

The Fraud & Scam Bulletin

SEPTEMBER 2026

Your monthly update direct from West Mercia Police on the latest
scams and frauds

COURIER FRAUD

Courier Fraud continues to be a common method used by criminals to defraud members of the public. For that reason, we need to ensure that the public remain alert and can recognise this method frequently used to defraud unsuspecting victims.

Courier Fraud occurs when a fraudster contacts victims by telephone usually claiming to be a police officer, bank official or other law enforcement official. The caller may also be able to confirm some easily obtainable basic details about the victim such as their full name and address. The caller will try and build up trust with the potential victim before proceeding.

Their aim is to get the victim to reveal their PIN, credit or debit card and /or bank details, and more than often will target the elderly as potential victims.

How does it work?

- The scammer calls you claiming to be from your bank or as a police officer and will tell you either a fraudulent payment on your account needs dealing with, or sometimes that a person has been arrested using your details and cards
- You may be asked to call the bank back to convince you the call is genuine using the number on the reverse of your card. However, the Scammer has still kept the line open, so you are still touch with the Scammer
- If you do try to call your Bank back, always wait at least 5 minutes for the line to clear or safer still use another phone as fraudsters are now using recordings of dial tones to convince the victim the line is clear
- They will either ask you for your card PIN number or tell you to key it into the phone – you should never be asked for your PIN or pass it over on the phone
- The Caller then tells you they will send a Courier to pick up your card – they may often provide a “password” to give to the courier to make it sound even more genuine

Once they have your card and your PIN, they then have access to your money.

Other versions of this scam include:

- Asking you to withdraw a large sum of cash which the police will mark and return to the banking system in an effort to identify a corrupt banking person – one you hand over the cash to the Courier it is gone

- A person claiming to be a police officer is investigating sales of counterfeit goods and asks you to buy an expensive item such as a watch or jewellery from a specific retailer. You are then asked to hand it over to the Courier to deliver to the “Police”, and again that is the last you see or hear of it.
- A further common variation is to tell you that your bank account has been compromised, and you need to transfer all your money into a supposedly “Safe Account”. Once again, you have delivered your cash directly to the criminal.

Protect yourself

- Your bank or the police will never call you to ask you to verify your personal details or PIN by phone or offer to pick up your card by courier. Hang up if you get a call like this.
 - If you need to call your bank back to check, wait five minutes; fraudsters may stay on the line after you hang up. Alternatively, use a different line altogether to call your bank.
 - Always ask anyone calling at your door and claiming to be from the Police, Utilities, or similar businesses or organisations to show you clear identification
 - If you think you have been defrauded, use the dedicated “**159**” telephone number for direct access to your Bank
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FAKE LETTERS

In recent weeks we have had reports of fake letters sent to victims of fraud which appear to come from bona fide organisations such as banks and the National Crime Agency (NCA).

Whilst the copy, headers, logos and content in the letters appeared very authentic, the hand written envelope via Royal Mail Special Delivery was far from authentic.

If you receive any unexpected mail such as this, first of all check with the actual bank or organisations using their listed numbers – not the phone number in the letter, and if it proves to be fraudulent, report the incident to REPORT FRAUD – details below.

Please feel free to share these messages with any vulnerable friends, relatives or neighbours.

If you have fallen for a fraud,

Report it to **Report Fraud** (*formerly known as ACTION FRAUD*) on **0300 123 2040** or via www.reportfraud.police.uk

Scam Text messages can be forwarded to 7726 to help phone providers take prompt action and block numbers that generate spam on their networks. You can also report Scam mobile calls by texting **7726** with the word “**Call**” followed by the **fraudulent caller’s phone number**.

Forward **Fake Emails** received to report@phishing.gov.uk

If you think your bank account or personal banking details have been used fraudulently, then use the short phone number - **159** - to contact the Fraud Prevention Department of most major UK banks.