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Press release

techUK calls for a united, ecosystem-wide approach to tackle online fraud

- *As fraud now accounts for 40% of UK crime, the report lists steps for government and industry to tackle this threat*

LONDON, 13 November: techUK today publishes a new report warning that online fraud has evolved into a global threat, urging government, industry and law enforcement, to adopt a more coordinated and whole-system approach to disrupt fraud.

techUK's "Anti-Fraud Report 2025: Technology's Role in the fight against Online Fraud", sets out a comprehensive framework for reducing fraud through collaboration, innovation, and stronger law enforcement capacity. It highlights how organised criminal networks are exploiting technology and human behaviour with increasing sophistication, costing the global economy over $1 trillion in 2024.

The report warns that while industry, government, and law enforcement share common goals, their efforts remain fragmented. Fraud now accounts for around 40% of all crime in the UK, yet only 1% of police personnel are dedicated to tackling it. This imbalance, techUK argues, severely limits the ability to investigate and prosecute offenders and undermines deterrence.

To reverse this trend, techUK sets out three core recommendations to drive a unified, outcomes-based response:

- **Build a connected and collaborative anti-fraud ecosystem**: Establish trusted partnerships across law enforcement, banks, tech platforms, telecoms, and regulators, enabling real-time intelligence sharing and coordinated interventions.
- **Innovate and invest to stay ahead of threats**: Accelerate the adoption of advanced technologies such as AI, machine learning, and privacy-enhancing tools to detect and disrupt fraud before harm occurs.
- **Strengthen resilience and victim support:** Streamline the reporting process using a national "Tell Us Once" model, improve public awareness, and ensure consistent care standards for victims across the UK.

The report calls for policymakers to move away from debates over liability and focus instead on enabling collaboration. Fraud prevention, techUK argues, works best when focused on technical solutions, intelligence-sharing between sectors, disrupting and prosecuting criminals, rather than shifting monetary liability to tech/telco firms.

Key proposals for government and industry include:

- Creating a centralised fraud intelligence platform, led by the government, to support real-time data exchange between sectors.

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- Expanding international cooperation to address international fraud threats and dismantle global scam centres.

- Embedding digital ID as a key strategic enabler of fraud prevention, ensuring robust standards and privacy protections.

- Increasing resources and specialist training for law enforcement to improve investigation and prosecution rates.

- Simplifying and unifying public communication campaigns to help consumers recognise, report, and recover from fraud.

With the Government's expanded Fraud Strategy due to be finalised, techUK urges policymakers to embed a 'whole-system' approach that connects policy, technology, and enforcement. This, the trade association says, will be essential to restoring public trust and ensuring the UK remains a global leader in the fight against online fraud.

Antony Walker, Deputy CEO of techUK, said:

"Fraud is a threat for our economy, our security, and public trust. Tackling it demands collaboration, not competition, between government, industry, and law enforcement.

"By uniting our efforts, investing in innovation, and strengthening law enforcement, the UK can lead the world in building a safer, more trusted digital economy. Our report sets up the collaborative steps we can – and should – take to ensure the UK can lead the fight against online fraud."

-ENDS-

Notes to Editors

The full report can be downloaded here.

About techUK

techUK is the technology trade association that brings together people, companies and organisations to realise the positive outcomes of what digital technology can achieve.

With over 1,100 members (the majority of which are SMEs) across the UK, techUK creates a network for innovation and collaboration across business, government and stakeholders to provide a better future for people, society, the economy and the planet.

By providing expertise and insight, we support members, partners and stakeholders as they prepare the UK for what comes next in a constantly changing world.