

## **APP Scams Steering Group**

### **Public Summary of Sixteenth meeting 15<sup>th</sup> March 2019**

#### Attendees

Ruth Evans, Chair

Judith Crawford, Electronic Money Association  
Brian Dilley, Lloyds Banking Group  
Dominic Lindley, independent consumer expert  
Alastair Reed, Which?  
Wayne Stevens, Victim Support  
Mark Tingey, Metro Bank  
Ben Trim, HSBC  
Sam White, Barclays  
Sian Williams, Toynbee Hall

Martin Coppack, Lending Standards Board  
David Pickering, Lending Standards Board  
Elizabeth Thompson, Lending Standards Board

John Appleton, HM Treasury (observer)  
Kathryn Hardy, PSR (observer)  
Jai Krishnan, Home Office (observer)  
Elisa Longoni, PSR (observer)  
Simon Rawle, Financial Ombudsman (observer)  
Ross Studholme, FCA (observer)

Richard Lloyd, independent reviewer (secretariat to the Steering Group)  
Keith Angus, UK Finance (secretariat to the Steering Group)  
Harry Evans, UK Finance (secretariat to the Steering Group)  
Natasha Rowson, UK Finance (secretariat to the Steering Group)  
Katy Worobec, UK Finance (secretariat to the Steering Group)

#### Dial-in

Lucy Malenczuk, Age UK  
Faith Reynolds, independent consumer expert

#### Guests

Christine Farrow, UK Finance (item 3)  
Rebecca Park, UK Finance (item 4)

#### Apologies

Alasdair MacFarlane, RBS  
Laura Mountford, HM Treasury (observer)  
Alix Newbold, City of London Police (observer)  
Melissa Dring, National Trading Standards (observer)

## **Introduction and apologies**

The Chair opened the meeting, congratulating everyone for their role in the release of the Code on the 28<sup>th</sup> February.

## **Shared Blame Reimbursement**

The SG discussed possible options for Shared Blame reimbursement. It was noted that Customers should be made aware of their responsibility if they haven't met their Requisite Level of Care (RLC).

It was also noted the importance of communication between PSPs in the case of Shared Blame.

## **Consumer Education and Messaging**

Consumer representatives suggested that there are two distinct parts, firstly, the steps Customers should be taking to protect themselves and secondly, how to communicate this to the Customer. The SG discussed the appetite for research into consumer behaviour.

This will be discussed further at the next Steering Group.

## **PSP adoption of the Code**

The SG noted that PSPs are continuing their work on the adoption of the Code.

## **Long-Term Funding Mechanism**

It was reported that discussions are taking place between Pay.UK, Faster Payments direct participants and the Electronic Money Association (EMA) for the Long-Term Funding Mechanism proposal. The SG highlighted the commitment by the PSPs at the CEO's Roundtable.

The SG will continue to monitor the progress of the Mechanism over the coming months.

## **Code for PISPS**

The Open Banking will attend the next Steering Group to discuss.

## **LSB Governance**

The LSB introduced papers to set out the fundamental considerations for the first two years of Code implementation. It was acknowledged that the SG would continue to perform its oversight role until the LSB can take governance.

## **Date of the next meeting**

The date of the next SG meeting will take place on 3<sup>rd</sup> April at UK Finance.