Multi-agency approach to fraud (MAAF)

Essex Police have implemented a multi-agency approach to fraud (MAAF), to raise awareness and reduce the impact of fraud on communities through collaborative working.

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Key details

Does it work?	Untested – new or innovative
Focus	Prevention
Topic	Crime prevention Cybercrime including fraud
Organisation	[Essex Police](#)
HMICFRS report	**PEEL 2023–25 Police effectiveness, efficiency and legitimacy: An inspection of Essex Police**
Contact	David Gibb
Email address	david.gibb@essex.police.uk
Region	Eastern

Key details

Partners	Police Community safety partnership Education Government department Health services Local authority Voluntary/not for profit organisation
Stage of practice	The practice is implemented.
Start date	April 2024
Scale of initiative	Local
Target group	General public Victims

Aim

The MAAF aims to:

- enhance fraud detection and prevention
- safeguard vulnerable victims
- provide unified guidance and support to fraud victims
- foster collaboration between Essex Police and partner agencies

Intended outcome

The intended outcomes of MAAF are to:

- improve awareness of signs of fraud within the community
- empower communities to report fraud

Description

Essex Police identified a need for a coordinated approach to reduce the number of fraud cases. The Force consulted with National Training Standards who had developed a multi-agency approach to fraud, and Kent Police who had recently set up their own initiative.

Using this national approach, the Force pools resources, expertise, and intelligence to detect, prevent, and respond to fraud, while offering support to victims.

Organisations involved in MAAF

The multi-agency collaboration involves the following organisations:

- Essex Police
- Essex trading standards
- local authorities, including:
    - Essex county council
    - Essex adult safeguarding team
    - Essex county fire and rescue
    - police, fire and crime commissioner office
    - Maldon and district community voluntary services

- community groups, including:
    - Essex victim service
    - neighbourhood watch Essex
    - Essex frontline

- private sector partners, including:
    - UK finance
    - crimestoppers
    - action fraud

Regular strategy meetings

Initially, monthly strategy meetings were held to maintain traction and interest. Now the MAAF is more established, these take place bi-monthly. The agenda covers updates from all attending groups, such as victim care, data sharing, communications, and progress on ongoing projects. The updates provide the relevant organisations within MAAF to scope and progress actions. The strategy meetings are held in person and virtually to optimise attendance.

Information sharing

Data sharing across MAAF remains in the early stages. The data is collected and shared to all organisations through SharePoint, which is managed by Essex Police.

Promotion of MAAF

Essex Police produce a 'MAAF Monthly News' e-bulletin shared with all MAAF members. The e-bulletin includes national and local initiatives such as '#FRAUDFRIDAY' and weekly planned social media content. The objective of the bulletin is to provide a one voice approach to raising awareness of the different fraud types.

The force has also developed targeted awareness campaigns based on emerging crime trends within Essex, such as romance fraud and online shopping fraud. Essex Police have also shared national campaigns such as 'Stop and Think Fraud' and 'Take Five'.

Funding

MAAF have received £25,000 from Essex Trading Standards and a further £25,000 from Essex Police through the Proceeds of Crime Act bid, which has been earmarked for supporting services, academic, and community projects.

Overall impact

Short-term data monitoring is looking at victim interventions, community engagement, and communication messages. Updates and recommendations of the process are included in the bi-monthly strategy meetings.

The initiative has led to Essex county council via their community safety lead, to launch the fraud scam survey for Essex residents. The results will help steer MAAF activity and spot community needs.

- In the period from June 2024 to May 2025, there have been 364 serious organised crime fraud disruption interventions. These have been moderated and recorded on the Agency and Partner Management Information System (APMIS).
- There has been enhanced victim support, with groups such as the romance fraud peer support group offering support to over 200 victims.
- There has been widespread engagement, with the campaigns collectively reaching over 500,000 local residents.

Learning

Recommendations

- it is essential to share data in real-time to ensure all members are up-to-date with emerging fraud trends and the agenda items for the strategy meetings
- it is valuable to have peer support in victim recovery to ensure public confidence and trust in MAAF
- MAAF are currently partnering with University College London and Anglia Ruskin University to develop an AI product that will deliver more timely and effective fraud prevention strategies

Challenges

Data collection and sharing

- it has been difficult to identify potential cyber threats and unauthorised threats
- there were initial difficulties in aligning SharePoint and existing systems across all MAAF members
- there are regular reviews in compliance with General Data Protection Regulation (GDPR) and other data protection legislations
- to ensure the success of data sharing all MAAF members needed to be familiar and willing to use the systems

Resource and funding constraints

- there has been limited financial resources to support the development, implementation, and maintenance of MAAF
- there has been an additional workload for external partners without guarantee of funding or staffing

Victim care integration

- there has been a need for a unified portal to connect all support services such as Essex frontline and victim support Essex
- there has been difficulty in raising awareness and use of the Essex Police victim engagement portal

Technology implementation

- neighbourhood policing teams, local policing teams and other frontline officers need to be direct individuals to support services with a tap or a scan of digital device
- there has been a balance with providing accessibility to SharePoint through managed access and multi-factor authentication

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