

# Supporting Victims of Financial Crimes

Thursday, March 6  
3:00 PM – 4:00 PM ET

# Today's Speakers



Ashtyn Buechler,  
Program Manager,  
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Mark Batchelor,  
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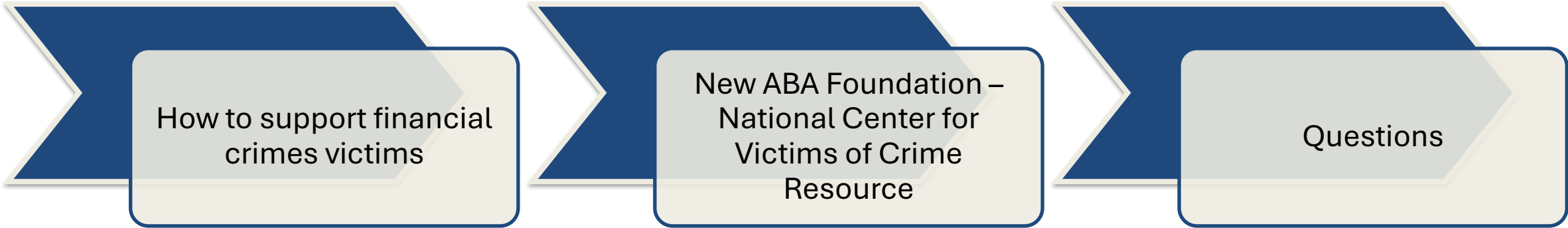


Renée Williams,  
Chief Executive Officer,  
National Center for Victims of Crime



Sam Kunjukunju,  
Vice President of Consumer Education,  
ABA Foundation

# Webinar Agenda



How to support financial  
crimes victims

The diagram consists of three chevron-shaped boxes arranged horizontally. Each box has a blue chevron pointing right and a light gray rectangular area containing text. The first box contains 'How to support financial crimes victims', the second contains 'New ABA Foundation – National Center for Victims of Crime Resource', and the third contains 'Questions'.

New ABA Foundation –  
National Center for  
Victims of Crime  
Resource

Questions

# Housekeeping Announcements

- Webinar is being recorded.
- Slides and recording will be emailed.
- Ask questions via the chat.
- We'll get to questions at the end!

# BBB can help BEFORE, DURING, AFTER the scam

## BBB Prevention Guide

[BBB.org/ScamPrevention](https://www.bbb.org/ScamPrevention)

## BBB Scam Tracker

[BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)

## BBB Survival Toolkit

[BBB.org/ScamSurvivalKit](https://www.bbb.org/ScamSurvivalKit)

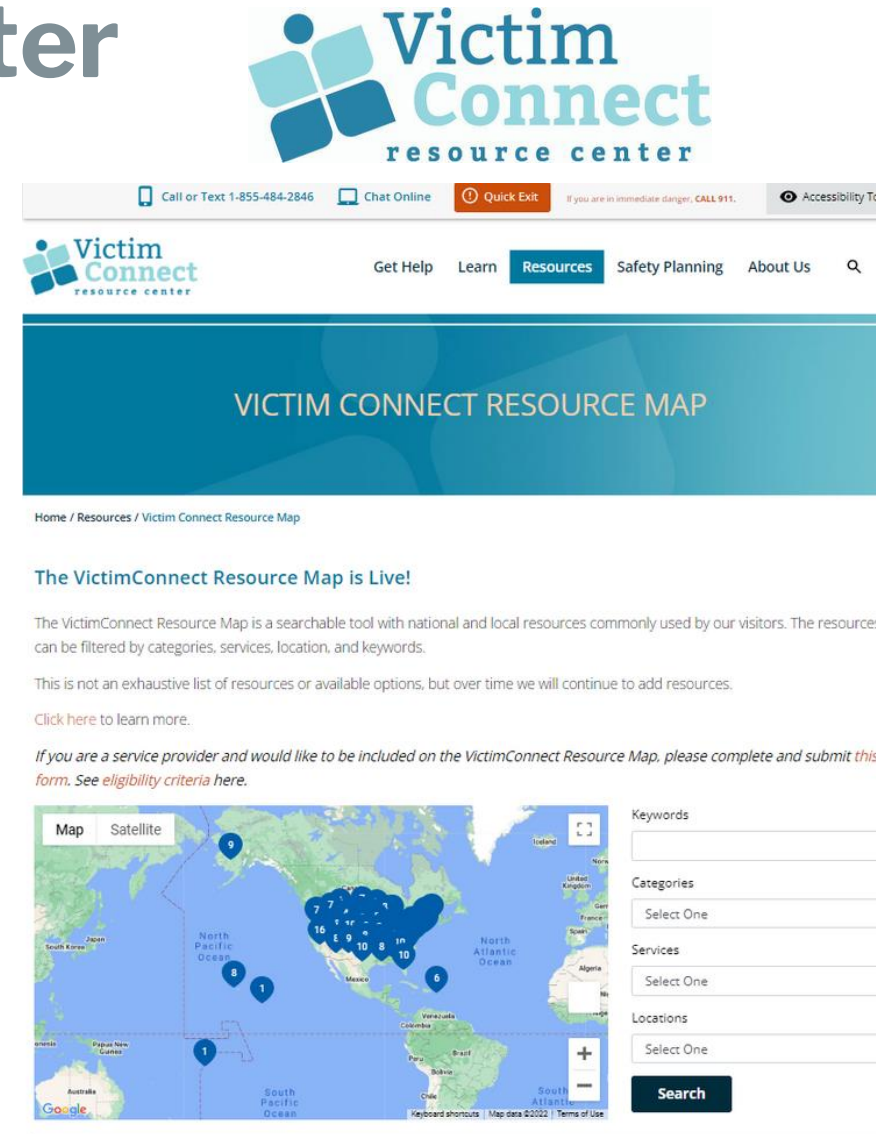


# VictimConnect Resource Center

The **VictimConnect Resource Center (VCRC)** is a 24/7 anonymous and confidential hotline and online resource map for all victims of crimes in the United States and its territories.

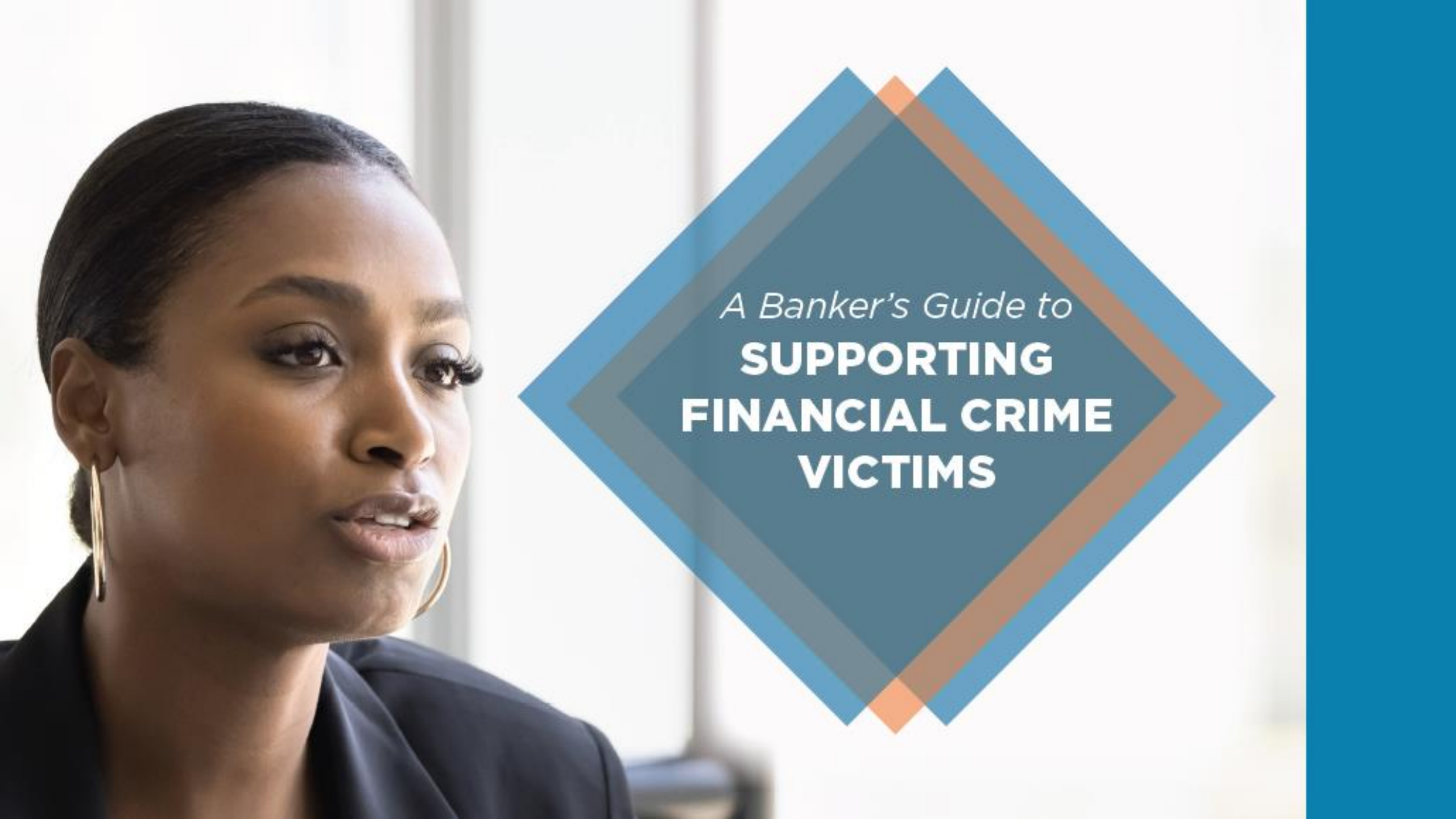
Referrals are tailored to individual needs and can be made to local, state, and national organizations.

Call or Text: **1-855-4Victim**  
Chat: **VictimConnect.org/chat**  
Website: **VictimConnect.org**



The screenshot displays the VictimConnect Resource Center website. At the top, the logo features a blue and teal geometric design next to the text "Victim Connect resource center". Below the logo is a navigation bar with links: "Call or Text 1-855-484-2846", "Chat Online", "Quick Exit", "If you are in immediate danger, CALL 911.", and "Accessibility". The main navigation menu includes "Get Help", "Learn", "Resources" (highlighted), "Safety Planning", and "About Us". The central banner reads "VICTIM CONNECT RESOURCE MAP". Below this, a breadcrumb trail shows "Home / Resources / Victim Connect Resource Map". A section titled "The VictimConnect Resource Map is Live!" follows, accompanied by a paragraph explaining the map's functionality and a link to learn more. Below this is a form for service providers to submit information, including fields for "Keywords", "Categories", "Services", and "Locations", each with a "Select One" dropdown menu, and a "Search" button. The bottom of the page features a world map with numbered blue location pins, primarily concentrated in North America. The map includes a "Map" tab, a "Satellite" tab, and a "Keyboard shortcuts" link.

# New Resource



*A Banker's Guide to*  
**SUPPORTING  
FINANCIAL CRIME  
VICTIMS**



# BEHAVIORAL OR TRANSACTIONAL INDICATORS OF FINANCIAL CRIME

Certain behaviors can signal the occurrence of a financial crime. Watch for a customer who exhibits one or more of the following behaviors:

- makes sudden and unusual changes to their account, such as altering contact information or adding new contacts located overseas.
- cannot explain unusual account activity or appears confused or coached about financial transactions.
- appears distressed, fearful or anxious to follow directions provided by others (e.g., they're receiving instructions while on their cellphone).
- seems fearful of, or submissive to, a caregiver or an accompanying individual.
- indicates a transaction is for, or on behalf of, an online friend or romantic partner.
- urgently wants to send money to a loved one because of an emergency, but the recipient is an unconnected individual or third-party business.
- indicates an interest in purchasing large numbers of gift cards or prepaid access cards.
- sends multiple checks or wire transfers with memos such as "tech support services," "winnings," "taxes," "home improvement," "investment," "family expenses," "business expenses" or "crypto investment."
- closes CDs or other accounts (e.g., retirement) without regard for penalties.

# BANK PARTNERSHIPS AND COLLABORATIONS

Banks alone cannot support victims of financial crime, so it's important to collaborate with community partners, including law enforcement and adult protective services (APS). Identify contacts and develop relationships before any crimes occur so you'll know who to contact when the need arises.

Law enforcement agencies — at the federal, state and local levels — investigate financial crime and may refer a case for prosecution. When frontline staff observe suspicious activity, they must promptly follow their bank's internal guidelines and notify their supervisors to ensure timely filing of [suspicious activity reports](#). Bankers can also contact law enforcement directly.

- Identify your local law enforcement agency here: [golawenforcement.com/law-enforcement-agencies](https://golawenforcement.com/law-enforcement-agencies).
- Federal contacts are available at [fbi.gov/contact-us/field-offices](https://fbi.gov/contact-us/field-offices)

APS are social services programs provided at the local level and governed by a state or county. APS workers investigate cases of abuse, neglect, self-neglect and exploitation of older adults and adults with disabilities. Generally, APS workers are civil investigators and advocates who cannot file criminal charges; however, they often work closely with law enforcement.

- Find the appropriate APS contact in your state: [napsa-now.org/help](https://napsa-now.org/help)

Multidisciplinary teams meet frequently to review and address cases

It's important to listen to victims, acknowledge their experiences, and validate their feelings and reactions. Here are some tips to help support victims of financial crime when they approach you:

- Introduce yourself and be clear about your role at the bank.
- Provide them with the time and space to share their experiences and make their own decisions. Consider using a private room, if available.
- Be an active listener; be mindful of interrupting the person.
- Document what you hear according to your bank's policies and, if possible, tell the victim you're doing so.
- Acknowledge what they experienced and be empathetic. It may help customers to know that financial crime affects people of all ages and backgrounds and that their reactions are normal.
- Specify what options are available through the bank, such as setting account limitations and alerts, closing accounts, opening new accounts, freezing transactions, contacting law enforcement, directing customers to a dedicated customer care unit, filing reports, creating a [trusted contact](#), etc.
- Provide them with resources and offer to connect them to local/national victims' services (refer to pages 14-23).
- Share information with them about how to report to appropriate authorities and offer to assist them (refer to page 11).
- Share the tactics that scammers typically use and provide any available informational handouts or materials.
- Provide written materials whenever possible; trauma and stress affect memory, and it is helpful for the victim to be able to revisit materials.
- Follow up with your customers to see how they are doing and if there's anything more you can do to help. You may need to re-answer questions or re-explain information.
- Be sure to follow through with everything you discuss, and be as transparent as possible when providing information.

Bankers can play a pivotal role in helping people report financial crimes to local law enforcement, the Federal Bureau of Investigation, the Federal Trade Commission and/or APS. Be patient and empathetic throughout the process.

Be mindful of language when interacting with victims. Use language that blames the perpetrator, not the victim. Victim-blaming language can have lasting harmful effects and discourage people from reporting or seeking help. Instead, consider phrases such as:

- "I'm sorry this happened to you, but I'm here to help you move forward from this awful situation."
- "You did not deserve this."
- "This is not your fault."
- "I'm here to listen."
- "It took a lot of courage to tell me about this experience."
- "Thank you for sharing. I know this is not easy to talk about."
- "Let's see what we can do to report it and give you some resources to protect your accounts and financial identity."

Avoid accusatory language such as:

- "How could you fall for that?"
- "I can't believe you fell for that."
- "What were you thinking? How could you let this happen to you?"
- "What made you do a dumb thing like that?"
- "What is wrong with you? That's the oldest trick in the book!"
- "You really should have known better."
- "You are obviously too young/too old to have a phone."

It's important to remember that it is not the victim's fault. Victims of financial crime deserve to be treated with dignity and respect.

For more information, visit [AARP.com/wordsmatter](https://www.aarp.org/wordsmatter).

## SAFEGUARDS

Safeguarding assets is a strategy that gives control back to victims and helps mitigate risk. It is important to note that these strategies may not work for everyone and should only be employed if your customer feels safe and requests the information.

1. **Encourage victims to end all communication with the criminal.**
2. **Recommend that victims change all passwords, lock down accounts and create new ones** — ensure customers scan for and remove any remote access software prior to updating their information and give them information or assistance on how to do so.
3. **Encourage victims to maintain one central file** that contains all relevant documentation related to the crime (such as a timeline of events, police reports, credit reports, any evidence including text messages or emails, written communications with creditors, banks, financial institutions and/or credit reporting companies, etc.).
4. **Direct victims to notify all their financial institutions**, including credit card companies, and review all transactions.
5. **Encourage victims to review their credit reports** by visiting [annualcreditreport.com](https://annualcreditreport.com). Suggest that they may want to place a security freeze on their credit by contacting the three credit bureaus: Experian ([experian.com](https://www.experian.com)), TransUnion ([transunion.com](https://www.transunion.com)) and Equifax ([equifax.com](https://www.equifax.com)).
6. **Recommend reporting to:**
  - Local law enforcement
  - The Federal Trade Commission: [ReportFraud.ftc.gov](https://www.ftc.gov)
  - The FBI Internet Crime Complaint Center: [IC3.gov](https://www.ic3.gov)
  - The Social Security Administration: 1-800-269-0271
7. **Offer information about basic security:**
  - Don't click on links in emails and text messages.
  - Don't answer unknown calls; let them go to voicemail.
  - If any business leaves a voicemail or provides a customer with a number to call, recommend against calling that number. Instead, direct customers to call a known number or the number on the back of their bank card.
  - Don't trust caller ID; calls can be spoofed, that is, falsified by criminals.
  - Consider using a secret code word with family members to prevent spoofing scams. Create a unique word, phrase or question that's not easy to guess so when criminals call pretending to be family, you can quickly identify bogus communications.
8. **Share steps and strategies the bank can take to help them secure their account.** Also, use the information and handouts beginning on page 14 to assist your customer.

# Case Study

- Impersonation scam
- 80-year-old Mrs. H wired \$30k to Hong Kong
- What could the teller have done differently?
- Questions Mrs. H wished banker had asked

# Consumer Information

Access Help and Support

Report Financial Crime

Common Indicators of Scams

Protect Yourself Online

Scam Prevention Resources

Protect Yourself, Your Money, and Your Identity



# Connect to ABA Resources

Tools to help you and your staff leverage your ABA membership.

All employees at ABA member banks have access to members-only benefits. Make the most of your membership! Use these tools to ensure you and your staff are aware of your membership and all that we have to offer.

## Your First Steps

Create your ABA.com account. This offers you access to members-only resources.

SIGN IN

CREATE AN ABA.COM ACCOUNT

## Now, Connect More Deeply



Explore Resources for Every  
Job Role



Share Resources with  
Colleagues



Connect with ABA Experts  
& Peers



Find the Right Professional  
Development Resources



Join a Member Benefits  
Webinar



Advocate for the Banking  
Industry

Visit  
**Aba.com/Connect**

# Staff Contact

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# Thank you!