



BRIEFING PAPER

*** FOR NOTING ***			
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Attachments:			

BANKING PROTOCOL

1- PURPOSE

To provide a short summary of the key points in relation to “The Banking Protocol” which will launch in Police Scotland on 05 March 2018.

2- INFORMATION

The Banking Protocol is a national partnership between Police and the Banking sector to prevent customers falling victim to fraud, in particular (but not exclusively) Courier fraud and rogue trader/doorstep crimes. The protocol asks bank staff to recognise when a customer is requesting a cash withdrawal or bank transfer that appears to be out of character, and provides staff with the confidence to call police and quote the “The Banking Protocol”.

The protocol aims to

- Increase knowledge of current fraud methods
- Ensure consistency with Bank branches and financial institutions recognising and questioning unusual transactions
- Provide a standardised method for how these concerns are dealt with and reported to the police.
- Ensure consistency in the police response
- Increase confidence in the police

The protocol has been used in other force areas for a number of years and will be launched in Police Scotland on 05 March 2018

3- METHOD

The Banking Protocol is a simple but effective tool to help protect the most vulnerable members of our communities from financial harm

Where a customer attends a Bank, Building Society or Post Office and requests a cash withdrawal, transfer or loan that is assessed by the teller as unusual or out of character the teller will ask a series of questions. These questions are designed to establish if the customer is a potential victim of fraud and whether the suspect is in the vicinity. Branch staff have guidance on initial actions to take to protect the wellbeing of the customer.

If a “Crime in Action” fraud is suspected the banks will phone Police on 999 quoting “Banking Protocol”, following this police resources will be deployed
On police attendance the incident will be fully actioned and investigated to a suitable conclusion, ensuring the wellbeing and financial security of the victim.

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Where the customer has left the branch prior to police attendance the bank staff will provide Police with the customer's name, address and contact number to allow enquiries to be carried. These should be treated as a priority

Should there be a requirement to obtain a statement from bank staff, then the individual financial institutes rules will dictate how this is done.

For your Information.

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Preventions & Interventions

GPMS Classification: **RESTRICTED - MANAGEMENT**