Bank Fraud Call Verification Script

Safe steps when someone calls, texts or emails claiming to be your bank, card company or payment provider.

Never trust caller ID, a name or a "verification" by the caller. Numbers can be faked, and callers can sound professional. Use the number on the back of your card, your statement, or inside your official banking app.

Script

1. **Say:** "Thank you. For my security I'm going to hang up and call my bank on the number on my card."
2. **Hang up.** Wait at least 10 minutes, or use a different phone, before calling.
3. **Dial** the number on the back of your card, a recent statement, or in your banking app — never a number from the message or search ads.
4. **Say:** "I received a call or message claiming to be from you about possible fraud. Can you check my accounts and tell me if it was genuine?"
5. Ask for the fraud department and a **reference number**. Note the date, time and name.
6. If the bank wants to discuss anything, **they will say so on their own call**. You don't need to complete anything the first caller wanted.

A real bank will never…

- Ask you to move money to a "safe account", a "secure wallet" or to "test" a transfer.
- Ask for your full PIN, online banking password, or a **one-time code** that was texted to you.
- Ask you to install remote-access software, or to "confirm" your identity by letting them see your screen.
- Send a courier to collect your card, cash or devices.
- Pressure you to keep the call secret from family or bank staff.

If you already shared something

- Call your bank **now** on the official number and say exactly what you shared. Ask to freeze or replace cards and secure online access.
- Go to FRG1-13 (Post-Click Decision Tree) and FRG1-14 (Money-Loss Response Checklist).

Bank / card name I called _____

Date and time _____

Reference number _____

Notes _____

Official-contact tip: write the real fraud line for each of your banks on the back of this page or inside your Family Verification Plan (FRG1-02).

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