



Financial Crime Education and Awareness Solution

Background

The Payments Strategy Forum's 'A Payment Strategy for the 21st Century: Putting the needs of users first' document recognises that there is a role for end-users to play to reduce vulnerabilities and improve security and that one solution to assist in this objective is a joined-up approach to consumer education and awareness.

It is recognised that there are a wide range of private and public sector organisations/bodies that already regularly deliver fraud and scam prevention awareness campaigns, and that these organisations meet regularly to ensure they are co-ordinated, and support one another's campaigns through a Multi-Agency Communications Group facilitated by the City of London Police. These organisations include Financial Fraud Action UK, Cifas, FCA, Trading Standards, the Home Office and Get Safe Online amongst others. The Multi-Agency Communications Group is also attended by consumer groups and charities including Which? and Age UK.

Summary of Recent and Planned Activity

Take Five to Stop Fraud

Financial Fraud Action UK (FFA UK) continues to work with its Members (financial institutions) and partners to deliver a range of awareness activities as part of its Take Five to Stop Fraud campaign.

The high profile campaign launched in September and through a mixture of advertising, PR and partnership activities has continued to deliver messages aimed at reducing the number of consumers falling victim to fraud

Take Five is a colloquial term meaning take a break or take time out, which aligns with the consumer insight that whilst people understand the facts on fraud, in the heat of the moment, they fail to overcome a basic instinct to trust, causing them to relinquish control and their ability to apply what they know.

Recent activities include:

- Take Five Day in which financial institutions delivered the Take Five message through their internal and consumer communications channels including their branch networks with branches opening five minutes early to generate media interest. Over 6,500 branches supported the day and over 150,000 employees were involved in activities to support the day.
- Take Five Over Tea in which the campaign worked with Age UK to deliver 'Take Five Over Tea' lunchtime events across the UK, themed around protecting yourself from crimes and scams. The campaign also included a social media element encouraging younger audiences to spend time with an older person sharing the key messages. Social media influencers were used to extend the reach of the messages.
- Scam Academy in which a number of celebrities were tutored by fraud experts over two days to understand the techniques adopted by criminals when undertaking scams, which resulted in excellent media coverage. The campaign also provided engaging video content which is not time sensitive and is available for partners to use.

Current campaign activities funded by the banks continue through to the end July and through the Joint Fraud Taskforce (JFT), FFA UK members and the Home Office have agreed to further funding of the campaign through the remainder of 2017 into 2018.

Plans for this next phase of Take Five are currently being developed with the first activities likely to be launched in late summer 2017.

Other Activities and Key Areas of Focus

A wide range of organisations represented at the Multi-Agency Communications Group continue to deliver engaging consumer awareness campaigns as part of their strategies covering a wide range of fraud and scam themes. These include but are not limited to:

- The Home Office's Cyber Aware campaign (formerly Cyber Streetwise) continues apace with the aim of driving behaviour change amongst small businesses and individuals, so that they adopt simple secure online behaviours to help protect themselves from cyber criminals
- Working with its JFT partners Cifas is in the early stages of developing messages for fraud awareness in schools and colleges. It is also planning a new Data 2 Go video highlighting the need to take care of who and how you share your data, planned to launch around October 2017.
- The City of London Police continues to work with other forces to deliver monthly campaigns. Upcoming campaigns include a range of themes including Ransomware (June), ID Theft (July) and Intellectual Property (August).
- Get Safe Online continues to deliver monthly campaigns with an online fraud focus. Upcoming campaigns plan to cover a wide range of themes including passwords (June) and a social media scams focussed campaign in August.
- Citizen's Advice is planning its annual Scams Awareness month for July with a focus on a range of scams and advice for consumers on how to protect themselves.
- The Financial Conduct Authority is planning a further burst of its ScamSmart campaign later this year, focussed on raising awareness amongst consumers of scams related to investment opportunities.

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