

CUSTOMER CONVERSATIONS FOR SCAM MITIGATION

This resource may help guide frontline teams engaging with customers who are victims of a scam.

1

CUSTOMER OUTREACH TO IDENTIFY SCAMS

IDENTIFY THE
WARNING SIGNS OF
A SCAM...



APPROACH
POTENTIAL VICTIMS
OF A SCAM...



CREATE RAPPORT
TO HELP VICTIM REALIZE
IT'S A SCAM...

POTENTIAL RED FLAGS

- Unusual payment requests
- Sense of urgency
- Secretive behavior
- Emotionally driven
- Too good to be true
- Risk of missing out

- Offer a judgment-free zone
- Take time to listen to details
- Use resources to verify details
- Consider the relationship the criminal may have built with the victim
- Demonstrate empathy and patience

- Focus on the victim's concerns
- Use facts to help the victim
- Suggest emotional support (family/friends)
- Consider the victim's perspective
- Offer resources, such as AARP Fraud Watch or the Better Business Bureau

POTENTIAL RESPONSES

- "We've noticed some unusual activity on your account."*
- "Can you help me understand the purpose of this payment?"*
- "We want to make sure your money and information are safe."*
- "Is anyone guiding you to send this payment?"*
- "I know this can be difficult."*
- "I'm here to help and we can take all the time you need."*

CUSTOMER CONVERSATIONS FOR SCAM MITIGATION

2

RESPONSES TO HELP CUSTOMERS AND REMEDIATE SCAMS

PROVIDE SUPPORT TO THE VICTIM...



TAKE STEPS TO PROTECT THE VICTIM...



HELP THE VICTIM FEEL IN CONTROL WITH NEXT STEPS...

- Acknowledge the shock that the victim is feeling
- Reiterate to the customer that this could happen to anyone
- Offer reassurance

- Pause sending the transaction
- Prevent the criminal from accessing the account
- Identify any scam payments sent and request recovery
- Help the customer add security features
- Answer questions patiently

- Advise the victim to cut off all contact with the criminal
- Recommend reporting the scam to local police, FTC and IC3
- Prioritize the victim's well-being, as the impact is emotional, not just financial

POTENTIAL RESPONSES

"Scams are widespread and can impact anyone."

"These scams can feel very personal."

"I suggest we add a security feature to your account, if you agree."

"This is a lot to take in at once. I'm going to email this information, too."

"Do you have any questions that I can help answer?"

"It helps to have someone to talk to about this. Do you have someone you can reach out to?"

"Criminals are persistent, so stay strong."

The scams mitigation toolkit was developed by the Federal Reserve to help educate the industry about scams and outline potential ways to help detect and mitigate this fraud type. Insights for this toolkit were provided through interviews with industry experts, publicly available research, and team member expertise. This toolkit is not intended to result in any regulatory or reporting requirements, imply any liabilities for fraud loss, or confer any legal status, legal definitions, or legal rights or responsibilities. While use of this toolkit throughout the industry is encouraged, use of the toolkit is voluntary at the discretion of each individual entity. Absent written consent, this toolkit may not be used in a manner that suggests the Federal Reserve endorses a third-party product or service.