

Fraud and scams

Over 40% of crimes in England and Wales are to do with fraud and scams.

What you can do

You can help keep your business safe from fraud and scams through some simple steps.

- Regularly train staff on fraud and scams. Especially those who request or support the making of payments. It's important everyone understands the potential risks to your business. All staff need to know how to spot fraud red flags and report something suspicious.
- Create an open and risk-aware culture where people are able to raise concerns quickly.
- Make sure your business has robust procedures for making payments and other controls. This should include administrators using dual authorisation, creating payment limits and having password management policies.
- Understand the confirmation of payee response. If you don't get a successful match, this could be a red flag.

Key prevention advice

- **Never share any passwords, token codes or follow instructions from a third party to scan a cronto image.** We'll never ask you to do this.
- **Anyone can be impersonated. Criminals can make the contact ID look like a genuine company or person.** Always use a known and trusted number, such as one you've used before or from the company website.
- **Don't allow anyone remote access to your devices.** Criminals ask you to click on a link or download an app which gives them control over your device.
- **Check new payment requests in person or over the phone.** This also includes requests to change existing payments. Don't use the contact details in the payment request.
- **Think twice before disclosing sensitive or security details.** If something doesn't feel right, stop and do your checks.



Contact us straight away if you're unsure about anything. You can also visit our fraud prevention page for more information www.santandercb.co.uk/support/fraud-prevention