

# The Joint Fraud Taskforce Newsletter



Welcome to the Joint Fraud Taskforce (JFT) newsletter keeping you informed and up to date on the work of the Joint Fraud Taskforce.

## What's Going on?

Since the last newsletter in January 2017, work within the taskforce has continued at pace. This edition of the newsletter focuses on highlighting key areas of progress for each strategic area and the projects that sit under them.

### The Law Enforcement Response

Work continues to encourage the prioritisation of fraud within forces. A survey of regional fraud team capabilities has been completed, and a paper identifying best practice principles for the identification and management of victims of fraud has been presented to the Chief's Council for approval.

The publication of force crime data and outcomes is also now being published on the City of London police/Action Fraud website. It has also been agreed that there will be a HMIC thematic inspection for fraud in 2017.

### Funds Repatriation

Criminals use money mules to launder and transfer money obtained through frauds through a network of accounts in an attempt to hide their tracks. Work is underway to explore new ways to track these stolen funds and return it to victims.

This follows a funds-in-flight network proof of concept carried out with VocaLink, which followed the flow of funds across the payment platform to identify networks of money mule accounts. The findings are now being used in developing a methodology to investigate money mule networks and a scheme to repatriate funds back to victims who have been scammed into making payments themselves. JFT will assist this work by ensure the current legal framework can be used to deliver this initial work.

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### Card Not Present (CNP)

A draft CNP Action Plan was developed and discussed at a meeting chaired by the Home Office Permanent Secretary in February, attended by a range of stakeholders from banking, retail, telecoms, and payments.

It was agreed that the plan would further be revised and a second meeting with the Permanent Secretary would be convened to approve the plan after the May Oversight Board.

At the April Management Board meeting it was agreed that MasterCard would take the lead on this work convening partners from across industry to refine the action plan and take it forward.

### Victims and Susceptibility

The rollout of the Banking Protocol has begun across the country. 30 forces are now actively discussing adoption of the protocol. In London alone, £1.5 million in savings has been achieved. Work is underway to ensure long term support of the protocol by Trading Standards, police and FFA UK.

The final draft of a Public Available Specification code of practice for protecting customers from financial harm as a result of fraud or financial abuse has been produced. The PAS 17271 is with a steering group for comment before going to public consultation on 2<sup>nd</sup> June.

The ICO have agreed to facilitate a workshop on the 9<sup>th</sup> May - open to all JFT participants – that will aim to dispel data sharing myths amongst financial institutions and enforcement agencies.

There is an exercise underway to identify case studies to support the need for change around the Victims Code of Practice and Home Office Counting Rules. This aims to ensure that victims of Identity Fraud are able to receive VCOP.

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### Education and Awareness

#### Take Five

Take Five to Stop Fraud is the national fraud campaign developed by Financial Fraud Action UK working in partnership with the Home Office, and backed by the financial services industry and to offer straight-forward and impartial advice to help everyone protect themselves from preventable financial fraud.

Work is underway to develop the second phase of Take Five, with a focus on three common scams:

- Requests to move money
- Clicking on links in emails and texts
- Requests for information

Using RICU's Serious and Organised Crime Segmentation the workshop identified the following priority target audiences:

- Trusting particularly 35+ with busy families where their children are aged between 6-16.
- Unsuspecting and Unprotected.
- Unaware 45-65 couples but female bias and 65+ singles – most likely to speak and trust the bank and prone to telephone cold callers.

An Agency will be selected to deliver the second phase of Take Five in Q3 of 2017.

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### Understanding the Threat (UTT)

The Collective Response group have submitted a paper to UTT around Money Mules. The paper asks UTT to work with existing industry groups to consider a number of areas around mule activity and the current knowledge gaps within the financial crime prevention community.

Work also continues to review the Home Office Counting Rules. A short term solution has been identified that involves augmenting the existing ONS Bulletin.

UTT are also planning to re-score the threats that were identified when the JFT first launched in 2016, and are awaiting a decision on whether to begin work on a national measure of fraud in the UK.

### Collective Response (CR)

The Collective Response group is the 'tactical' arm of the JFT's Law Enforcement Response work stream. Work continues to refine a process for identifying, assessing and briefing fraud networks into CR.

A business as usual Wanted Fraudster process has also been agreed and is awaiting sign off from senior figures with City of London Police.

### Fraud and Identity Education in Schools

Cifas has redeveloped their project plan based on initial stakeholder engagement. The project will now focus on creating a hub of lesson plan content with education partners that teachers will be able to download and deliver to students. Current engagement has included the Metropolitan and Kent Police Services, PSHE Association, National Head teachers Association and Department for Education