

Fraud Prevention Philosophy	
<p>What is your approach to Fraud Prevention?</p>	<p>TSB has a straightforward fraud strategy:</p> <p>Prevent – we will continuously educate customers about the dangers of fraud and how to prevent it. This will include emails, social media, warnings in the banking journey and fraud awareness workshops held in local communities.</p> <p>Protect – We will continuously optimise our fraud prevention systems, ensuring customers remain protected Where fraud does happen, we safeguard our customers via our unique Fraud Refund Guarantee.</p> <p>Pursue – We will help find criminals that defraud TSB or our customers, ensuring that we maintain our strong relationships with law enforcement to bring fraudsters to justice.</p>
<p>What controls do you have in place / How do we protect you?</p>	<ul style="list-style-type: none"> • Real-time fraud detection Our systems are designed to detect fraudulent payments real time, they will flag suspicious transactions or activity the moment it happens. This offers immediate protection. • Biometric analysis This ensures that it is really you that is interacting with us. It builds a profile of your behaviour and makes it difficult for fraudsters to mimic. This data is used only in the way set out in our internet banking terms and conditions, to protect your privacy and information about you. • Device analysis We build a profile of the devices that you use to interact with us. If a different device from a strange place tries to log in, we'll catch it. This data is used only in the way set out in our internet banking terms and conditions. • Bank name display Our texts will come from 'TSB' • One-time passwords We use one-time passwords to verify who we are interacting with. • 2 factor authentication 2-factor authentication adds another layer of protection to your account. It means that we might SMS you every so often just to confirm it's you making a transaction. • Confirmation of Payee <p>We've joined forces with Mastercard company Vocalink and will voluntarily deliver Confirmation of Payee for our customers. The</p>

new 'Verify Account Name' service will help prevent TSB customers sending money to the wrong bank account or falling victim to payment fraud.

Customer Education & Awareness

What do you do to educate your customers to ensure they are fully aware of the latest fraud trends / advice?

- Top Tips on website. We have a dedicated Fraud Prevention Centre hosted on our homepage. The site is regularly updated with scams and information on how customers can protect themselves and how we protect our customers.
- We are active supporters of the national Take Five campaign that offers straight forward and impartial advice to help everyone to protect themselves from preventable financial fraud.
- We have signed up to the Take Five voluntary code
- Messages on banking platforms. We have set up a warning system onto our banking platforms to let customers know about the dangers of fraud at key points during the customer journey.
- We have worked with industry experts to inform staff and customers around how to spot fraud.
- We regularly host fraud awareness community events, led by fraud experts as well as our local branch partners.
- In branch information on how to keep your account safe
- ATM warnings
- Social Media activity that involves general awareness and education messaging as well as targeted messaging following any attacks we see.
- Staff (both in branch and head office sites) are regularly trained via mandatory training and ad hoc awareness training on how to spot fraud and prevent our customers from becoming victims
- When banking online, all customer data is transferred securely and encrypted.

Contact

How and when we would contact our customers.

We will contact our customers using phone calls and text messages. Customers should always check to make sure they are talking to who they think they are.

Text Alerts - If we notice something suspicious or need to get in touch with you, we may send you an alert either by text message or an automated call. If it's a text, it'll be from "TSB",

We may ask you to reply to messages, but we'll never:

- Include a link to a log in page

	<ul style="list-style-type: none"> • Ask for your complete security number, password, or card number • Ask you for answers to your security questions. <p>If you're not sure whether a text or call is genuine, please give us a call on 0345 835 7998</p> <p>One-time passcodes - When we need to check who you are, we'll send a unique code to the mobile you have provided us with.</p> <p>The text will state exactly what the code is for, like creating a new payee or resetting your password. You should never share this code with anyone. If you get a one-time passcode message you're not expecting, please call us on 0800 096 8669</p> <p>Calls – we might also call you. This could include an automated call.</p> <p>We may ask you to verify your identity, but we'll never:</p> <ul style="list-style-type: none"> • Ask for your PIN • Ask for your complete security number or card number
<p>How and when can our customers contact us?</p>	<p>In the UK: If you think you've been a victim of fraud, or you'd like fraud prevention advice we offer an around the clock protection to all our customers who can contact us on 0345 835 7998</p> <p>Outside of the UK: If you think you've been a victim of fraud, or you'd like fraud prevention advice we offer an around the clock protection to all our customers who can contact us using 0345 835 7998.</p>
<p>How we collaborate with the rest of the industry</p>	
<p>Industry initiatives / collaboration</p>	<ul style="list-style-type: none"> • We are members of UK Finance and have signed up to the Take Five Voluntary Code providing our customers with up to date advice on fraud prevention. • We are members of CIFAS – The UK Fraud Prevention Service • We regularly share information to protect our customers, both with other banks, law enforcement and government agencies so that we can quickly recover fraudulent funds for our customers. • We are part of the Banking Protocol initiative

- We are committed to the successful implementation Confirmation of Payee. This checks account names prior to payments being made and helps to make sure funds aren't sent to the wrong bank or building society account.
- We contribute to the funding of the DCPCU. The Dedicated Card and Payment Crime Unit (DCPCU) is a unique pro-active police Unit, with a national remit, formed as a partnership between the City of London Police, the Metropolitan Police Service, the UK banking industry trade association UK Finance and the Home Office.
- We've supported the Metropolitan Police Service and Thames Valley Police to target known fraudsters and come up with new ways to fight this crime.
- We've purchased equipment for the fraud team at Hertfordshire Constabulary – supporting them with the tools they need to identify, arrest and prosecute fraudsters. And we support numerous police forces across the UK with training and intelligence sharing.
- We also partner with the independent charity Crimestoppers to help us reach out to new communities, so that together we are keeping them safe.

Summary

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Fraud is a crime.

It is the fastest growing crime in the UK, with the proceeds impacting individuals and local communities in the UK and abroad and it is **not a victimless crime – these funds are used to bring crime to our streets. Tackling fraud is not only a financial decision, it's a moral one. And that's why TSB is committed to making a difference.**