



MINUTES OF JOINT FRAUD TASKFORCE MANAGEMENT BOARD 14 DECEMBER 2016

Time and location

13.00 – 15.30 at Cifas, 6th Floor, Lynton House, 7-12 Tavistock Square, London WC1H 9LT.

Attendees

AG	Barclays/FFA UK
NS	BBA
SD	Cifas
SR	Cifas (and Portfolio Team)
CG	CoLP
AGO	CoLP
DCL	CoLP
KW	FFA UK
NR	FFA UK
JS	FFA UK (Communications Advisor)
JL	FCA
NB	Home Office
SG	Home Office (Secretariat)
RR	Home Office (Chair)
KR	Home Office (Press)
OR	Home Office
DC	Lloyds/FFA UK
IM	NCA
LB	Trading Standards
JW	TSB and FFA UK
NM	Victim Support

Agenda item 1 - Introduction

1. RR said that as the Taskforce nears its one year anniversary the level of pressure to deliver will increase, particularly given the ONS crime statistics release (19 January) will show that fraud is the most prevalent crime in the country, and the National Audit Office is currently determining the scope of its review of online fraud. As external pressure on our collective response to fraud is increasingly in the spotlight, Ministerial

pressure on the Taskforce to deliver is increasingly in the spotlight, Ministerial pressure on the Taskforce to deliver is keen. The Management Board therefore needs to be genuinely ambitious and challenging on scope and pace of its work.

Agenda Item 2 – Minutes and Action Log

2. RR said that the noted factual amendments will be made to the minutes.
3. On the Action Log NB said that at the request of Vocalink the presentation will now take place at the January Management Board. Vocalink will also present to the Home Secretary, Security Minister and Permanent Secretary in January.

Action: Home Office to arrange the Vocalink presentations.

Agenda Item 3 - JFT restructure

4. NB said that a new Project Team has been established. It will work closely with portfolio leads helping to develop their project paperwork and work plans. A full time Programme Manager should be in place in January and the Board will see consistent project management papers at each meeting in future. RR said that he expected that by the next meeting project management papers will be available and populated as far as possible to enable a well- informed Management Board discussion.
5. NB said that benefits realisation workshops have been organised for January which will cover each of the work programmes.
6. It was agreed that the Delivery Structure diagram will be revised to include the underpinning themes of legislation, communications and understanding the threat.

Action: Project Team to revise the Delivery Structure diagram.

7. RR said the Board must also consider how requirements particularly around legislation can be realistic given the likely difficulties over the legislative timetable in the next 2 years.
8. On the Project Milestones document it was agreed that it should include a line on delivery. RR asked for any further comments to be provided to the Project Team.

Action: all to provide comments on the Project Milestones document by 6 January.

Action: Project Team will circulate the amended Project Milestones document by 13 January.

9. There was some discussion around who the Board should collectively hold to account for delivery of the projects given that there is no overall SRO in place.

Agenda Item 4 – Programme Activity

10. KW said that it would be useful to have a list of the work programme leads.

Action: Project Team to circulate a list of work programme leads.

Victims & Susceptibility

11. NM and LB introduced the objectives in the draft Strategic Action Plan. A tasking group will meet in January to take the work forwards.
12. It was noted that there is a direct read across to the work on Home Office Counting Rules and the Code of Practice for Victims of Crime. This will address how victims are defined and ensure that those who need it receive support.
13. JL said that the FCA would be keen to contribute on the work to introduce fraud protection measures for bank customers. DC said that care should be taken as fraudsters will work below any thresholds set and JS said that existing work across banks should be mapped.
14. NM invited members to make further comments directly to him and LB after the meeting.

Action: All to send comments on the Victims and Susceptibility work programme to NM and LB by 06 January.

15. It was agreed that some of the delivery targets should be revised, and particularly the work to develop a multi-agency response for victims of fraud should be achieved in a faster timescale. RR said that the Home Office will assist with communications with local forces where needed.

Card not present fraud

16. KW said that the FFA is producing an Action Plan which will be available in January. She noted that this is a complex area with many stake holders. Getting the right level of engagement will be vital to success.
17. DC said that some of the potential solutions may not be determined until PSD2 is in place.
18. There was some discussion about how best this work should be led to draw all the stakeholders together. AG said that FFA would produce a proposal by early January.

Action: FFA to submit proposal on managing the CNP work programme

Funds repatriation

19. JW said that the Vocalink proof of concept shows promising results providing a better view of the chronology of payments, although there were some challenges around understanding how funds break down. Legislation remains a block to exploiting the results of the Vocalink work. There is also work still to be done on the speed of recovering funds before they leave the banking system.
20. DC said these were encouraging signs but urged caution about expectations of what can be achieved.
21. NB said that the proof of concept can be used to develop a case for changing legislation by demonstrating the scale and impact of what may be achieved in terms of the amount of money that could be released and the increased number of victims who will have losses returned. An idea of how a new system will operate should be developed in tandem with the legislative case.
22. It was agreed that any legislative change should consider what will happen to the funds currently suspended.
23. JW agreed to produce a high level timeline of the work before the next meeting.

Action: High level timeline of funds repatriation work programme to be circulated in advance of the next meeting

24. The Home Office agreed to provide advice on is needed for the presentation to Ministers and to work up proposals for the Home Secretary to consider.

Action: Home Office to provide advice on what is required for the Vocalink presentation to Ministers by 23/12

Education and awareness

25. PW thanked the banking sector for agreeing to provide additional funding for a fraud awareness campaign. Next steps are to consider what will make a successful campaign, what the objectives and impact should be. Workshops have been arranged for the first quarter of next year with focus groups to consider what behaviours can be addressed by a campaign, and what interventions will be successful.
26. The total additional funding is in the region of £3.4 million pending advice on how VAT is to be treated from Home Office finance team. AG said it should be made clear that the banks do not expect an annual request for funding.
27. SD said that good progress had been made on the work to include fraud in education with a planned pilot from September next year (tying in with the start of the new school year).

Law enforcement

28. AGO introduced the work plan developed with the Home Office. CG said that he has written to all police chiefs and that in January the National Police Chief's Council will sign off a paper that will lead to greater consistency in fraud investigations across forces.
29. CG said that an increasing number of forces now include fraud, cyber or vulnerability in their policing plans. Including fraud in the Strategic Policing Requirement will be helpful in driving further change.
30. KW said that banks need to be included in the work around maximising intelligence from the private sector. DC said that the potential impact on banks from increased requests for information should be considered.
31. RR said that the impact on the wider criminal justice system will also need to be considered.
32. OR asked if the plan was sufficiently ambitious, especially around local policing.
33. RR said that Ministers will scrutinise this work, particularly considering the issue of national versus local devolution of responsibility.

Agenda Item 5 – Any other business and close

34. SR introduced the draft JFT newsletter designed to keep those involved with the Taskforce, and also their stakeholders, informed about progress. It is intended to be a bi-monthly publication. He invited comments by 13 January. RR said that the Board should see a final version for sign off at the next meeting and thanked SR for providing the draft.

Action: All to provide comments on the JFT Newsletter to SR by 13/01

35. KW asked for copies of the Victims & Susceptibility and Law Enforcement papers to be circulated.

Action: SG to circulate papers by 23/12

36. RR thanked all for attending and contributing.