

Harries, P., Davies, M., Gilhooly, M. & Gilhooly, K. (2012). Case example of elder financial abuse involving anomalies in bank account. Brunel Institute for Ageing Studies, London, UK.

## The case of Mrs Munroe

### Background

Mrs Munroe is 82 years old, and has been a customer at the building society for more than 30 years. A cashier comes to see you, about a concern she has about Mrs Munroe's account. Mrs Munroe had come into the branch with her daughter to get her building society savings passbook made up with interest, and when the cashier checked the account it had been closed six months ago.

Mrs Munroe looks after her finances independently and previously had assets in excess of £50,000 in the savings account. She has minor physical health problems, and so needs assistance from family members to travel to the branch. Mrs Munroe said she had not closed the account herself, so wanted the situation to be investigated. She was very worried that someone had fraudulently accessed her account and taken her money.

### Questions

*Would you have any concerns about the situation? Why might Mrs Munroe's account have been closed?*

*What would you do next?*

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### In this instance, the financial crimes team began by gathering further information

The financial crimes team began by gathering as much evidence as possible from the cashier who reported the information. Mrs Munroe's account was reviewed, looking at all of the cash that had gone out over the last few weeks, and checking the signature on the withdrawal slips. It was found that there had been a number of high value transfers from Mrs Munroe's account over the last six months. The financial crimes team investigated the pattern of transactions, and were concerned that it may have been a staff member taking the money. Using time linked CCTV footage, it was possible to trace who had processed the most recent suspicious transaction, which provided the initial evidence that it was one particular cashier who was responsible. Because of data protection legislation, CCTV images were only available for the last 28 days, but it happened that one transaction had taken place in that time period. CCTV footage showed which cashier was working at the counter at the time the transaction was made, and Mrs Munroe was not at the branch. On the basis of this, all of the individual's cashiering records for the last few years were tracked.

The financial crime manager consulted with the police to take the case further. After searching customer records across the branch, two other accounts held by older customers were found to show similar patterns of transactions. The police contacted the other two customers, and it was found that thousands of pounds had been stolen from their accounts.

### Questions

*Can you identify any challenges in this case, in terms of how the internal process to deal with the cashier might conflict with the police investigation?*

*Do you have any suggestions of good interdisciplinary working with the police which could minimise the risk of problems?*

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### Challenges of interdisciplinary working

Initially it was difficult for action to be taken to discipline the staff member and dismiss her from employment, as the financial crimes team had to hold back whilst the police investigation was underway. Although the Building Society were also investigating the situation, it was important that the police investigation was not disrupted or tampered with as this could cause a problem in terms of the quality of the evidence presented if the case was taken to court.

It was found that in a number of instances the cashier accessed customers accounts by using computers which other staff members were still logged into despite having left their work station on a lunch break. Other staff members therefore had to be interviewed by the police as over the last four years their signing in details were linked to numerous suspicious transactions. The staff members were very upset about this, as they felt they were a close knit unit within the branch, and were shocked as the cashier had worked within the branch for nearly ten years.

The cashier had also managed to circumvent processes to identify accounts where suspicious transactions had been made. The branch had a system in place whereby if there had been a high number of withdrawals from an elderly person's account they would be sent a letter asking them to verify that the balance on their account was correct. Because the cashier had a longstanding relationship with many of the older customers who visited the branch, she had managed to intercept the letters when they were brought in. She would reassure the customer that their account was fine, and the customers then returned the letters signed which meant that the accounts were not investigated further.

### Questions

*What staff training needs does this case example highlight?*

*How do you think the case was resolved?*

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### How was the case resolved?

The cashier remained employed for five months whilst the police investigation was underway, but was ultimately dismissed from the Building Society. No money could be recouped, as the cashier was in a large amount of debt, and had spent everything. The building society replaced Mrs Munroes money because the transactions had been made by a staff member acting on unauthorised instructions. It was more difficult to resolve the cases of the other customers whose money had been stolen. One gentleman was extremely confused and forgetful, and the Crown Prosecution Service said that he was not a credible witness because he could not remember what transactions he had made himself, and which were fraudulent. None of the transactions on his account had happened within the last 28 days, and therefore there was no CCTV evidence to link to the cashier. It was therefore difficult to prove definitely what had happened. It is unknown at this point whether criminal charges will be brought against the cashier in relation to Mrs Munroes's case.

### Question

*What would you identify as the key challenges in this case in terms of establishing evidence as to what had happened?*