing scam social media accounts and disrupting operations at source. It will go after the highest harm offenders, who are responsible for directing international operations to steal from hardworking Brits.

The strategy comes as 1 in 14 adults, and 1 in 4 businesses, have become a victim of fraud, costing the economy over £14 billion a year. It sets out how the government will shut down the tools criminals exploit, shore up the UK's defences, and boost support for victims.

Fraud Minister Lord Hanson said:

Fraudsters are exploiting new technology, industrialising their operations and targeting the British public at scale.

That's why we're bringing together the key players in the system – police, intelligence agencies, banks, mobile networks, regulators and tech companies – to shut down the channels scammers rely on, wherever they operate from.

Our new fraud strategy sets out how we will use every tool at our disposal to disrupt and dismantle criminal operations, bring fraudsters to justice and strengthen protection and support for victims.

It follows the rise in overseas scam compounds operating across Southeast Asia, West Africa, Eastern Europe, India, and China – places where fraud is scripted and scaled to target thousands of victims at once.

With figures showing over two-thirds of scams originate from abroad, the Home Secretary will drive global leadership in the fight against scammers at the Global Fraud Summit in Vienna next week.

Agreements with Nigeria and Vietnam to share intelligence to bear down on fraud have already resulted in multiple arrests and scam compounds taken down in the past year. Empowered by the intelligence picture provided by the Online Crime Centre, the government will relentlessly pursue new opportunities to take out organised crime and partner with countries where fraud targeting the UK is on the rise.

The strategy also sets out how we will back law enforcement to deploy artificial intelligence (AI) to spot emerging fraud patterns, to stop suspicious bank transfers faster and to use scam-baiting chatbots to trick fraudsters and gather intelligence, before using it to bring them to justice.

James Babbage, Director General (Threats) at the National Crime Agency, said:

Over the last 3 years, the National Crime Agency has been building a stronger response to fraud. However, the threat will continue to grow globally, and the launch of the Fraud Strategy provides the basis for a further step change in our collective work to protect the UK public from these criminals.

We have worked intensively with partners to pilot a range of new approaches to fraud and cyber crime: sharing data, stopping and blocking more online crime at source, and helping to design out vulnerabilities through more resilient industry processes. We are looking forward to working with partners across the public and private sectors as part of the new Online Crime Centre to continue this.

Pete O'Doherty, City of London Police Commissioner and National Police Chiefs' Council Lead for Cyber and Economic Crime, said:

We are transforming the national policing response to fraud and cyber crime with an inspection regime, working with HMICFRS, that ensures every police force is making fraud a priority, but we need the wider industry collaboration set out in this new strategy to stop criminals.

We are embedding Report Fraud and building the best crime intelligence law enforcement has ever seen, which will feed the Online Crime Centre – providing crucial data to disrupt fraud and cyber crime, and shaping our messaging to the public and businesses being ruthlessly targeted.

Victims will also receive stronger support under the strategy, through the establishment of clear national standards for how every victim is treated. A new fraud victims charter will set out response times, minimum standards of care and consistent advice on reimbursement and recovery, to ensure the public receive the same service no matter where they live.

A dedicated network of police 'PROTECT' officers – charged with helping those most vulnerable to fraud – will ramp up targeted support in fraud hotspots across the country. Using data from the new Report Fraud service, police will spearhead a campaign of targeted prevention – from doorstep advice to installing call-blocking devices in vulnerable homes and businesses – to ensure those at heightened risk are protected.

Fraudsters will also face swifter justice and tougher financial penalties under reforms being considered as part of the strategy to speed up court processes and strengthen the use of civil powers.

In future, the Online Crime Centre will join up with the National Police Service, as they take over responsibility for leading the national fight against fraud – creating a stronger, single frontline with the power to drive our response at scale.

The Fraud Strategy 2026 to 2029 introduces a new system-wide approach to disrupt fraudsters and ensure our response is co-ordinated, technology-driven and international, to match the threat we face. Responsibility for delivery will sit between government, regulators, law enforcement and industry.

Supportive comments for the Fraud Strategy

Chris Hayward, City of London Corporation Policy Chairman, said:

This strategy is a major step forward in the fight against fraud – a crime that devastates lives and undermines the UK's economic security.

The City of London Police is at the centre of the fightback. Its specialist expertise, national reach, and recently launched Report Fraud service make it uniquely equipped to tackle fraud, economic, and cyber crime at scale.

That leadership is backed by our £600 million Salisbury Square development, delivering a state-of-the-art policing facility and justice quarter to strengthen the UK's response.

Steve Smart, executive director lead for fighting financial crime at the Financial Conduct Authority, said:

Fighting financial crime is essential for protecting consumers and firms, and preventing criminals undermining confidence in the financial system.

We support the government's new fraud strategy which sets out a blueprint for partners working together, at home and abroad, to crack down on the problem.

Its success will depend on everyone – government, regulators, law enforcement and industry, including tech firms – playing their part.

Hannah von Dadleszen, Chief Crown Prosecutor leading on fraud for the Crown Prosecution Service, said:

Fraud is a distressing and disruptive crime which has a long-lasting effect on victims and the CPS is committed to bringing those who perpetrate it to justice.

Stronger investigative capability, better intelligence sharing and a continued focus on international co-operation mean we can build more robust cases against the organised crime groups directing these operations.

Taking a whole-system approach – from investigation through to prosecution and sentencing – is the right way to tackle the threat of fraud.

Rachel Andrews, Corporate Security and Fraud Director at VodafoneThree, said:

It's encouraging to see the government's commitment to combatting fraud. Tech enabled scams not only exploit connectivity and undermine trust in the UK's digital network, they also cause significant amounts of financial and emotional distress for victims. VodafoneThree's dedicated fraud team blocked over 139 million fraudulent SMS in 2025 and continues to block around 1.7 million fraudulent calls every day. As fraudsters' tactics change, we're investing in technology and teams to prevent fraud at each step of the customer journey. Continuing to protect consumers and businesses requires increasing amounts of collaboration with industry, government, partners and law enforcement. This strategy marks a major milestone in that journey and we look forward to collaborating more on it.

The Communications Crime Strategy Group (CCSG), comprising BT/EE, Sky, TalkTalk, Tesco Mobile, Virgin Media O2, and VodafoneThree warmly welcome the launch of the Online Crime Centre under the new fraud strategy:

As an industry, we are committed to working across sectors to prevent and detect fraud, and to stopping fraudsters from exploiting the gaps which exist between our organisations and the wider economy. We are already working successfully with partners in the tech and banking sectors to share intelligence and data to protect our customers and help law enforcement pursue criminals. But there is much more to be done.

The Online Crime Centre should be a key answer to that challenge and the CCSG will continue to support it as it grows in maturity, making the UK a far harder place to commit fraud.

Murray Mackenzie, Director of Fraud Prevention at Virgin Media O2, said:

Fraud is a pernicious crime which ruins lives and must be stopped. This fraud strategy is an important step towards achieving better cross-sector collaboration and we will continue working with all parties, including the newly created Online Crime Centre, to play our part in keeping consumers safe.

Businesses like Virgin Media O2 can help disrupt scam networks, but only the justice system can take down the organised criminal gangs that cause such harm. If we're to tackle the UK's fraud epidemic, the police must be given the necessary resources and funding to strike back and ensure fraud is no longer a crime without consequence.

Google said:

Google welcomes the government's new strategy, which will support intelligence sharing

and disrupt organised crime networks behind the rise in scams and fraud around the world.

We remain committed to the type of public-private collaborations presented by this strategy and the success of emerging mechanisms like the Global Signal Exchange.

Protecting users from financial fraud requires constant evolution, which is why Google has deployed our most advanced AI technology to stop scammers at the source in the vital fight against bad actors.

Nathaniel Gleicher, Global Head of Counter Fraud at Meta, said:

Fighting fraud and scams is a top priority for Meta – both on our platforms and across society. We welcome the UK government's focus on tackling fraud and its recognition that addressing it requires an international focus given scams are often a transnational threat. With fraudsters operating in global, organised networks, the new Online Crime Centre will play a vital role in disrupting them. We're committed to working with governments, law enforcement and industry partners worldwide to stop scammers. Our recent collaboration with the UK National Crime Agency and the Nigerian Police Force, which led to the disruption of an alleged scam centre targeting UK victims, shows the impact these partnerships can deliver. By sharing intelligence and strengthening partnerships, we can better protect people online.

James Holian, Chief Customer and Operations Officer at NatWest Group, said:

We welcome the launch of the Online Crime Centre to strengthen early fraud prevention by improving responsible data sharing across sectors.

While banks continue to invest and innovate to protect our customers, we believe that no single sector can stop fraud on its own.

The centre's focus on prevention and collaboration is essential to keeping consumers and businesses safe, and to building trust in the digital economy.

Liz Ziegler, Fraud Prevention Director at Lloyds Banking Group, said:

The Online Crime Centre has the potential to drive more effective collaboration across different sectors, to protect people and businesses by enabling the data sharing that is vital to disrupt fraudsters.

We have long championed this direction of travel and are the first organisation to provide funding to help develop the Online Crime Centre.

Last year alone, our technology prevented £1 billion of attempted fraud from reaching our customers. But no single sector can tackle fraud in isolation. It's essential that industry, government, law enforcement, technology and telecoms companies work together – and are incentivised to share intelligence quickly, act decisively and disrupt the criminal networks behind the UK's most common crime.

Ruth Evans, Chair of Stop Scams UK, said:

The National Fraud Strategy sets out the value of collaboration between government, law enforcement and the private sector in the relentless fight against fraud. But a plan is nothing without delivery and impact.

Stop Scams UK will drive progress through groundbreaking initiatives, such as our Blocked SIMs programme, that demonstrates the power of industry working with government to disrupt scams at their source. My message to those still on the sidelines is clear: if you join our collaboration, we can stop criminals from exploiting our systems.

Jack O'Neill, Director of Policy, Advocacy and Influencing for The Children's Society, said:

The government's new fraud strategy is an opportunity to tackle a form of child exploitation that is still poorly understood.

Young people forced into fraud and money laundering by organised criminal groups are victims, yet too often they face prosecution, financial blacklisting and lasting stigma. Children exploited into fraudulent activity must be recognised and supported as victims, not treated as criminals.

The Pension Scams Action Group is led by The Pensions Regulator (TPR). Gaucho Rasmussen, Executive Director of the Enforcement and Legal Group at TPR, said:

Fraud wrecks lives. Tackling it demands strong, co-ordinated action. The Pension Scams Action Group works closely with law enforcement, government, the pensions industry and other partners to detect, disrupt and block pension fraudsters and hold perpetrators to account.

We welcome the government's fraud strategy as a significant step forward which recognises the need for strong inter-agency co-ordination in order to stop scammers in their tracks and protect savers' money.

<https://www.gov.uk/government/news/new-disruption-unit-launched-in-crackdown-on-fraud>