



**MINUTES OF JOINT FRAUD TASKFORCE MANAGEMENT BOARD,
27 JULY 2017**

Time and location

15:45 – 17:00 at the Home Office, 2 Marsham Street, London SW1P 4DF.

Attendees

AG	Barclays/FFA UK
AC	British Retail Consortium
JM	British Retail Consortium
SD	Cifas
AN	CoLP
KW	FFA UK
NR	FFA UK
RG	FCA
RR	Home Office (Chair)
NB	Home Office
PO	Home Office (Programme Manager)
JS	Home Office (RICU)
NG	Home Office (RICU)
LP	Home Office (Press Office)
RE	Home Office (Safeguarding Unit)
SG	Home Office (Secretariat)
HL	Mastercard
BB	Metropolitan Police
DT	National Crime Agency
AM	RBS
MH	Tesco Bank
LB	Trading Standards
JW	TSB and FFA UK
NM	Victim Support
OE	Victims Support

Agenda item 1 - Introduction

1. RR opened the meeting and welcomed members. He explained that post-election Government priorities are Brexit which will dominate the legislative timetable for some time; terrorism; the threat from cyber-attacks; the recent crime statistics publication which has re-opened a debate about police numbers; and the impact of the Grenfell fire.

2. He also noted that there was a focus from the Home Secretary on a review of the Serious and Organised Crime Strategy and the Cabinet Review of Economic Crime.

Action: The agenda for the next meeting will include an item to discuss the outcomes of these reviews.

3. Board members recorded their congratulations to CF for her National Trading Standards Hero Award, and LB for her MBE.

Agenda item 2 Minutes and Action Log

4. RR noted a change to the Minutes to record KW's call for an underpinning legal workstream.
5. All actions were closed. NB clarified that the Home Office is still awaiting responses from the devolved administrations and that geographical coverage of the Taskforce will be covered at the next meeting.

Action: Home Office to report back on response received from the devolved administrations at the next meeting.

Agenda item 3 – Recommendations made by the National Audit Office report into online fraud

6. The Board discussed the recommendations made in the National Audit Office report into online fraud. RR said that the recommendations were made directly to Government and that the Department would have to respond within 6 – 12 months setting out how it is responding to those recommendations.
7. It was agreed that “online fraud” covers a wide range of criminal behaviour and that the report conflated cyber enabled and cyber dependent crime. KW said that a response should make clear that the Taskforce can focus on a few key priority areas. RR said that while the report talked about the Joint Fraud Taskforce the challenge was to Government as a whole and the response would make clear the role of the Taskforce.
8. DT said that the Taskforce would need to set out its priorities within the overall architecture of the response to cyber-crime and RR agreed that this should be clearly articulated. AC said that it was important to consider the effect of events outside the Taskforce such as PSD2.
9. On transparency the Board agreed that the taskforce should produce an annual report, should increase the profile and frequency of the newsletter and should look at how it might produce management information.

Action: the Home Office will produce a mock-up of what published management information could look like for discussion at the next Board.

10. The Board discussed the question of whether it was possible to have a single accountable lead for the Taskforce. KW said that the leads for each workstream were responsible for their work and accountable to the Board. SD suggested that there could be a governance level above, and linking, the JMLIT, JFT and Financial Sector Forum. DT said that JMLIT was accountable to the Financial Sector Forum and that the Taskforce could take a similar approach. RR said that there was likely to be a re-structure of the Financial Sector Forum under which this issue could be considered.

Action: Home Office to consider proposals for the Board to discuss at the next meeting.

11. The Board discussed the recommendation that Taskforce membership should be widened. SD said that he agreed with the proposal to widen membership. KW said it was important to consider how to keep the Board focussed and effective if membership was to increase. NM said that many other organisations are linked to the Taskforce through the separate work streams, and AG said that Board membership should be driven by Taskforce priorities.

12. RR asked members to submit their views on the NAO report for a further discussion at the next meeting.

Action: Board members to submit their views on the NAO report to NB by close on 04 August.

Action: Home Office to produce a paper for discussion at the next meeting.

Agenda Item 3 – Oversight Board

13. NB said that the Oversight Board would be held on 11 September. Both the Home Secretary and the Security Minister were clear they would like to see the meeting focus on CNP. He said that realistically there would be time for one more substantive discussion and asked members for their views on what that could be.

14. DT said that the fraud against older people had been raised with the NCA by the Home Secretary. RR said that vulnerability to crime, particularly for the elderly, was a theme for the Home Secretary and said that this could form the basis of a discussion at the Oversight Board.

15. RE outlined the work of the Safeguarding Unit which, on behalf of the Home Secretary, was looking at opportunities for targeted work to protect the elderly from crime. MH said there could be opportunities around telephone fraud, and

DT said that Suspicious Activity Reports relating to vulnerable older people were common. RG said that the elderly were particularly vulnerable to investment fraud.

16. RR said that the timing of the Oversight Board before Conference could work well for a discussion at the Oversight Board. He said that he was keen to understand the threat through evidence. RE said she would be grateful for evidence on financial abuse of the elderly that Board members could provide to help finesse the problem statement that the Safeguarding Unit is preparing.

Action: Board members to provide evidence and data on elderly financial abuse by 04 August.

17. On CNP RG asked what was driving the Home Secretary's interest. NB said that it was both the volume of crimes and the level of financial loss. KW asked if it would be possible to see the report on CNP prepared by CE.

Action: Home Office to circulate the CNP report

18. AM said that Board members would need to see what was being presented to the Oversight Board.

Action: Home Office to circulate Oversight Board papers to Management Board members.

Agenda Item 4 – Highlight Reports

19. The Board heard highlight reports from the work stream leads.

20. HL said that good progress was being made on CNP with a straw man being discussed by Visa and Amex for telephone order CNP. Discussions were underway with merchants and acquirers for extension into mail order. The risks to delivery are the reliance on the PSD2 timetable, requirement on banks and retailers to bear the costs of implementation, and the need for consistency in communications to cardholders. RR said that officials would be clear with ministers about the likely timetable for delivery. He added that as this is an industry led initiative it would be helpful to know what support the government could lend.

21. JW said that there was good progress on funds repatriation but the possibility of having to run a tender may delay current planned delivery. He said that a recent conference call on legal issues had been helpful. NB said that there will be different risk appetites across this work and that the Home Office would work to get everyone in the same place. JW said that much of the funds repatriation solution applies to simple cases where money has moved through just one or two accounts, which is a something that banks can already address, however the

more complex cases may require Government intervention. NB said that Government support could be on a number of levels such as letters of comfort rather than legislative change. JW said that the output from the proof of concept will help to identify what will be required. NR said that GDPR posed a risk to delivery. DT noted that any POCA issues should be raised at the POCA Working Group and that any changes will require the support of the devolved administrations.

22. NM said that the Victims and Susceptibility work strand would be putting a paper to the Board following advice received by the Information Commissioners Office and that the work of the Behavioural Insights Team on protective measures in bank accounts was now fully embedded in the Victims and Susceptibility work stream. He said that the support of individual banks was needed to test some of the interventions.

23. KW said that not all police forces, including the Metropolitan Police, were providing Management Information to enable evaluation of the Banking Protocol. BB agreed to raise this with GM.

24. KW said that Take 5 was on track to launch the second part of the campaign.

25. On law enforcement AN said that HMIC will be including fraud in its effectiveness review and that the National Police Chief's Council has approved a paper on best practice for fraud victims, and the College of Policing (NPSS) had agreed to include a module on fraud. NM asked for sight of the victim response paper agreed by the NPCC.

Action: AN to provide a copy of the Victims Response paper for circulation to Board members.

26. On the collective response NB noted that the wanted fraudster's campaign was business as usual and on fraud education in schools he noted that 4 lesson plans were complete with 10 schools agreeing to trial them.

Agenda Item 5 – JFT Branding and Products

27. NB said that following the previous meeting advice had been received from Home Office lawyers that the JFT could not be described as a legal entity. He added that it was a useful term to describe the collective efforts to tackle fraud. SD said that as much of the work of the Taskforce would now continue if the Taskforce was disbanded that having a dedicated website and ownership was not important. NR said that branding and ownership were two separate issues. AG said that the use of branding may help to respond to some of the NAO points. AC said that treating the JFT as an entity could add to an already confused landscape. It was agreed that members should submit their views with their comment on the NAO report.

Action: Board members to provide comments on ownership and branding by 04 August

28. SG said that the Terms of Reference would be reviewed by email circulation to members.

29. The date of the next meeting is 05 September at 10:00.