FOUR STEPS THAT STOP A SCAM

# Stay S.A.F.E.

Easy to remember. Works for any scam. Anyone can use it.

PREVENTION IN FOUR STEPS

# The moment something feels off, run through S.A.F.E.

Most people only learn about fraud after it has happened. These four steps change that. They are easy to remember, they work for any kind of scam and anyone can use them. The first step buys you a few hours. The other three are what you do with those hours.

> **Four words, in this order. Stop. Ask. Feel. Engage. They fit on a note by the phone.**

# Stop.

## Stop what you are doing and give yourself time.

- Stop the transaction, the call, the typing. Nothing has to be finished in this minute.
- Ask for time. If it has to happen right now, that pressure is the warning sign itself.
- Wait at least four hours before you decide anything. Sleep on it if you can.
- Then use those hours for the next three steps.

Put real distance between yourself and it while those hours pass. Hang up. Close the page. Leave the phone in another room and go outside. Distance is what lets your thinking brain catch up and it costs you nothing.

**SAY THIS** “I am not doing anything today. I will come back to this tomorrow.”

# Ask.

## Verify it yourself, outside the conversation you are already in.

- Check the link, the web address, the QR code, the email address and the phone number, character by character.
- Check the person as well. A bank employee, a police officer, a colleague: call back on the number from the official website. Never the number they gave you.
- If a simple question keeps getting a different answer, you already have your answer.

One rule covers all of it. Never use the route they gave you. Type the address yourself. Find the number on your own card or on the official site. Click nothing and reply to nothing that arrived with the message.

### IF YOU WANT TO GO FURTHER

- **The email address:** read what comes after the @ sign rather than the sender's name. The name is free to choose.
- **The web address:** fake sites change one letter, add a word or use a different ending.
- **The company:** check the national register and the regulator's warning list, without using their link.
- **The person:** run a reverse image search on the photo and search their exact sentences. Scripts get reused.

**SAY THIS** “I will call you back on the number I find on your official website.”

# Feel.

## Your body notices the pressure before your mind admits it.

- Rushed, flattered, afraid, secretive: those four feelings do the selling.
- If you are being asked to keep it from the people who love you, stop there.
- If you feel foolish for wanting to check, check anyway. That feeling is part of the pressure.
- Ask yourself who put this feeling here and what they want you to do with it.

Name what you feel, then take a pause from the feeling before you act on it. A strong feeling is information and it is a poor moment to decide anything. Use the hours you took in the first step and let the peak pass.

**SAY THIS** “Why do I feel like I am not allowed to check this?”

# Engage.

## Bring someone in. Do not decide this on your own.

- Get a second pair of eyes. A partner, a family member, a friend or a colleague can look at the message with you.
- Call an organisation and ask: your bank, the police, a fraud helpline. Asking costs nothing and takes five minutes.
- Choose somebody outside it. Not the person who introduced you and nobody from the same group chat.
- Afterwards, keep talking. Reporting it and telling people is what protects the next person.

Fraud lives in private. The moment another person hears the whole story out loud, the pressure drops and the holes become visible. If you have been told to keep this secret, that is exactly the reason to speak.

**SAY THIS** “Can you look at this with me before I do anything?”

**WHY THIS WORKS**

- **It needs no expertise:** you never have to recognise the scam to use it.
- **It buys time first:** everything else happens inside the hours that Stop gives you.
- **It checks the facts:** the details they handed you are the easiest thing to test.
- **It breaks the isolation:** bringing in one person stops a great many frauds on its own.
- **It works for someone else too:** you can walk a friend or a parent through it on the phone.

> **Stop buys you the hours. Ask, Feel and Engage are what you do with them.**

*Teach these four steps to the people around you, especially anyone who lives alone. A scam that reaches somebody who knows the steps usually stops at the first one.*