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Press Release

STOP SCAMS UK WELCOMES HSBC UK, METRO BANK AND FIRST DIRECT TO GROWING 159 SERVICE.

- HSBC UK, first direct and Metro Bank have joined Stop Scams UK's 159 service.
- HSBC UK, first direct and Metro Bank's combined 18.5 million UK consumers will now be able to contact their bank safely and securely through 159 if they receive an unexpected, suspicious or fraudulent call about a financial matter.
- Over 160,000 calls have been made to 159 since it launched at the end of September 2021. There is clear demand for this important service.
- 159 provides potential scam victims with a route back to safety when they are at most risk of being scammed. It is an unprecedented collaboration between telecoms providers and UK banks.
- Stop Scams UK exists to enable critical collaboration between responsible businesses in the banking technology and telecoms sectors to stop scams at source.

HSBC UK, first direct and Metro Bank have today joined 159, the easily memorable, short-code phone service, 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 banking customers with a vital route back to safety when they are at most risk of being manipulated and scammed.

Combined, HSBC UK, first direct and Metro bank service approximately 18.5m UK customers. This means that 159 is now available to the customers of the overwhelming majority of the UK's retail banks. Over 160,000 calls have now been made to 159 since it launched in September last year, demonstrating real demand from both industry and the public for a service that is the first of its kind.

The expansion of the service to include HSBC UK, first direct, and Metro Bank follows the recent upgrade of the service in April this year to include the Co-operative Bank, Nationwide Building Society and TSB. It comes as UK consumers continue to be hit hard by scams.

Figures recently published by UK Finance, make clear that the scam problem is only getting worse. Despite banks and card companies preventing £1.4 bn in unauthorised fraud, 2021 saw a 39% increase in Authorised Push Payment (APP) fraud — where criminals manipulate victims into making real-time payments — compared with the equivalent level in 2020. In cash terms, criminal gangs stole over £583m 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. The cost-of-living crisis is only making the problem worse.

The expansion of 159's reach and capacity not only benefits the customers of HSBC UK, first direct and Metro Bank but will help enable Stop Scams UK to accelerate its plans for the service's future development. Stop Scams UK plans to introduce a new Intelligent Voice Response (IVR) system to better route calls, streamlining the calling process, and providing a better service to users. It will also enable 159 to support a wider number of banking destinations.

Stop Scams UK is an industry led collaboration of responsible businesses from across the banking, telecoms and technology sectors. Its work in bringing business together will be crucial to the development of the holistic, systemic solutions needed to stop scams at source. The decision of HSBC UK, first direct and Metro Bank to join 159 will help keep even more people safe from the harm and loss caused by scams.

Ruth Evans, Chair of Stop Scams UK, said:

"I am delighted to see the rapid expansion in the reach and capacity of 159 this year. Not only is 159 being used by growing numbers of people but it now serves an even larger number of banks.

It is fantastic that HSBC UK, first direct and Metro Bank have joined 159. Together they represent an important part of the UK market, allowing 159 to help protect more people from harm. The rapidly growing use of 159 since its launch clearly demonstrates both its value and need. 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 the continued development of 159, which will undoubtedly allow it to better serve an even greater number of UK consumers, as well as continuing to welcome new members to Stop Scams UK."

David Callington, HSBC UK's Head of Fraud, said:

"Scammers are devious criminals who use a range of techniques to exploit their victims and convince them they are genuine. They find it easier to manipulate people into sending them money than 'breaking into' the technology that has been put in place to prevent fraud, and they have no qualms about targeting the poorest or most vulnerable in society. This evolving technology and usage of the 159 hotline will help make it even simpler for people to contact us if they have fallen victim to a scam.

While we have experienced teams looking for signs of fraud, people can also help themselves by taking note of fraud warnings when making payments, and keeping abreast of the latest scam warnings on our website or through our new Fraud and Cyber Awareness app (on both [Android](#) and [iOS](#)). Importantly, if people receive an unexpected phone call about money, there's a good chance it's a scam. If someone calls you out of the blue and asks you to move money or share your account details, just hang up."

Iain Gordon, Chief Control Officer, first direct, said:

"Protecting our customers from fraud and scams and keeping their money safe is an absolute priority for us at first direct. Criminals are continually evolving the scams they use and this memorable and simple 159 service will help those who are successfully targeted by scammers to report it in a timely way, giving us a better opportunity to secure their money."

Baz Thompson, Head of Fraud, Metro Bank said:

"159 is an excellent and simple to use initiative for everyone who banks in the UK. By calling 159 it will help people break the scammer's spell, it's an important piece of armour that customers can use to help in protecting themselves. As the industry data clearly shows, we are all in a never ending war to beat the scammers. 159 is really great collaboration between the banks, telecom firms and technology companies and this easy to use service will help win many battles."

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
- First direct
- Gamma
- Google
- HSBC UK
- KCOM
- Lloyds Banking Group
- Meta
- Metro Bank
- Microsoft
- NatWest
- Nationwide Building Society
- Santander
- Starling Bank
- TalkTalk
- Three
- TSB

About Stop Scams

- 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 over the remainder of 2022.