



*An Online Platform
for Multi-Disciplinary Financial Exploitation Intervention*

Learning Objectives

1. What is HelpVul?
2. How has the project developed over the past two years?
3. How can I sign up?!

Funding Acknowledgement

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Project Team

- the Brookdale Center for Healthy Aging of Hunter College
- NAPSA
- EverSafe
- University of Texas Health Sciences Center at Houston
- SIFMA



Part 1: What is HelpVul?

HelpVul is...

- Secure web portal for financial institutions to report suspected financial exploitation to Adult Protective Services and State Securities Regulators
- Enhances communication and collaboration in order to improve outcomes for people experiencing financial abuse.
- HelpVul is being piloted in four geographic locations: Missouri, Montana, North Carolina, and the city and county of San Francisco.
- 20 financial institutions are participating,

Goals of the project

- Increase reporting of financial exploitation by financial institutions
- Increase timely and effective communication between financial institutions and APS agencies
- Facilitate more efficient and effective investigations and responses
- Analyzing the process
- Continuous improvement
- Evaluating our hypothesis

Why is HelpVul Necessary?

HelpVul addresses challenges financial exploitation vulnerable adults in multiple ways:

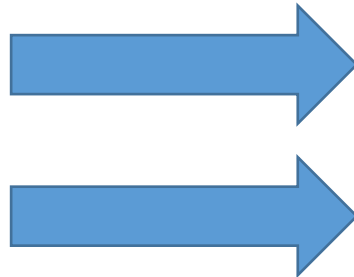
- Improved communication between financial institutions and APS
- Creating Secure, unified method of information sharing
- Opportunity for specialized intervention

HelpVul is generalizable for widespread future use

- APS offices, State Securities Regulators, and financial institutions can easily sign up and start using HelpVul
- Future developments can include features and tools specialized for the challenges of FE intervention

Concept, Design, and Features


Financial Exploitation identified,
reported on HelpVul



APS


State Securities Regulator

Sending a Referral



☰

Contact Us

Tyrone 

NAVIGATION

- Dashboard
- Enter Referral**
- Messages
- Search
- Manage Users
- Organization Profile
- Training
- Training Survey
- Contact Us
- Logout

Chat with a Specialist

Client Information

First Name *

Middle Name

Last Name *

Suffix

Current Address *

Street Address

Building/Apt/Suit

City

State

County

Zip

☐ Additional Address

☐ Prior Address

Home Phone

Cell Phone

Work Phone

Extension

Email

Date of Birth (if known)


Age

Gender

Social Security Number (if known)

MM/DD/YYYY

Select



Ethnicity

Language(s) Spoken (if known)

English

Client Support (check all that apply):

- ☐ Power of Attorney
- ☐ Trusted Contact (FINRA)
- ☐ Guardian/Conservator
- ☐ Attorney
- ☐ CPA
- ☐ Fiduciary


+ Attach Files

Attached Files (0)

Send

Save

Receiving a Referral



NAVIGATION

Dashboard

Messages 1

Search

Manage Users

Organization Profile

Training

Training Survey

Contact Us

Logout

Contact Us

Pirate - Adult Protective Services

< Back to Dashboard

IMPORTANT: In using the HELPVUL platform, you MUST NOT share CLIENT AND/OR SUBJECT information you have on a referral from **other** banks/investment firms/credit unions with the **referring** bank/investment firm/credit union. This includes but is not limited to: information about CLIENT/SUBJECT's financial accounts at **other** banks/firms/credit unions and any/all linked referrals pertaining to reports from financial institutions **other than the referring user**.

Status: Pending

Case #343670

Client

Rodney Graves
1711 Widta Pass
Fivheuca, MO 98621

Asian
Languages Spoken: English

(962) 984-8638 (Home)
(212) 536-5346 (Cell)
cinduf@test.com

Male, 3/14/1944 (Age 68)
*** ** **

Referral Source

Test FI (Bank)
696 Towu Path
Igtoha, MO 51897

Tyrone Slothrop
(476) 738-9730
bohofet@bank.com
APS

Subject

Mattie Bertie Hernandez
1116 Kundem Glen
Meivkic, MO 68250

Pacific Islander
Languages Spoken: English

(923) 604-5298 (Home)
zukkeji@test.com

Male, 10/28/1986 (Age 78)
*** ** **

Subject is known to bank/firm
Relationship to Client: Relative

Incident

6/14/2018 - 2/20/2019

Export




Forward


Send Message

Accept

Reject

Dashboard

 Contact Us

Pirate - Adult Protective Services 

NAVIGATION

Dashboard

Messages 1

Search

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Chat with a Specialist

All Pending Accepted Closed

Sort By Most Recent Search

CASE #	DATE REPORTED	CLIENT/CUSTOMER	SUBJECT	INSTITUTION	STATUS	ASSIGNED TO
#343670	7/28/2020	Rodney Graves	Mattie Hernandez	Test FI	Pending	
#890783	7/24/2020	Rodney Graves	Nora Simpson	Test FI	Pending	
#770513	6/18/2020	Miguel Carpenter	Ada Massey	Test FI	Pending	
#399944	6/16/2020	Test Testerson		Test FI	Pending	
#896552	6/16/2020	Addie Roberson	Sara Taylor	Test FI	Pending	
#253234	6/16/2020	Clayton Cohen	Kate Price	Test FI	Pending	
#631722	6/15/2020	Louis Reynolds	Ida Norton	Test FI	Pending	
#413580	5/22/2020	Landon Patterson	Adrian Francis	Test FI	Pending	
#527445	2/3/2020	Harold Carr	Warren Wade	Test FI	Pending	
#612951	1/23/2020	Genevieve George	Leona Carpenter	Test FI	Pending	

<

1

2

>

Features

- Financial records request
- Status updates
- Email alerts
- Chat
- Case history export
- Case updates

Future benefits- what do you think?

Write in the chat:

How do you think a program like HelpVul could impact financial exploitation cases?

Part 2: Developing, Implementing, and Evaluating HelpVul

	Technology development milestones	New partnerships	Challenges	Achievements
Year 1 <i>Oct 2018 –Sep 2019</i>	-Process flow identified -User roles identified -Input from early partners on design	Two new locations	-Unforeseen recruitment phase for new state partners	-Successful recruitment of new partners -Development completion
Year 2 <i>Oct 2019 -- Sep 2020</i>	-Launch in four locations -First referrals are sent between FIs and APS -Software update with improvements	-20 financial institutions -US Postal Inspection Service -Prosecutorial association -Financial crimes investigators association	-Fewer referrals than expected, delaying data collection -Pandemic disruption shifted priorities for financial institutions and APS offices	-Evaluation plan developed -No-cost extension granted -Multiple presentations and webinars delivered -Growing interest
Year 3 <i>Oct 2020 – Sep 2021</i>	-Second software update with improvements	-Ongoing recruitment	-Large, influential banks not yet active on platform	-Stay tuned!

	State 1	State 2	City	State 3
Central intake	Yes	No	Yes	Yes
Administration: state or county?	State	County	N/A	State
If county administered, will all participate?	N/A	No	N/A	N/A
Existing infrastructure for referrals?	Hotline	Phone	Public online intake form and hotline	Public online intake form and hotline

Evaluation

- Evaluating the feasibility, acceptability, and impact of the platform in practice across participating financial institutions and APS agencies
 - User training post-test
 - User experience questionnaire (Health-ITUES)
 - Direct and indirect measures of impact evaluation

Noteworthy Challenges & Notable Successes

- Challenge: time to activation for large commercial banks
- Success: Broker-dealer and credit union participation

Noteworthy Challenges & Notable Successes

- Challenge: shorter timeframe than planned for development and piloting; unforeseen partnership changes in development schedule
- Success: thanks to an aggressive 6-month partner recruitment phase, we are piloting in four locations instead of two.

Noteworthy Challenges & Notable Successes

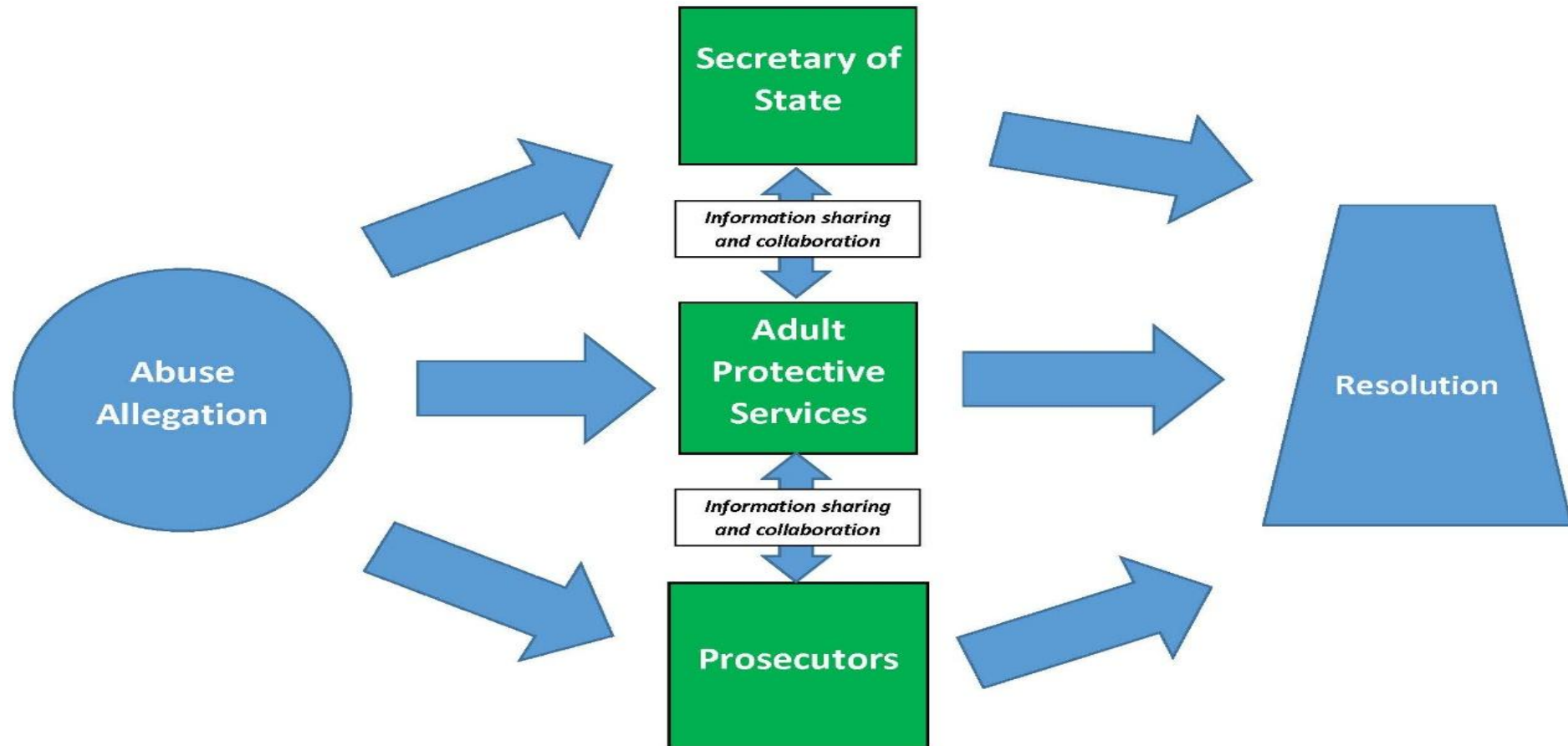
- Challenge: COVID-19 during pilot period draws attention away from new technology implementation
- Success: our partners who are working remotely are still able to access and use HelpVul and attend regular meetings

Part 3: Next Steps and Getting Involved

Future Directions

- Building on the strength of a cross-sector intervention - integrating other kinds of victim service, like training on Trauma-Informed Care
- Diving deeper into our pilot sites with more entrenched partnerships
- Expanding user base to more locations
- Technology improvements to expand features and capabilities
- Continued recruitment of financial institutions focusing on commercial banks

Potential Expansions



Our Long-Term Goals

- We aim to advance the field of elder justice and enhance services to victims by:
 - Enhancing cost-effectiveness of interventions through new technology
 - Promoting person-centered care
 - Reducing survivor trauma and harm
 - Supporting collaboration between financial institutions, Adult Protective Services/State Security Regulators, and allied professionals
 - Improving quality of work life for APS workers
 - Protecting vulnerable adults by keeping their personal information secure and facilitating an array of victim-centered services

Sign me up!!

- Financial institutions
- APS in any state

Interested in Collaborating?

Reach out!

- Geoff Rogers, Principal Investigator – grogers@hunter.cuny.edu
- Sally Reisch, Project Coordinator – sally.reisch@hunter.cuny.edu

Thank you!