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Press Release

STOP SCAMS UK: 159 hotline hits major 100K milestone 4 months ahead of target.

- 100,000 calls have been made to 159 since it launched at the end of September 2021.
- This major milestone was reached 4 months ahead of target, showing real demand for a service that is the first of its kind.
- 159 provides potential scam victims with a route back to safety if they receive an unexpected call on a financial matter, connecting customers safely and securely to their bank. It is an unprecedented collaboration between telecoms providers and banks
- The continued growth of 159 and its recent expansion to include the Co-operative Bank, Nationwide Building Society, and TSB, demonstrates the tangible difference that cross sector collaboration is making in the fight against scams.
- Stop Scams UK exists to bring responsible businesses from across the banking, technology and telecoms sectors to work together on technical solutions, to stopping scams at source.

Over 100,000 calls have now been made to 159 since it was launched at the end of September last year by Stop Scams UK.

159 is an easily memorable, short-code number that connects UK consumers safely and securely with their bank when they receive an unexpected, suspicious or fraudulent call about a financial matter. 159 provides customers with a vital route back to safety when they are at most risk of being manipulated and scammed.

For ever larger numbers of UK consumers, calling 159 is becoming a reflex action, helping to keep them safe. The message behind the service is simple: if you receive an unexpected or suspicious call about a financial matter from someone who claims to be from your bank, the police or any other authority figure: Stop, hang up and then call 159.

Following the recent upgrade and expansion of the service to include the Co-operative Bank, Nationwide Building Society and TSB, Stop Scams UK is now planning further investment in the system, including introducing a new Interactive Voice Response (IVR) system to route calls, that will streamline the calling process, provide a better service to users and allow Stop Scams UK to support a wider number of banking destinations.

Stop Scams UK will be working with its members to identify opportunities to integrate 159 with other aspects of their services. This could include offering those callers who choose to do so, a path via 159, to safe and secure contact with their bank through in app chat or calling. Stop Scams UK is also working towards making 159 a universal number offered by all telephone providers, similar to 101, 111 or 105.

100,000 have now been made to the service, during its pilot phase. This has been achieved without the support of any above the line advertising. This will remain the case until Stop Scams UK is able to role out a full service once the Ofcom consultation process is complete.

Scams are not going away; they are growing at an exponential rate as scammers seek to exploit people's vulnerabilities and insecurities. The cost-of-living crisis will only make this problem worse. In the first six months of 2021 alone, there was a 60% increase in Authorised Push Payment (APP)

fraud —where criminals manipulate victims into making real-time payments — compared with the equivalent level in 2020. Losses incurred by consumers and businesses also saw a 71% increase on the previous year.¹ In cash terms, criminal gangs stole over £355m in the first 6 months of 2021 from individuals and small businesses by pretending to be either a bank or other service provider, and encouraging them to make a payment or transfer money.

Stop Scams UK, an industry led collaboration of responsible businesses from across the banking, telecoms and technology sectors, has a vital role to play in the fight against scams. As almost all scams will touch on at least two of, if not each of, the banking, technology and telecoms sectors, the work of Stop Scams UK in bringing business together will be crucial in the development of holistic, systemic solutions to the harm and loss caused by scams. The recent decision by Meta to join Stop Scams UK has increased the collective firepower and resources of the organisation to help tackle scams and keep people safe.

Ruth Evans, Chair of Stop Scams UK, said:

“I am delighted to see 159 reach this important milestone. This is a watershed moment for the project. Not only is 159 being used by growing numbers of people but it now serves an even larger number of banks.

It is great news that the Co-operative Bank, the Nationwide Building Society and TSB have joined 159. It proves that there is a real will across responsible businesses to work together and make a difference. The use of 159 since its launch clearly demonstrates its value and need and it is good to see the message getting through, that if you receive an unexpected or suspicious call on a financial matter: stop, hang up and call 159.

I am looking forward to seeing further improvements to 159, so that it can better serve an even greater number of UK consumers, as well as continuing to welcome new members to Stop Scams UK.”

ENDS

NOTES TO EDITORS

For more information please email Stop Scams UK: info@stopscamsuk.org.uk; and visit our website at <https://stopscamsuk.org.uk>.

For comment or insight from our other Members please contact their respective press offices:

- Barclays
- BT
- The Co-operative Bank
- Gamma
- Google
- HSBC
- KCOM
- Lloyds Banking Group
- Meta
- Microsoft

¹ UK Finance Half Year Fraud Update

- NatWest
- Nationwide Building Society
- Santander
- Starling Bank
- TalkTalk
- Three
- TSB

About Stop Scams UK

- 2021 was Stop Scams UK first full year of operation. We are a private to private, not for profit, industry-led collaboration that was set up with support from Ofcom and the Financial Conduct Authority.
- Stop Scams UK is made up of responsible businesses from across the banking, technology and telecoms sectors who have come together to bring forward technical solutions to help stop scams at source. Our members include UK's largest High Street banks; Meta, Microsoft and Google; BT, TalkTalk and Three.
- For solutions to scams to be effective, they must span each of these three core sectors, bringing together knowledge, insight and expertise from each. Stop Scams UK exists to help these businesses work together. We know they want to, but they can find this difficult as regulation and legal considerations have incentivised competition and hampered efforts to collaborate.
- We do this by providing the leadership, trusted space and resource to take collaboration forward, bringing together industry leaders and technical specialists to develop the technical solutions and ways of working that will make a real difference in the fight against scams.
- Stop Scams UK is led by Ruth Evans as independent Chair. Ruth led work for the FCA on the Contingent Reimbursement Model and has spent over 35 years leading work to champion consumer causes and fairness.

Additional Detail

- Through Stop Scams UK's unique tri-sector approach to collaboration, we have delivered a number of successes at pace that have made a tangible difference in what is a challenging environment.
- Stop Scams UK is working with our members on a number of initiatives to help stop scams at source. Projects include ways of preventing scammers from luring victims into handing over their data via phishing attempts; and ways of helping our members share data and intelligence to better protect their customers as well as the wider economy from scammers. We have begun to deliver significant impact through this work and expect it to grow significantly into 2023.