

## **APP Scams Steering Group**

### **Public Summary of Eighteenth meeting 2<sup>nd</sup> May 2019**

#### **Attendees**

Ruth Evans, Chair

Alasdair Macfarlane, RBS  
Mark Tingey, Metro Bank  
Ben Trim, HSBC  
Brian Dilley, Lloyds  
Judith Crawford, EMA  
Wayne Stevens, Victim Support  
Dominic Lindley, Independent Consultant  
Sian Williams, Toynbee Hall  
Kathryn Hardy, PSR  
Alastair Reed, Which?  
Martin Coppack, LSB  
Dave Pickering, LSB  
Faith Reynolds, Independent Consultant  
Mellissa Dring, Trading Standards  
Laura Mountford, HM Treasury  
Ross Studholme, FCA  
Simon Rawle, FOS  
Jai Krishnan, Home Office  
Harry Evans, UK Finance  
Natasha Rowson, UK Finance  
Katy Worobec, UK Finance  
Keith Angus, UK Finance

#### **Dial**

Liz Thompson, LSB  
Sam White, Barclays

## **Updates on MoU**

The LSB confirmed that the MoU has been updated with the changes suggested at the last Steering Group. They also agreed that they would make a clear distinction between 'consumers' and 'consumer groups'

## **Update on Practitioners' guide and consumer facing documents**

The LSB confirmed that the Practitioners guide was nearing completion and aimed for it to be ready by 10<sup>th</sup> May.

Work on the consumer guide is ongoing and several members of the Steering Group agree they would contribute to its production.

## **CRM Code Governance Approach**

It was agreed that customer experiences were an important part of the governance process.

## **Paper on APP Scam Statistics and potential success measures**

It was agreed that the relative levels of scam prevention should be included. For example, if the number of scams per Faster Payment transaction should change then this should be captured, as it would provide useful insight into the relative levels of fraud.

It was noted, differentiating between goodwill and normal payments, and between 'no blame' cases and vulnerability, would better inform industry if wider data sharing becomes routine.

## **Update on PSP Adoption**

The LSB are currently onboarding the signatory PSPs that have initially agreed to funding. There has been a mixed response with other potential Code signatories. Two challenger banks are looking to sign up by the go-live date. A number of other PSPs have expressed interest about signing up later in 2019 and many others have suggested they will adopt the Code in 2020.

It was agreed that several members of the Steering Group would be drafting the press releases for the 28<sup>th</sup> May go live date for the Code.

## **Update on Long Term Funding for No-Blame**

UK Finance confirmed that it is continuing to work with the industry to develop a long-term funding solution.

## **Investment Scams**

It was agreed that the language around investment scams needs to be clear to ensure PSPs are aligned when launching the code.

## **Minutes and Public Summaries**

A note raised on the previous minutes and some updates to earlier public summaries were agreed.

## **Date of the next meeting**

The date of the next SG meeting will take place on 21<sup>st</sup> May at UK Finance.