



MINUTES OF JOINT FRAUD TASKFORCE MANAGEMENT BOARD 03 APRIL 2017

Time and location

15:30 – 17:00 at Home Office, 2 Marsham Street, London SW1P 4DF.

Attendees

AG	Barclays/FFA UK
SF	Cifas
SR	Cifas (and Portfolio Team)
AGO	CoLP
KW	FFAUK
JS	FFAUK
RG	FCA
NB	Home Office
SG	Home Office (Secretariat)
RR	Home Office (Chair)
KR	Home Office (Press)
TF	Home Office
PO	Home Office (Programme Manager)
JD	Mastercard
NS	Mastercard
KG	Mastercard
NBA	Metropolitan Police
DT	NCA
RS	Trading Standards
TW	Tesco
JW	TSB and FFA UK
NM	Victim Support

Agenda item 1 - Introduction

1. RR welcomed attendees and said that two key events for the Management Board to be aware of are the Oversight Board on 2 May and the National Audit Office (NAO) report into online fraud which will be published on the 28th April.

Agenda Item 2 – Minutes and Action Log

2. Two changes to the minutes were recorded:

- a. AGO had agreed to circulate the “Fraud roles and responsibilities paper” rather than the case acceptance criteria paper (para 7).
 - b. RG said that the point he made about ring fencing (para 18) went much further than just mandate fraud.
3. NB talked through the Action Log. There was one action arising which was to ensure that the correct version (v6) of the fraud roles and responsibilities paper was circulated.

Action: SG to circulate v6 of the fraud roles and responsibilities paper to members by 10 April

Agenda Item 3 – Project Management

4. PO said that he was arranging one to one meetings with all work strand leads. The priorities are benefits and risks followed by roles and responsibilities. He expects to have draft documents circulated for comment by the 7 April.

Action: PO to circulate draft benefits and risk plans for input by 7 April

5. NM asked about measuring the impact of the Taskforce overall. PO said this was more difficult than measuring the impact of the individual workstrands but it is under consideration and he will arrange a separate meeting with NM to discuss.

Action: PO to arrange meeting on demonstrating the benefits of the Taskforce with NM by 14 April

6. AG said that this felt like a great improvement in terms of structure and organisation and asked what was needed of members. PO said this would be an iterative process and that input from members would be required on a regular basis.

Action: Board members to return input to the project management papers by 18 April

7. OR said that the timeframes for delivery should be ambitious but realistic. RR agreed and said that reassurance about the management of the Taskforce must be provided to the Oversight Board. He added that there would be a Public Accounts Committee (PAC) hearing on 24 May by which the Management Board must be able to provide a clear report on accountability.
8. DT asked how focussed the PAC hearing would be. RR said the hearing was solely to focus on the findings of the NAO report into online fraud.

Agenda Item 4 – Workstrand activity

Campaigns and Education

9. KW provided an update on Take Five covering the major campaign points from the first phase and then the development of the second phase with RICU. The launch of phase 2 will be in Q3, date to be confirmed.

10. DT asked about evaluation of the campaign. JS said there had been continuous evaluation throughout phase one and that 5-10% of the budget for phase two had been allocated to evaluation which will be run by RICU.
11. RR said that NAO will make the point that while intentions are good there are too many Government led campaigns in the same space. AG said that he agreed and that Take Five as an umbrella to campaigns was ideal. JT said that the point should be made to PAC that campaigns cannot be stopped without consideration of what might replace them.
12. OR asked if sufficient links were being made with wider civil society such as Age UK and Neighbourhood Watch. JS said that there was a challenge in keeping such organisations engaged. KW said that the multi-agency group was the right forum for ensuring engagement with wider partners.
13. SR provided an update on the work to educate young people on the risks of fraud. A decision had been taken to narrow the scope to 11-16 year olds and that may be further narrowed dependent on engagement with stakeholders. Downloadable content for teachers will be created. The work is now in a 12 week period of stakeholder engagement. Initial contact with Department of Education was not encouraging. RR said that there as a challenge for the Home Office to consider as the Department was making a number of asks of schools and we need to be a lot more joined up in these requests. NM said that Victims Support was doing some work with schools and offered to assist with engagement.
14. DT asked if was intentional to restrict the work to England and Wales. RR said that the Taskforce should be aware of relationships with the devolved administrations across its work streams and that this was a high priority for the Government.
15. RG said that in terms of education there seemed to be a gap between school leavers and 30 year olds. RR said that the RICU segmentation would be helpful in assessing where there are vulnerabilities.
16. NB provided an update on bank account interventions to protect customers from fraud. The Behavioural Insight Team (BIT) had delivered a number of ideas and recommendations and are ready to assist with trials and evaluation where there are banks willing to pilot the ideas. RS said that he had a meeting arranged with the BIT team. **It was agreed** that this work would now fall under the Victims and Susceptibility work stream.

Law enforcement

17. AGO said that an HMIC thematic inspection on fraud would be helpful as it would hold forces to account. He asked Home Office to confirm whether they would need to commission such an inspection. OR said that the advice that recently went to Ministers had recommended in favour of an HMIC report on fraud.
18. AGO talked about the focus on ensuring a consistent response to fraud and rolling out areas of good practise. There was discussion around the challenges of policing volume fraud, the weakness of regional links and difficulties in prioritising fraud against other crime threats.
19. RR said that this was an important work stream but that there had to be realism and understanding of the pressures on police and the difficult decisions to be made in forces.

Funds repatriation

20. RR thanked JW and other colleagues for a successful meeting with the Permanent Secretary.
21. JW updated members on progress. Network analysis would continue with Vocalink and a productive meeting had been held. The next stage will focus on historically frozen funds, using both historic and ongoing data to follow the funds with an aim of repatriating the first funds by September. This phase will demonstrate that repatriation is possible and help to identify any barriers.
22. Banks will need to support the process and the Management Board will need to assist with changes that need to be made to create the right legal and operational framework.
23. **It was agreed** this was the right time to arrange a meeting with Home Office, HM Treasury, lawyers and regulators to discuss removing barriers. JT said that the Information Commissioner's Office should also be involved.

Action: Home Office to co-ordinate a meeting to address barriers to success by 18th April

Card not present

24. NB updated on the Card Not Present work (CNP). The Permanent Secretary said in the meeting he chaired on CNP that the draft action plan needed greater ambition and crisper delivery points. There are significant challenges which are:
 - a. The complexity of the landscape and number of stakeholders;
 - b. The need to establish a Steering Group and lead;
 - c. Mastercard should be the lead unless there is a viable alternative;
 - d. Need to accelerate this work.
25. KG said that Mastercard would be pleased to lead this workstrand and had a good track record in a multi-stakeholder environment; similar experience of leading work streams; and the resources to devote to this work.

26. AG recorded his opposition to Mastercard as a commercial company running this work and said that the lead should be independent. KG said that Mastercard could be considered independent in that the scheme is not a victim of CNP. JT said that leadership could be reviewed after 6 months.

27. KW said that the key challenge will be to get senior stakeholder commitment from industry more widely including retailers. JT said that engagement with the Department for Business, Energy and Industrial Strategy (BEIS) would be helpful.

28. RR said that Ministers expected industry to lead and deliver this work.

29. **It was agreed** that Mastercard would lead this work stream with a review after 6 months.

Victims and Susceptibility

30. RS provided an update on the Victims and Susceptibility work strand. Sub groups are taking forwards each piece of work. A key success is the Banking Protocol which should cover half of forces by June and full roll out by the end of the year. A data sharing workshop led by the ICO will focus on myth busting. NM asked members to supply example case studies for the work shop.

Action: all to consider providing case studies where data sharing issues have been a notable issue for consideration at the ICO workshop. By 18 April.

Understanding the Threat and Collective Response

31. There was no verbal update on Understanding the Threat and Collective Response but it was noted that the updates had been circulated with the papers.

Agenda item 5 – Oversight Board

32. NB said that the next Oversight Board would cover a review of the last 6 months as well as a forward look over the next 12-18 months. It would also need to cover the NAO recommendations.

Action: SG to send details of the Oversight Board to members by 7 April

Agenda item 6 - Any other business

33. SF noted that support had been offered by the Welsh and Scottish Governments on providing data for a national fraud loss measure.

34. RR said that a copy of the NAO report would be circulated to members as soon as possible following a meeting with NAO officials scheduled for 5 April.

35. Date of next meeting is 17 May 14:00 to 16:00 in the Home Office.