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Title of Submission:	Cyber Fraud - The need for Dedicated Divisional Economic Crime Units
Comments:	In the last number of years and no doubt into the future, due to the evolving nature of crime, we are seeing a consistent shift from incidents on the ground to the cyber world. I recently attended a seminar at University College Cork on the 12/01/2018 where various speakers in law enforcement and academia gave presentations regarding the subject "Hacking the Human: Cyber Fraud in a Digital Age". This talked centred around the value of personal data to the criminal world and the various means they try to illegally obtain same.
	Cyber Crime is evolving in line with society, as we move from paper based systems to becoming more reliant on the internet to conduct our business and daily lives. Cyber criminals have identified the rewards from internet activity is much greater and the risk of being caught at a significantly lower level. Cyber Crime does not respect old jurisdictional boundaries and research estimates it will generate greater returns to the criminal world than the global drug trade into the future. Cyber Fraud impacts all areas of society, not just large corporations and can have a devastating effect on small and medium business, which can cause a loss of jobs and employment in urban and rural areas. Cyber Crime is a significant and growing issue in Ireland and studies have shown we have incidents above the world average.
	In order to tackle this emerging threat I would submit an expansion of the current Regional model with the establishment of dedicated Economic Crime Units in each Garda Division. These units could be properly staffed, trained and resourced to take a proactive approach to the emerging threat of Cyber Crime in Ireland.