

Strictly embargoed until 12.01am 4 April 2022.

## Press Release

### **STOP SCAMS UK 159 short code number a success**

- 75,000 calls have been made to 159 since it launched at the end of September 2021.
- 159 has now been upgraded to enable a major expansion of the service so it can accommodate an even larger number of the UK's banks. The Co-operative Bank, the Nationwide Building Society and TSB are joining 159.
- 159 is an unprecedented collaboration between telecoms providers and banks that connects customers safely and securely to their bank, providing potential scam victims with a route back to safety if they receive an unexpected call on a financial matter.
- 159 demonstrates that industry collaboration works and can make a difference 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 75,000 calls have now been made to 159 since it launched at the end of September last year.

159 enables current account customers to connect with their bank safely and securely when they receive an unexpected, suspicious or fraudulent call. As an easily memorable short-code, number, it provides customers with a vital route back to safety when they are at most risk of being manipulated and scammed.<sup>1</sup>

The service has now been upgraded to enable a major expansion of the service to include a larger number of UK banks, including the Co-operative Bank, the Nationwide Building Society and TSB meaning that the service can now help keep an even larger number of UK bank customers safe.

159 is Stop Scams UK first major, public facing initiative and provides UK customers with a powerful tool in the fight against scams. With time, calling 159 could become a reflex action for UK consumers 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.

Scams are growing at an alarming rate causing significant harm and loss to both individuals and businesses. In the first six months of 2021 alone, reported Authorised push payment (APP) fraud— where victims are manipulated by criminals into making real-time payments— were 60% above the equivalent level for 2020 with the losses incurred by consumers and businesses 71% higher.<sup>2</sup>

To put this 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. 159 is a vital tool in helping prevent this harm.

Almost all scams involve at least two of, if not each of, the banking, technology and telecoms sectors. We believe it is vital for businesses from across these sectors to work to deliver meaningful solutions to the harm caused by scams. Stop Scams UK exists to enable this collaboration. It will only

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<sup>1</sup> Calls to 159 are charged at the same rate as calls to bank customer service lines.

<sup>2</sup> UK Finance Half Year Fraud Update

be through collaboration that systemic solutions to the harms caused by scams will be realised. The recent decision by Meta to join Stop Scams UK has increased the collective firepower and resource of the organisation to help tackle scams.

Stop Scams UK launched 159 as a pilot. In the coming months Stop Scams UK will invest further in 159, including a new Intelligent Voice Response (IVR) system to route calls, and help better understand scam journeys. This will enable the service not only to serve a wider number of banking destinations, including existing, new and future members, but will help keep even more people stay safe. If the pilot is successful, Stop Scams UK will ask Ofcom to make 159 a universal number offered by all telephone providers, similar to 101, 111 or 999.

**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 are joining 159. It demonstrates that when responsible businesses work together, they can make a real difference. The use of 159 since its launch clearly demonstrates its value and need.*

*I am pleased that every call to 159, is a call that is not being had with a scammer. No bank will mind if you hang up the phone and use 159 instead. It is a vital means of helping keep UK consumers safe.*

*159 is our first major public facing initiative. In the coming months we look forward to making further announcements on our collaborative projects, including on URL blocking and data sharing. We are looking forward to further improvements to 159 as well as continuing to welcome new members to Stop Scams UK."*

**Maria Cearns, Managing Director of Customer and People at The Co-operative Bank said:**

*"The expansion of the 159 scheme means this service will be available to our customers and we will be promoting this important initiative alongside the other provisions we have in place to prevent our customers falling victim to scams. We are glad to be working collaboratively with other businesses in the aim to combat the alarming levels of fraud impacting UK consumers."*

**Jim Winters, Director of Economic Crime at Nationwide Building Society said:**

*"Time is of the essence when it comes to reporting fraud and scams, as a speedy response is often the best chance of helping them recover their money. We are pleased to be able to join this scheme which offers our members another way to safely and securely connect with the Society so we can support them at a time when they need us most."*

**Paul Davis, Director of Fraud Prevention, TSB, said:**

*"Safe Account scams remain a huge problem across the banking sector with innocent people being targeted every day.-As part of the '159' service, TSB is keen to play a role in helping to halt this type of fraud."*

ENDS

## NOTES TO EDITORS

For more information please email Stop Scams UK: [info@stopscamsuk.org.uk](mailto:info@stopscamsuk.org.uk); and visit our website at <https://stopscamsuk.org.uk> or contact the Co-operative Bank: Nicki Parry [nicki.parry@co-operativebank.co.uk](mailto:nicki.parry@co-operativebank.co.uk), Tel: 0773 400 2983; or the Nationwide Building Society: Michelle Slade, [Michelle.Slade@nationwide.co.uk](mailto:Michelle.Slade@nationwide.co.uk); or TSB: Matthew Hepburn [matthew.hepburn@tsb.co.uk](mailto:matthew.hepburn@tsb.co.uk), Tel: 07483 431 309.

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
- 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 2022.