

Welcome to #BanksNeverAskThat and Practice Safe Checks

Launching October 1st



Speakers



Peter Cook
Chief
Communications
Officer
American Bankers
Association



Paul Benda
SVP, Operational Risk
& Cybersecurity
American Bankers
Association



Arielle Martinez-Bugay
UX UI Developer
American Bankers
Association



Caitlin Crowell
Senior Director, Social
Media
American Bankers
Association



Agenda

- Impact of Fraud
- #BanksNeverAskThat Campaign Overview & 2024 Updates
- New Check Fraud Campaign
- Examples & Best Practices
- Registration & Toolkit
- Key Dates
- Q&A





The Impact of Phishing Scams and Check Fraud

Paul Benda
SVP, Operational Risk &
Cybersecurity

FTC Data - Impostors Top Fraud



According to the FTC, in 2023:

- Impostor scams are the top fraud
- Impostor losses up 133%
 - \$3,000 median loss in 2022
 - \$7,000 median loss in 2023
- 1 in 5 people lost money



Scammers contacting people by phone or on social led to big losses.

Phone calls:
Highest **per person** reported losses

 **\$1,480**
median loss

Social media:
Highest **overall** reported losses

 **\$1.4 billion**
total lost

Email:
Highest **# of reports**

 **358,000**
reports

New FBI data illustrates the impact of phishing

By Complaint Count

| Crime Type | Complaints | Crime Type | Complaints |
|--------------------------|------------|---------------------------------|------------|
| Phishing/Spoofing | 298,878 | Other | 8,808 |
| Personal Data Breach | 55,851 | Advanced Fee | 8,045 |
| Non-payment/Non-Delivery | 50,523 | Lottery/Sweepstakes/Inheritance | 4,168 |
| Extortion | 48,223 | Overpayment | 4,144 |
| Investment | 39,570 | Data Breach | 3,727 |
| Tech Support | 37,560 | Ransomware | 2,825 |
| BEC | 21,489 | Crimes Against Children | 2,361 |
| Identity Theft | 19,778 | Threats of Violence | 1,697 |
| Confidence/Romance | 17,823 | IPR/Copyright and Counterfeit | 1,498 |
| Employment | 15,443 | SIM Swap | 1,075 |
| Government Impersonation | 14,190 | Malware | 659 |
| Credit Card/Check Fraud | 13,718 | Botnet | 540 |
| Harassment/Stalking | 9,587 | | |
| Real Estate | 9,521 | | |

Descriptors*

| | | | |
|----------------|--------|-----------------------|--------|
| Cryptocurrency | 43,653 | Cryptocurrency Wallet | 25,815 |
|----------------|--------|-----------------------|--------|

Phishing/spoofing remains the **number one** reported complaint to the FBI.





Anti-phishing Campaign



Campaign Goals

- **Build on the success** of the past four years
- Introduce new resources and videos to **help bank customers learn how to spot phishing scams**
- Reach **new audiences**
- Ensure the public and policymakers know **what banks are doing to protect consumers**



Phishing Red Flags

TEXT

- Asking for a PIN
- Asking for SSNs
- Sharing a "one-time" code

EMAIL

- Ask to download an attachment
- Forms to fill out
- Misspelled words

PHONE CALL

- Asking for addresses
- Using scare-tactics
- Asking for birthdays

PAYMENT APPS

- Ask you to send money to yourself
- Ask for your password
- Text or call unexpectedly

BANKS NEVER ASK THAT



Results Since 2020 Launch

- **2,332 banks** in all 50 states
- **21.2 million** impressions on ABA paid/organic social posts and Google ads
- **4.5 million** impressions from digital ads targeting consumers and lawmakers
- **956,000** unique website visits
 - **163,000** unique visits to Spanish language site
- **102,560** quiz completions
- **94,000** plays of Scam City video game
- **2.6 million** video views



What's in Store for 2024

Continue to **engage consumers** with new social posts, humorous new videos, and more to **highlight questions banks would never ask** their customers.



BanksNeverAskThat.com



[Protect Yourself](#)

[Play Scam City](#)

[Take the Quiz](#)

[Watch the Videos](#)

[Español](#)



Don't fall for fake. Take action to protect your hard-earned cash against phishing scams.

[TAKE THE QUIZ](#)

[Learn more](#)



Light Refreshes to the Fan-favorite Quiz

Visitors to BanksNeverAskThat.com can test their scam-spotting skills.



See if you think each situation is legit or a scam.

Remember, these conversations can happen anywhere – on the phone, by text, or online.

LET'S GO!

1 / 8

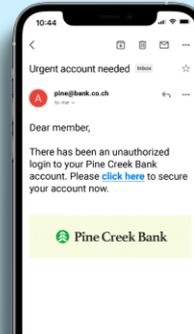
Let's start with this email.

Is this something your bank would ask?

What do you think?

👍 Legit

👎 Scam



4 / 8

Now you're getting a call!

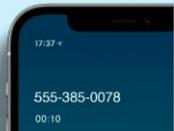
Is this something your bank would ask?

What do you think?

👎 Scam

👎 Scam

"Hi, this is Joe from Pine Creek Bank. I'd love to tell you about our new high yield savings accounts. Do you have time to swing by the branch today?"





Check Fraud Campaign



New for 2024: Companion Check Fraud Campaign



The #PracticeSafeChecks campaign addresses the significant threat that check fraud and check washing scams have on banks of all sizes and their customers.

Key Message: If you can't use your bank's digital payment options and must write a check, here are tips to do it safely.

#PracticeSafeChecks: New Website and Toolkit Assets



Avoid Blank Spaces

Share text

Despite a 25% decline in check usage, reports of check fraud have nearly doubled since 2021. Protect yourself: fill in every line to block any unwanted 'extra charges' just like avoiding those extra airline fees.

#PracticeSafeChecks

Get more tips for protecting your checks at PracticeSafeChecks.com



Keep Your Financial Info Private.

Every time you use a check, you risk exposing your personal financial information to criminals. Whenever possible, use your bank's payment app or online bill pay.



Scan the QR code or visit PracticeSafeChecks.com for tips on protecting your checks.

- ✓ Social posts
- ✓ Printables
- ✓ Digital ads
- ✓ Videos
- ✓ And more!



Checks have sensitive information.

Handing out checks means sharing your name, address and account details. Time to rethink. Switch to your bank's payment app or online bill pay for safer transactions.

#PracticeSafeChecks

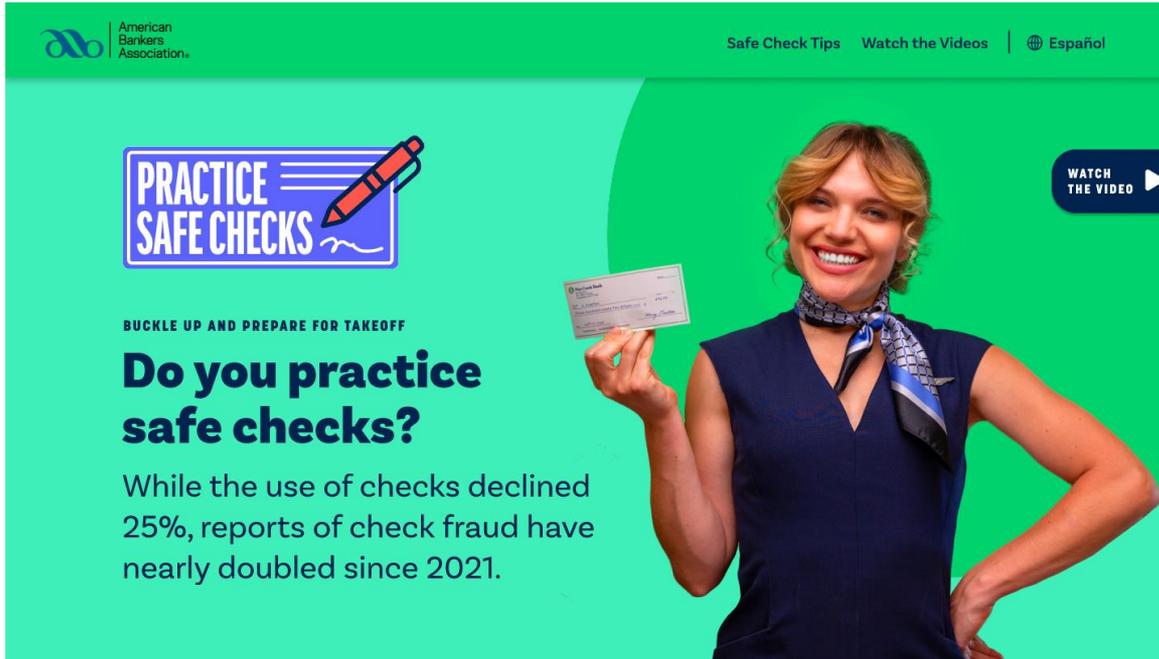
LEARN MORE ABOUT CHECK SAFETY AT PracticeSafeChecks.com



BANK LOGO



PracticeSafeChecks.com Website



Ariele Martinez-Bugay
UX UI Developer



New Videos



Social Media Influencer Returns for 2024 Campaigns



One Toolkit, Two Turn-key Campaigns

- Social Shares
- Digital Signage
- Practice Safe Checks Safety Tips PDF
- Videos, 30-second and 15-second versions
- Envelope Templates & Statement Inserts
- Posters
- And more!

Materials for
both
campaigns will
be available in
English and
Spanish



#BanksNeverAskThat In Action



#BanksNeverAskThat On Social Media

Choice Bank

 Choice Bank
@BankWithChoice

Ask you to verify your account password over text? [#BanksNeverAskThat](#). You might as well be roasting s'mores over a cash fire. Call your bank to confirm the text is legit instead! Get more tips to protect yourself from scams: aba.social/3lpYQz4



10 views 0:26 / 0:30

1:22 PM · Oct 30, 2022 · Sprout Social

Zions Bank

 Zions Bank
4d · 🌐

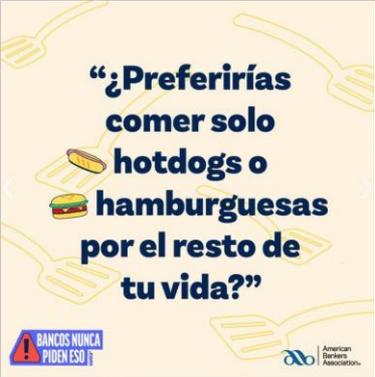
Your bank will never ask you to send money to yourself — or anyone else — with payment apps like Zelle, Venmo or CashApp. See what else your bank will never do here: <https://aba.social/3lpYQz4>
[#BanksNeverAskThat](#)



20 1 Comment

Like Comment Share

First Bank Texas



“¿Preferirías comer solo hotdogs o hamburguesas por el resto de tu vida?”

BANCOS NUNCA PIDEN ESO

American Bankers Association



First Bank Texas
688 followers

A Would You Rather email about hot dogs from your bank? That's alarming. Just as alarming as an email asking for your SSN. Save [#BanksNeverAskThat](#). Get the lookbook on scams [#BanksNeverAskThat](#)...

¿Un correo electrónico sobre hot dogs de tu banco? Eso es alarmante. Tan alarmante como un correo que te pide tu SSN porque [#BancosNuncaPidenEso](#). Entérate de las tácticas de los estafas: [BancosNuncaPidenEso.com](#)

Like Comment Report Send

Add a comment...



Think Beyond Social Media

Greenfield Cooperative Bank



Northwest Bank of Rockford's Local TV Coverage



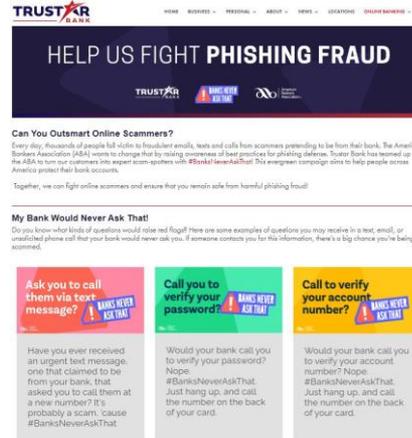
By WIFR Newsroom
Published: Oct. 4, 2021 at 6:45 PM CDT
f t v

ROCKFORD, Ill. (WIFR) - Have you ever received a call asking for your account details? Well NorthWest bank of Rockford has launched a campaign asking you not to "bank" on those callers being trustworthy.

Phishing scams and other fraud calls accounted for over \$3 billion in losses for 2020, nearly double the amount lost in 2019 according to the FTC.



Trustar Bank Webpage

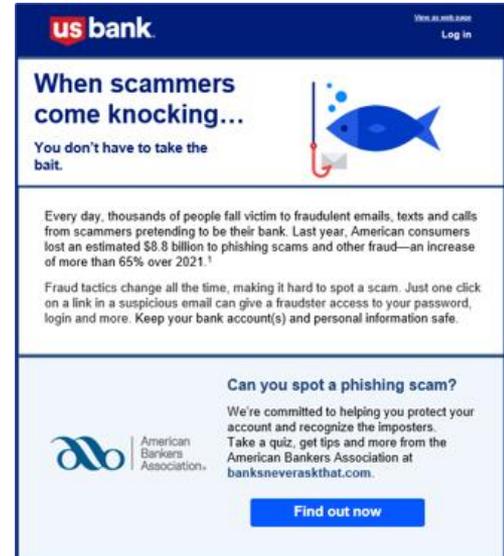


Can You Outsmart Online Scammers?
Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be from their bank. The American Bankers Association (ABA) wants to change that by taking consumers of their practices for phishing schemes. Trustar Bank has teamed up with the ABA to turn our customers into expert scam-squashers with #BanksNeverAskThat! This awareness campaign aims to help people secure America protect their bank accounts.
Together, we can fight online scammers and ensure that you remain safe from harmful phishing fraud!

My Bank Would Never Ask That
Do you know what kinds of questions would raise red flags? Here are some examples of questions you may receive in a text, email, or unsolicited phone call that your bank would never ask you. If someone contacts you for this information, there's a big chance you're being scammed.

| | | |
|---|---|---|
| <p>Ask you to call them via text message?</p> <p>Have you ever received an urgent text message one that claimed to be from your bank, that asked you to call them at a new number? It's probably a scam, 'cause #BanksNeverAskThat</p> | <p>Call you to verify your password?</p> <p>Would your bank call you to verify your password? Nope. #BanksNeverAskThat Just hang up, and call the number on the back of your card.</p> | <p>Call to verify your account number?</p> <p>Would your bank call you to verify your account number? Nope. #BanksNeverAskThat Just hang up, and call the number on the back of your card.</p> |
|---|---|---|

U.S. Bank Email



Campaign Buzz

Michigan Attorney General Dana Nessel @MIAttyGen

It's National Consumer Protection Week, and @MIAttyGen @dananelle is teaming up with @MIBankers to promote the national #BanksNeverAskThat anti-phishing campaign.

Learn to spot the signs and avoid scams → [BanksNeverAskThat.com](#)



9:51 AM · Mar 6, 2024 from Birmingham, MI · 2,281 Views

American Bankers Association @ABABankers

"We believe that a unified, cooperative effort between banks, law enforcement, regulators and other stakeholders offers us the best chance to fight back."

ABA's Paul Benda (@fpbenda) on what #AmericasBanks are doing to stop scammers and the need for others to help in the fight.



2:07 PM · Feb 1, 2024 · 328 Views



Gavin Langston · 3rd+
SVP, Information Technology Director
33m ·

+ Follow

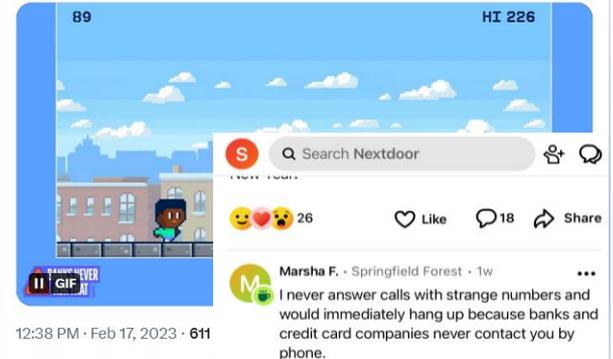
Enjoyed being on WVUE Fox8 again talking about how to avoid being phished by someone posing as your bank. Fidelity Bank LA is participating again with this great program from the **American Bankers Association**. "Banks Never Ask That". Checkout their website as well as the cybersecurity resources at our website to find out more.

<https://lnkd.in/gmhgaK8e>
<https://lnkd.in/g9Aup9Nt>



Zelle @Zelle

Can you escape Scam City with your cash intact? Play your way to #phishing mastery with this new game from the @ABABankers: aba.social/3lpYQz4 #BanksNeverAskThat



Marsha F. · Springfield Forest · 1w
I never answer calls with strange numbers and would immediately hang up because banks and credit card companies never contact you by phone.

Like Reply Share 6

Ilona Fitzgerald · Author · Nottingham · 1w
Marsha that's what got me. It was not a strange number or... See more

Like Reply Share 4

Jennifer Ashabranner · Alexandria, VA · 4d
Marsha I do the same thing, rarely do I answer unknown... See more

Like Reply Share

joe smith · Amberleigh · 1w
<https://www.banksneveraskthat.com/>

Like Reply Share 4

John Schmitz · Springtown · 1w

How to Participate

Caitlin Croswell

Senior Director, Social Media



Sign up for both campaigns at aba.com/BanksNeverAskThat



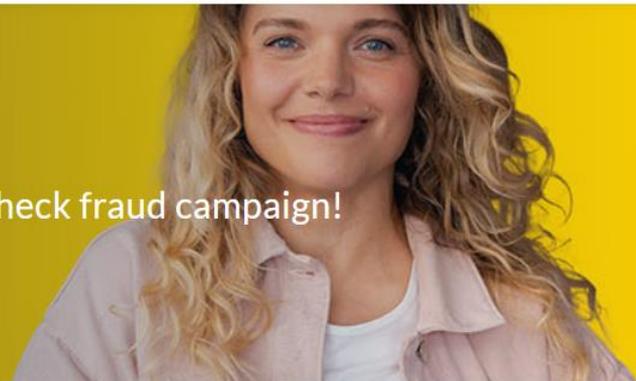
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[SIGN IN](#)

#BanksNeverAskThat

ABA's anti-phishing campaign returns in October — along with a brand new check fraud campaign!



#BanksNeverAskThat is back. And, great news, we're adding a new check fraud campaign — including a website, social media posts and videos — to educate your customers about using checks safely and paying digitally whenever possible.

The website and all the toolkit assets will be available in English and Spanish.

Use the Campaign Toolkit

CAMPAIGN 

COLLAPSE 

#BanksNeverAskThat / #PracticeSafeChecks

DESCRIPTION

ABA's #BanksNeverAskThat anti-phishing campaign has been a big success since 2020. We're bringing the campaign back this October to help even more consumers beat scammers at their own game. We've added new content to this easy-to-use turnkey toolkit, including videos, social posts, digital signage, printables and more.

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. We want to change that by raising awareness among banks and their customers of best practices for phishing defense. Here are all the videos, GIFs, images, pre-written social posts, and printables you need to run a stellar antiphishing campaign — and educate and protect your customers every step of the way.

#PracticeSafeChecks is a new campaign designed to help you educate your customers on how to use checks safely, while also encouraging them to consider alternatives to checks. With the same humorous and engaging look and feel as #BanksNeverAskThat, we believe it will deliver the same positive impact.

TIMELINE

#BanksNeverAskThat is an evergreen campaign created to help people across America protect their bank accounts. #PracticeSafeChecks is a new evergreen campaign created to help people learn how to send money safely.

HASHTAGS

#BanksNeverAskThat | #PracticeSafeChecks

[*NEW* 2024 BNAT Social Shares - English](#) 

[*NEW* 2024 BNAT Social Shares - Spanish](#) 

Key Dates

- **Now-thru Sept. 30:** Register, download toolkit assets and prepare campaign
- **Oct. 1:** Banks simultaneously launch their campaigns to coincide with National Cybersecurity Awareness Month
- **Nov. 1- forward:** Campaigns are evergreen and can run anytime—stay tuned for new holiday-themed content later in the year



Questions?

Email us at banksneveraskthat@aba.com



More ABA Resources for Banks

- Visit aba.com
- [ABA Foundation \(aba.com/Foundation\)](http://aba.com/Foundation)
 - Teach Children to Save
 - Get Smart About Credit
 - Lights, Camera, Save!
 - Safe Banking for Seniors
 - Unlocking Homeownership
- [Consumer Protection Resources \(aba.com/Consumers\)](http://aba.com/Consumers)

