

# INTRODUCTION TO STOP SCAMS AND 159

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Director of Policy and Communications  
November 2021

# INTRODUCTION TO STOP SCAMS UK

- Stop Scams UK is an industry-led collaboration.
- Members are drawn from across the communications, financial services and technology sectors to enable firms.
- Our purpose is to work towards stopping scams at source through developing, adopting and sharing best practice to prevent criminal activities and to limit customer harm.



## **Mission**

We want to prevent the harm and loss caused by scams.



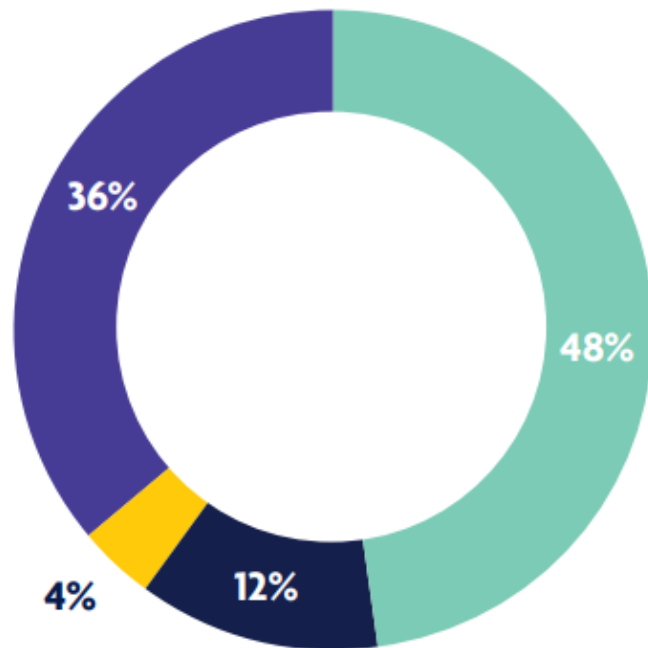
## **Vision**

We are going to achieve this by bringing together responsible businesses to stop scams at source.

# SCAMS ACROSS SECTORS ARE HUGE AND GROWING

TOTAL 2019 FRAUD LOSS

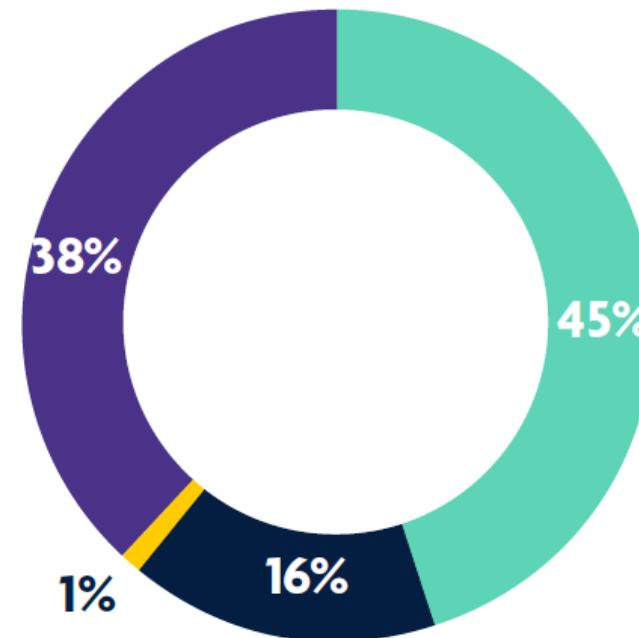
£1.2bn



Total 2019 financial fraud losses by type

TOTAL 2020 FRAUD LOSS

£1.26bn

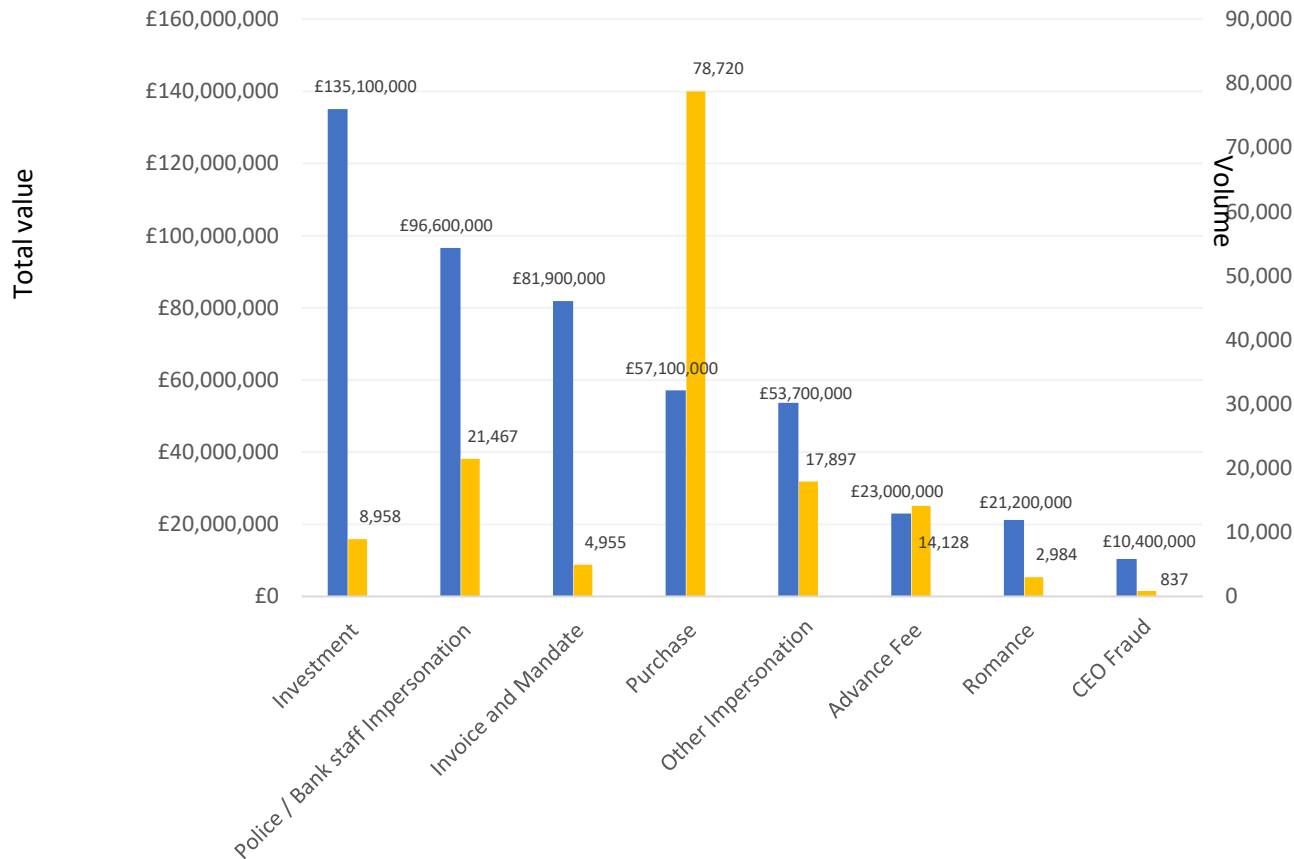


Total 2020 financial fraud losses by type

- Payment Card
- Remote Banking
- Cheque
- Authorised Push Payment

# APP SCAMS ARE GROWING FAST

Total value vs total volume



## Authorised scams are growing fast:

- **2020: 150,000 APP scam cases, total cost £479m.** 80% personal accounts / 20% business.
- **2021, 1h only: 106,000 APP scam cases, costing £355m.**
- **This indicates a 60% increase in APP volume and 71% increase in losses.**

# WHY SCAMS HAVE INCREASED EXPONENTIALLY IN THE UK



1. **A highly digitised, affluent economy** provides multiple opportunities for scammers.
2. **UK businesses and consumers are readily accessible** around the world via an open economy.
3. **As an English speaking country, the UK has a particular exposure.**
4. **The UK's payments system is almost instant.**
5. **Some legacy infrastructure** (eg the PSTN) was originally designed to facilitate easy entry and free competition more than security from spoofing and other scams.
6. **Firms are set up to compete, not collaborate,** in regulated markets.

# WHAT THIS MEANS FOR BUSINESSES



Cost of scams to firms' bottom line.



Corporate reputational risk.



Regulatory and potential legislative pressure.



Customers require better protection to protect trust and loyalty.



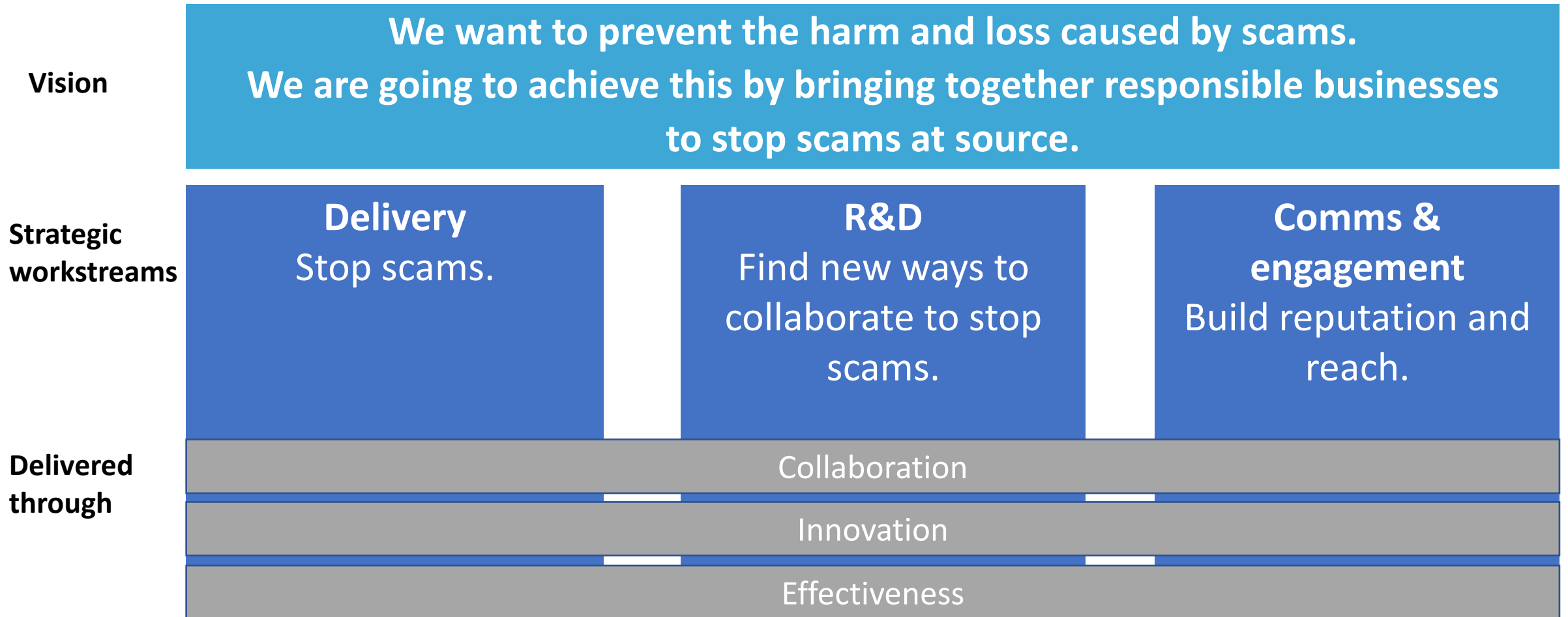
Firms are set up to compete, not collaborate, in regulated markets.

# THE ROLE OF STOP SCAMS UK

1. Prevent **VOLUME** of scams
2. Prevent **VALUE** of scams
3. Number of **SUCCESSFUL INITIATIVES**
4. **DEMONSTRATE SUCCESS OF INDUSTRY-LED ACTION**  
across sectors.
5. Drive **CONSUMER CONFIDENCE**

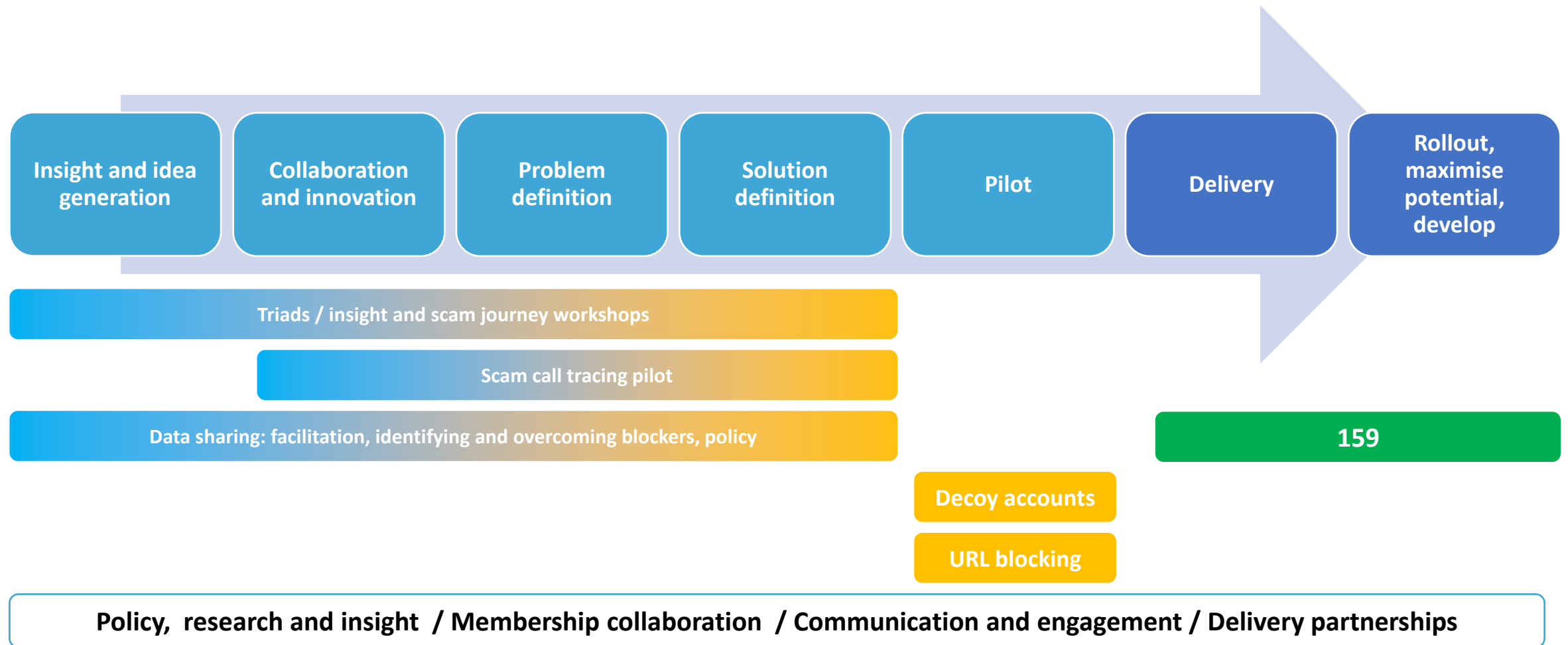
Our objective is to be **VALUED BY MEMBERS** – throughout their organisations

# HOW SSUK DRIVES IMPACT





# HOW SSUK DELIVERS RESEARCH, PILOTS, INITIATIVES



# OUR R&D PIPELINE REFLECTS MEMBERSHIP PRIORITIES

#	Project	Description	Objectives / Benefits	Outcomes
1	<b>Scam Signal and Data Sharing</b>	Workshops and projects to identify opportunities to share case studies, insight, and to share scam indicators and data to stop scams	<ol style="list-style-type: none"> <li>1. More effective and coordinated targeting of scams</li> <li>2. Improved investigations</li> <li>3. Customer trust and safety by stopping scams at source</li> </ol>	<ol style="list-style-type: none"> <li>1. Insight and intelligence sharing</li> <li>2. Kill chains and disruption for relevant scams</li> <li>3. Scam signal and data sharing opportunities</li> <li>4. Cross-sector best practices</li> </ol>
2	<b>Secure Sharing of 7726 data</b>	Enable SSUK members to receive insights and data from UK's 7726 smishing database and enable integrations with existing SSUK initiatives eg 159 and URL Blocking	<ol style="list-style-type: none"> <li>1. Coordinated approach to sharing insights and data on SMSHING</li> <li>2. Integration with 159 and URL Blocking initiatives</li> </ol>	<ol style="list-style-type: none"> <li>1. Better industry-wide fraud prevention and reduced scam attempts</li> </ol>
3	<b>Scam call tracing</b>	Enable the development of a methodology to scam call tracing based on a successful proof of concept between members	<ol style="list-style-type: none"> <li>1. Obtain scam intelligence</li> <li>2. Improve investigations</li> </ol>	<ol style="list-style-type: none"> <li>1. Replicable, scalable scam call tracing methodology to assist investigations</li> </ol>
4	<b>Decoy Accounts / Scam Honeypots</b>	Expand the pilot of the scam honeypots run by a bank and a telco to create a comprehensive honeypot system that benefits SSUK members by sharing detailed information about scam tactics	<ol style="list-style-type: none"> <li>1. Obtain scam intelligence to understand and adapt to changing criminal MO</li> <li>2. Reduced scam calls to protect customers</li> </ol>	<ol style="list-style-type: none"> <li>1. Better scam intelligence</li> <li>2. A methodology to block and investigate scam calls</li> </ol>

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## New emergency hotline 159 will help bank customers beat fraudsters who conned victims out of £1.26bn last year

- Bank customers who think they be their bank will be able to call
- The national emergency hotlin
- An operator will give advice ab

By RACHAEL BUNYAN FOR MAILONLINE PUBLISHED: 01:36, 28 September 2021

UK banks are set to launch a new from fraudsters who conned victir

Customers who think they are bei bank or other official bodies such 159 to receive help.



https://www.dailymail.co.uk/news/article-

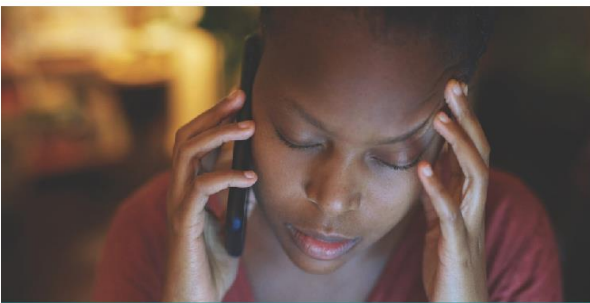
30/09/2021, 16:44

### News

Money - Backlog

## Can the new 159 anti-fraud hotline stop impersonation scams?

Which? says action is also needed to prevent scams and ensure victims are treated fairly



By Chiara Cavallini

29 Sep 2021

A new fraud hotline will let you check whether a call from your bank is genuine, as the industry battles against unprecedented levels of authorised fraud.

Stop Scams UK and the Global Cyber Alliance have launched the '159' pilot scheme with backing from major banks and technology firms, including BT and Google.

The hotline is designed to disrupt impersonation scammers who pose as banks or other firms to trick customers into sending them money - known as bank transfer or authorised push payment (APP) scams.

The latest industry figures show that although purchase scams account for 49% of all APP cases, fraud involving impersonation of banks or the police spiked by 129% in the first half of 2021.

A dedicated phone number for anti-fraud checks could be effective, says Which?. But will banks use this to justify even lower reimbursement rates?

28/09/2021, 16:09

Business | Your Money | Market Data | Companies | Economy | Global Car Industry |

Business of Sport

## New 159 fraud hotline launched to counter threat

2 hours ago

28/09/2021, 09:21

Ring 159 for Britain's new emergency fraud helpline

# The Telegraph

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## Ring 159 for Britain's new emergency fraud helpline

Last year the public lost £470m to fraudsters pretending to be a bank

By Rachel Mortimer

28 September 2021 - 8:42am

Twitter Facebook WhatsApp Email Comment 1

Members of the public targeted by fraudsters have been urged to contact emergency hotline designed to fast-track a customer to their bank.

Stop Scams UK, an industry body founded by telecoms and banking firms last year, has advised potential scam victims to "stop, hang up and call 159 to speak directly to your bank."

29/09/2021, 06:01

Need to call your bank? Many can now dial 159 for safety

MoneySavingExpert.com News: 2021 September

MSE News

## Need to call your bank? Many can now dial 159 for safety



James Flanders | News Reporter



BBC RADIO



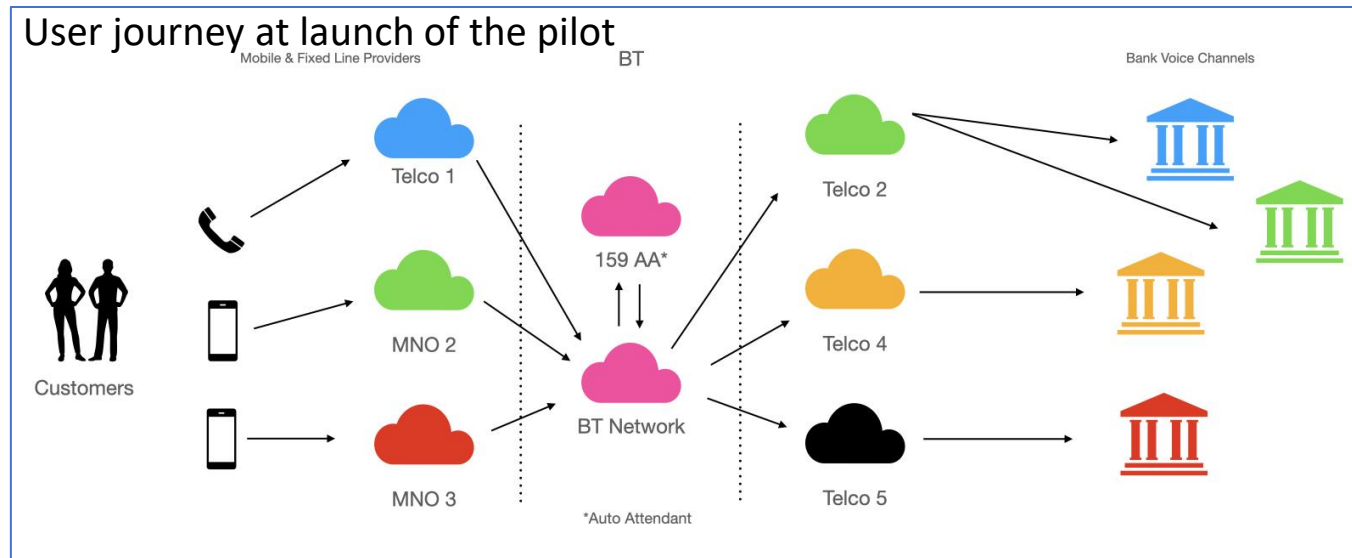
# TODAY

# 159: STOP SCAMS UK HAS LAUNCHED A POWERFUL CONSUMER-FACING TOOL

Data and insight capture on victims?

Data capture and insight on scammers?

Nuisance / scam Call tracing and blocking – by preserving CDRs for longer, for callers to 159



Expand use case to include other media?

IVR triage to allow better call handling?

More destination participants: HMRC, Royal Mail, TV Licensing etc?

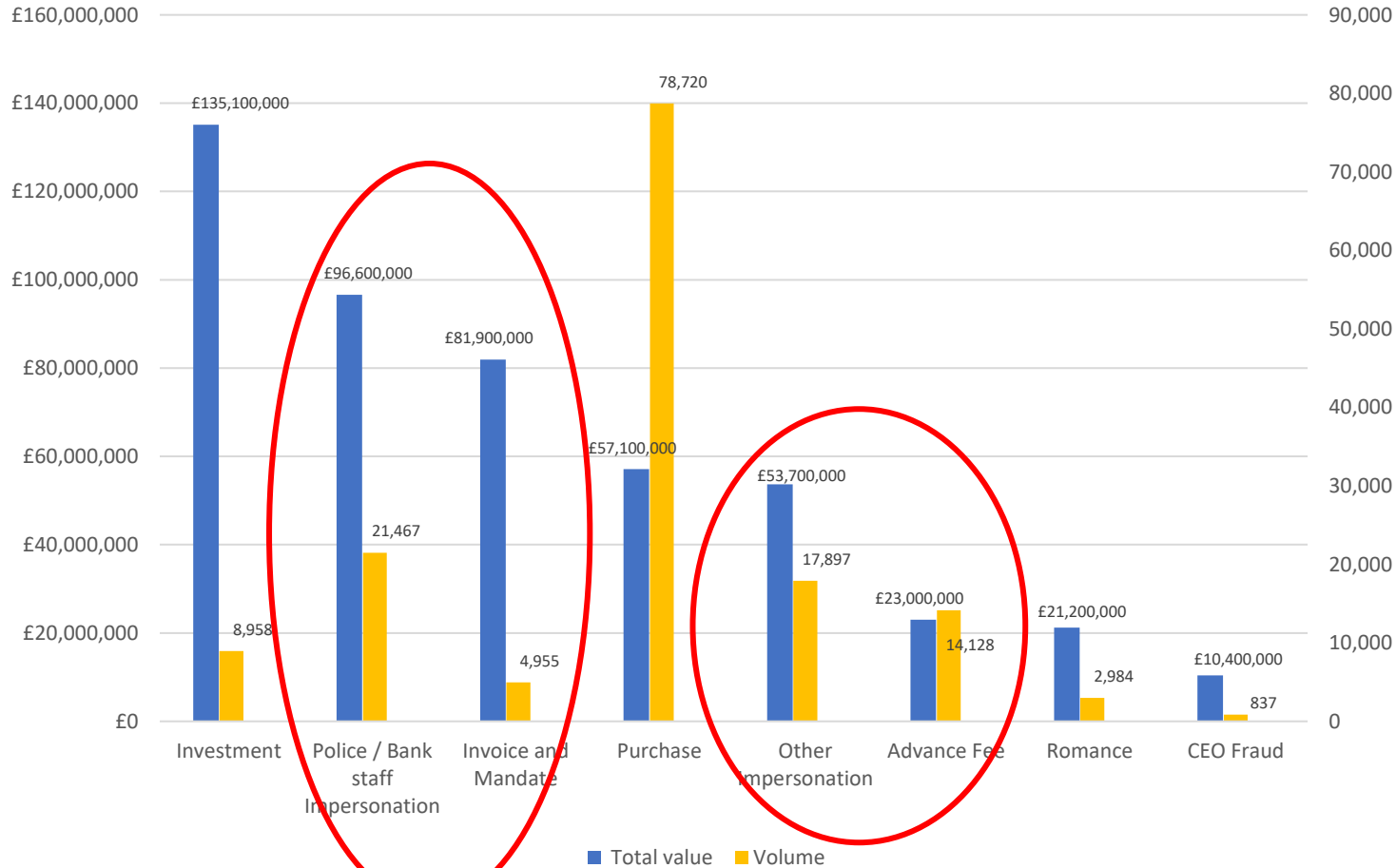
## 159 can immediately address:

- Impersonation of bank / police

## 159 could be developed to:

- Gather insight, incl scam call tracing
- Facilitate rapid blocking of scam calls following a trace
- Support more firms and sectors who are impersonated

# 159 COULD HELP STOP SCAMS COSTING OVER £250M



- 159 can disrupt a scam where a victim has been contacted and engaged by a scammer.
- It should be particularly effective where scammers impersonate authority figures (eg police, FCA, banks).

# HOW SSUK INITIATIVES DISRUPT SCAM JOURNEYS

**First contact:**  
Contact and recruit victims

**Social engineer:**  
Develop victims' vulnerability

**Transfer:**  
Scam enacted

**Online:** email, advertising, social media

**Telephony:** phone calls, SMS

**In person**

**Post / other**

**Live opportunities for SSUK**

**Data sharing and blocking:** prevent scammers contacting victims. Eg URL blocking, nuisance call blocking.

**Recruit and engage victims:** win trust, present sense of urgency

**Construct receiving PSP,** eg money mules, crypto etc

**Live opportunities for SSUK**

**159:** disrupt scam journeys. Bring victims back to safety. Gather insight on scams and block scammers in future.

**Victim:** makes authorised payment

**Scammer:** receives payment, possibly limiting traceability

**Live opportunities for SSUK**

**Data sharing:** eg risk signals, TeamViewer API.