



## **MINUTES OF JOINT FRAUD TASKFORCE MANAGEMENT BOARD 22 JULY 2016**

### **Time and location**

15.00 at Home Office, 2 Marsham Street, London, SW1P 4DF

### **Attendees**

AG	Barclays/FFA UK
RK	BBA
SD	Cifas
SP	Cifas (Programme Management)
CG	CoLP
NR	FFA UK
JS	FFA UK (Communications Advisor)
KW	FFA UK
NB	Home Office
SG	Home Office (Secretariat)
RR	Home Office (Chair)
KR	Home Office (Press)
OR	Home Office
DC	Lloyds/FFA UK
AG	Metropolitan Police
DT	NCA
NM	Victim Support

### **Agenda item 1 - Introduction**

1. RR welcomed attendees to the first Management Board since the Home Secretary chaired Oversight Board. He said that there was a great deal of senior level interest in the Taskforce, both at ministerial and official level and that the Taskforce could expect continuing scrutiny.
2. He said that the objective for this meeting was to agree the re-focussing of the Taskforce following the Ministerial steer given at the Oversight Board, and to agree how to deal with existing Taskforce initiatives.

## Agenda Item 2 – JFT post Oversight Board

3. NB talked through the proposed structure and focus for the Joint Fraud Taskforce following the Oversight Board noting that this is a move of the Taskforce to focussing on more strategic issues with a greater scale of ambition on some challenging issues.
4. It was agreed that the Home Office would circulate the Oversight Board minutes to Management Board members.

## Campaigns and awareness raising

5. The discussion covered understanding of the Home Secretary's funding proposal and her intention to write to 11 banks asking each of them to match the £500k committed by the Home Office. AG said his understanding was that the request was for £500k in total from banks. NB said that the £500k had been obtained from the Home Office budget on the understanding there would be more than matched funding. KW asked what the Government position would be if the expected amount was not offered by the banks. RR said that a decision would be taken on the de minimis amount needed to run a highly visible campaign.
6. JS said that any amount could be used to fund a campaign, and DC agreed and said that the scale of ambition determined the cost. SD said that a business case with a demonstrable benefit would be required alongside the costings.
7. NB asked who would hold the campaign budget. The Home Office agreed to consider this point.
8. It was agreed that the Home Office would share the list of banks that the Home Secretary will write to with FFA UK.
9. AG asked how this campaign funding sat with other Government awareness campaigns such as Cyber Streetwise. NB said that this would be a matter for RICU, who will lead this work, to advise on.
10. NB asked whether there was a baseline from which to measure the success of the campaign. OR said that RICU would assist with this.
11. KW asked for Home Office assistance in getting support for Take 5 across other government departments. The Home Office agreed that they would take this forwards.
12. NB said that the Behavioural Insights Team project would continue under this work strand as it moves into its second phase of testing potential interventions with individual banks. The Cifas lead work on financial education in schools and colleges would also remain under this work strand and the paper will be updated to reflect that.

13. There was some discussion about where the work item to consider the re-introduction of an annual measurement of fraud loss should sit in the re-structured Task Force. It was agreed that this would be considered further.

#### Funds repatriation

14. KW said this was a complex area and care would be needed to understand and define roles for those working on this issue. She said that the key areas are legislative issues, including barriers particularly those in POCA; the technical proof of concept; the commercial aspects of the relationship with Vocalink; and building an infrastructure that will enable the repatriation of funds to victims. There was discussion about whether this project was focussing solely on unauthorised payments or would include some authorised payments.
15. RR said that given the complexity of developing this work he would be clear with Ministers that this was not a short term deliverable.
16. It was agreed that Vocalink would be asked to present the results of the proof of concept at the Management Board before the next Oversight Board.

#### Card not present (CNP) fraud

17. RR said that the Home Secretary was interested in this proposal at the Oversight Board.
18. KW said that the December deadline to produce a strategic action plan was too tight given the complexity of CNP, and that a business case for change, including change for merchants as well as banks and payment schemes would be required. SD agreed and said that this covered many different sectors. DC said that the merchants' role, particularly around data compromise was vital. KW said that identifying 2-3 key issues to tackle should be the approach.

#### Victims and Vulnerability

19. NB said that the Home Secretary has a focus on victims and RR said that victims and vulnerability was now a consistent theme throughout Home Office policy development.
20. NB said that this had been a weakness in the Taskforce to date but that a strategy will be developed and brought back to the Board.
21. CG said that it was not always clear who was responsible for victims and this could be something that was overlooked in the response to fraud.

#### Governance

22. NB said that the proposal was to retain a similar governance structure.

23. AG asked if there had been any progress on obtaining project management assistance for the Taskforce. NB said that SP (attending) from Cifas was assisting and that the Home Office was running a recruitment exercise.

24. KW said that a critical look at the work strand membership was needed. AG said that it would be beneficial to have smaller working groups of more senior people who can take action and deliver. NB said that other partners should be invited to join work strands as necessary.

#### Agenda Item 3 – Work stream closedown report

25. NB invited emailed comments on the closedown report for review at the next Management Board. JS said that it would be important to get the comms right about existing work whether it is continuing or ending.

#### Agenda Item 4 – Any other business and close

26. KW said that as legal issues cut across all of the work there should be a separate work strand devoted to legislation. DT agreed.

27. AG said that the Banking Protocol will be rolled out across the Metropolitan Police area on 24 October.

28. RR thanked attendees. The next meeting will be 29 November.