



YOUR PAYMENT WAS RECEIVED EMAIL – AND IT’S NOT A SCAM

Criminals mimic all types of legitimate communication that organizations engage in with their customers. Typos, poor grammar or an unusual tone are no longer telltale signs of a scam because new technology is improving scam content quality. Therefore, it can be difficult for customers to discern the difference between scam correspondence and legitimate correspondence initiated by their financial institution or trusted service provider. Generally, legitimate correspondence exhibits the following characteristics:

- Does not attempt to elicit fear or a strong emotional response
- Lacks a sense of urgency
- Does not solicit personal information

An example of legitimate email correspondence is illustrated below.

From: Telecom Provider <financesupport@emails.telecomprovider.com>
To: Bobby Sagan <bobby.sagan@gmail.com>
Subject: Thank you for your payment!

Dear Valued Customer,

This email is to notify you that your payment posted successfully.

We received your payment of \$46.23. Your Transaction ID is 234957349581231.
At this point, there is nothing additional you need to do. Please save this email for your records.

Questions? View essential account details, transaction history and more in the Telecom Provider app or in your online account.

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, utilization 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.