



## MINUTES OF JOINT FRAUD TASKFORCE MANAGEMENT BOARD 17 MAY 2017

### Time and location

14:00 – 15:30 at the Home Office, 2 Marsham Street, London SW1P 4DF.

### Attendees

|     |                                 |
|-----|---------------------------------|
| AG  | Barclays/FFA UK                 |
| HR  | British Retail Consortium       |
| SD  | Cifas                           |
| SR  | Cifas (and Portfolio Team)      |
| DCL | CoLP                            |
| KW  | FFA UK                          |
| JS  | FFA UK                          |
| NR  | FFA UK                          |
| JL  | FCA                             |
| SG  | Home Office (Secretariat)       |
| OR  | Home Office (acting Chair)      |
| TF  | Home Office                     |
| PO  | Home Office (Programme Manager) |
| PW  | Home Office (RICU)              |
| DC  | Lloyds                          |
| JD  | Mastercard                      |
| SS  | Metropolitan Police             |
| LB  | Trading Standards               |
| JW  | TSB and FFA UK                  |
| NM  | Victim Support                  |

### Agenda item 1 - Introduction

1. OR opened the meeting as acting chair in the absence of RR who sent apologies.

### Agenda item 2 – pre-election period

2. OR explained the implications of the pre-election period for both Ministers and Civil Servants. Although Parliament has been dissolved Ministers remain in their roles, however neither Ministers nor civil servants may undertake any action which could influence or pre-empt the outcome of the election; for example decisions and announcements about funding and policy cannot be taken during this period.

3. KW asked if the JFT newsletter would be published during the pre-election period. TF said that the content was being checked to ensure it complies with pre-election requirements and OR said it would also have to be checked with the Permanent Secretary for decision over whether it could be released.

*Post-meeting note: the newsletter will not be published during the pre-election period*

#### Agenda Item 3 – Minutes and Action Log

4. The minutes of the previous meeting were agreed.
5. There were no open actions.

#### Agenda Item 4 – Project Management

6. PO confirmed that no comments had been received on the risk management plan, benefits management plan and benefits measurement templates that had been circulated for review. He asked members to endorse the approach.

**Action: templates to be re-circulated to members for comment by 2 June**

7. PO introduced the new high level review and summary report templates. DC said that he would like a clear indication of whether work was on track. PO said this would come in the delivery report. JS said it would be helpful to include work stream titles on the high level report. It was agreed that all work stream leads will complete the high level report monthly. SR said that it was very helpful as a work stream lead to sit with PO and work through each of the templates.

**Action: PO to include work stream names in the top row of each work stream report.**

8. PO gave an overview of the new delivery template that work stream leads will need to complete.

**Action: PO to send out Delivery Template for board members and delivery leads to review.**

**Action: All Board members and delivery leads to review and return comments on the delivery template by 2<sup>nd</sup> June 2017**

**Action: All delivery leads to complete high level report by 14<sup>th</sup> June 2017**

9. Members discussed the top Board level risks.
  - i. Potential for conflict of interest and breach of competition law within the Card Not Present, Victims and Susceptibility and funds repatriation work strands.

**Action: for all members to consider if they can provide examples of similar situations.**

**Action: Home Office to consult their own commercial advisers**

- ii. Visa may not accept Mastercard lead on the CNP work strand. There is a mitigation plan in place and Visa is aware of Mastercard's lead.
- iii. JFT Governance and appointment of an SRO. No decisions on this can be made during the pre-election period.
- iv. AG said that the geographical scope of the Taskforce should be formally set out and should include Scotland. DCL said some Taskforce work relating to law enforcement would necessarily exclude Scotland. LB said that Trading Standards law enforcement remit also just covered England and Wales. OR said that the Home Secretary's responsibility for crime and law enforcement covered England and Wales only. DC said that there was a risk that if Taskforce activity did not cover Scotland some fraud would disperse across the border. AG proposed that all JFT activity should cover Scotland unless there was a clear reason it could not. OR said that the Home Office would need to engage the devolved administrations (although this would have to be after the election). The Board agreed that the default setting for the Taskforce should be that its work included Scotland and Northern Ireland unless there was a clear block.

#### **Action: Home Office to consult Ministers and Devolved Administrations**

- 10. OR asked if the programme management papers were generating the right sort of discussions at Board level. PO said that he would expect similar discussion of the high level risks at each Board meeting. AG asked about the governance around risks. PO said that risk owners would be responsible for mitigation plans.
- 11. NM said that the programme management approach should be reviewed in 6 months. The Board agreed.

#### Agenda Item 5 – Programme Activity Review

##### **Take Five**

- 12. KW said that Kindred won the contract to develop phase 2 of Take Five and a workshop had taken place to familiarise Kindred with the campaign. The campaign should be able to take into account current threats, particularly push payments. PW agreed that it was important for the campaign to react to trends. He said that benefits measurement, particularly on the number of people adopting safer behaviours, should be available in the first two months of 2018.

##### **Fraud Education in Schools**

- 13. SR said that good progress had been made. PSHE and Cifas will work over the summer to develop content for four lesson plans covering a wide range of fraud, identity, cyber and money mules issues for a pilot in 10 -12 schools in September/October. Content will be hosted on Cifas and PSHE websites and that there would be clear signposting to resources such as Take Five. Teaching Association/ Unions and MPs/DfE will also be engaged post-election, to

build greater coverage of schools and ensure more young people receive this education. Cifas has provided funding for the work.

14. LB asked if the work is linked into 'Friends against Scams;' SR confirmed that it is.

15. AG asked whether this should be a JFT rather than a Cifas product and therefore hosted on a different site. PW said that a pragmatic approach would be to host content where it will have the best reach. It was agreed that as JFT has no formal presence (i.e. a website) it makes sense for content be hosted on established sites such as PSHE/Cifas with clear signposting to partner content. It was agreed that a discussion should be had about the wider issues around ownership of content under the JFT where multiple partners had provided intellectual property or data and how JFT content should be branded.

**Action: Discussion on ownership and branding of products to be on the agenda at the next meeting**

16. NM said that the JFT brand could become a quality mark across its products. It was agreed that the JFT legacy of should be discussed at the next meeting.

**Action: Discussion on JFT legacy to be on the agenda at the next meeting.**

#### Card Not Present

17. JD said that Mastercard was building a team to focus on delivering this workstream, including technical experts and a project manager. CE, a Home Office policy adviser, had met with a number of people connected to the workstream and would be developing recommendations on accelerating progress.

18. The next stage of the project, agreed with Visa, is to consider the framework around Mail Order/Telephone Order payments.

19. DC said it was important to consider the lead times for technical changes that will deliver a step change in CNP.

20. HR asked what practical action is required from retailers. The BRC focus on fraud is protection of customer data and working through the National Retail Crime Steering Group.

21. KW warned that the response to CNP would not be a single solution, as with the introduction of Chip and PIN. JD agreed that the solution would not lie in a single activity.

#### Funds repatriation

22. JW said that good progress had been made although the announcement of the General Election had delayed the sending out of Ministerial letters about funding. He said that the Payments Strategy Forum was developing the technical solution.

He felt that a key barrier to success is the current legislative position. TF said that Home Office legal advisers would be engaged, following the identification of specific issues at a dedicated meeting on 22 May.

23. KW asked for a 'holistic' enabling legal workstream which underpins ALL JFT activities to be set up rather than an issue specific approach.

#### Law Enforcement

24. DCL said there had been good progress across the workstream. He also said that consideration was being given to the feasibility of a bespoke fraud and cyber mini police (young people volunteers). Discussions are also ongoing with HMIC around the possibility of a fraud thematic and a paper will be submitted to the next National Crime Operations Coordination Committee recommending a sustainable approach to fraud comprising: a consistent local resourcing model for forces, a consistent national approach to the coordination and tasking of fraud cases, and embedding fraud investigation within the police career pathway

#### Victims and Susceptibility

25. NM reported good progress particularly on the banking protocol for which he formally recorded thanks to CF for the major role she has played. There has been a small timetable slip in the Publicly Available Specification however this is still on track to be delivered in autumn. DC said it was important to look at the future of the banking protocol as there was less in branch fraud.

26. There have been helpful discussions about the possibility of introducing a bank account that includes protective measures.

27. The Board discussed the need for care in ensuring that early thinking around ideas does not get into the public domain either through the newsletter or any other route.

28. LB said that there had been helpful workshops on data sharing with the ICO particularly focussing on the GDPR, and on mapping the victim journey. The group will now be looking to establish pilots across different areas to test best practice.

#### Collective response

29. SR reported that Collective Response had commissioned a money mule threat assessment from the Understanding the Threat work strand. A business as usual Wanted Fraudsters campaign was in preparation to start in June.

#### Agenda item 6 - Any other business and date of next meeting

30. There was no other business.

31. The date of the next meeting will be 12 July at 10:00 in the Home Office.