



Reclaim Trust: CSP Opportunity in Scam Protection

F-Secure Webinar for Communication
Service Providers (CSPs)



Welcome to F-Secure & GASA Reclaim Trust webinar!



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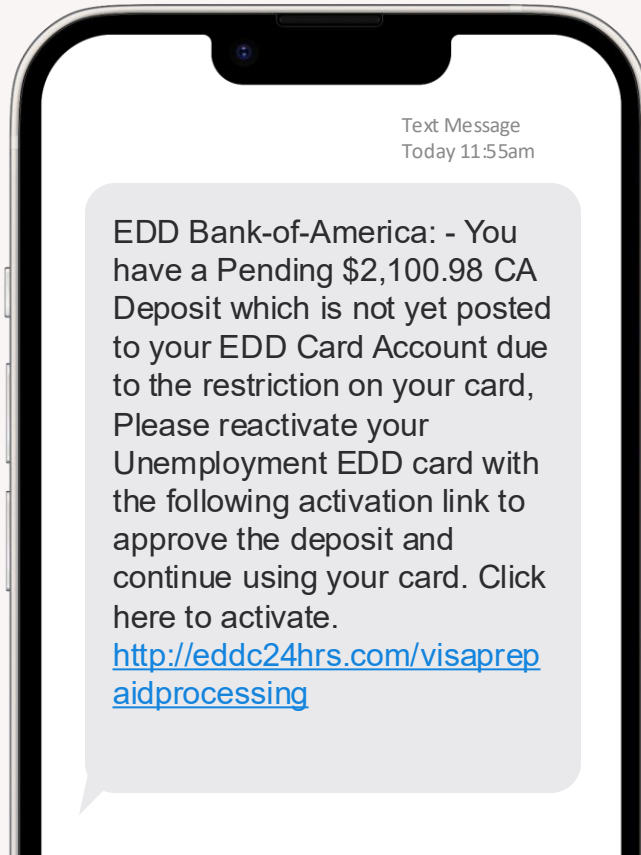
Director, Portfolio &
Product Marketing,
F-Secure

Scam landscape

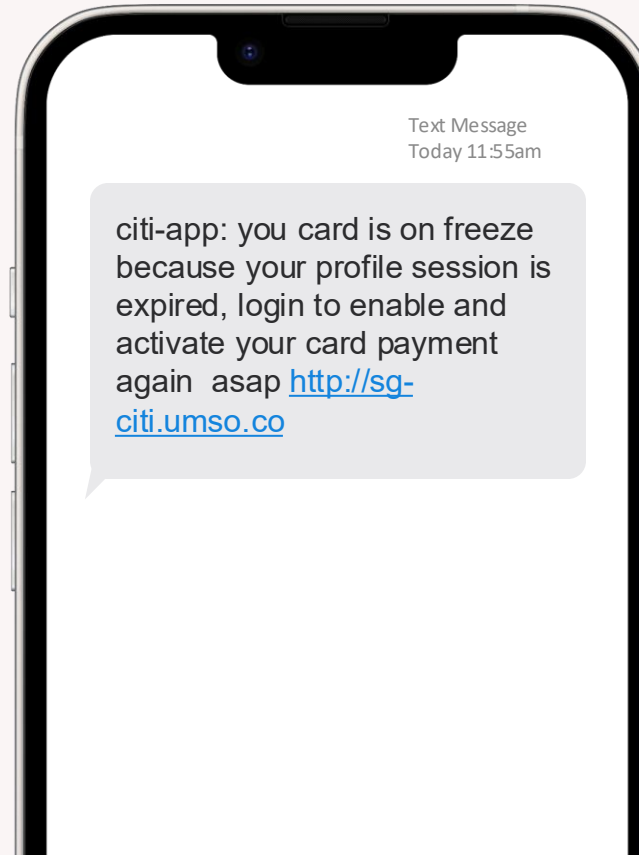
Can you spot the scam?

Which is real: 1, 2 or 3?

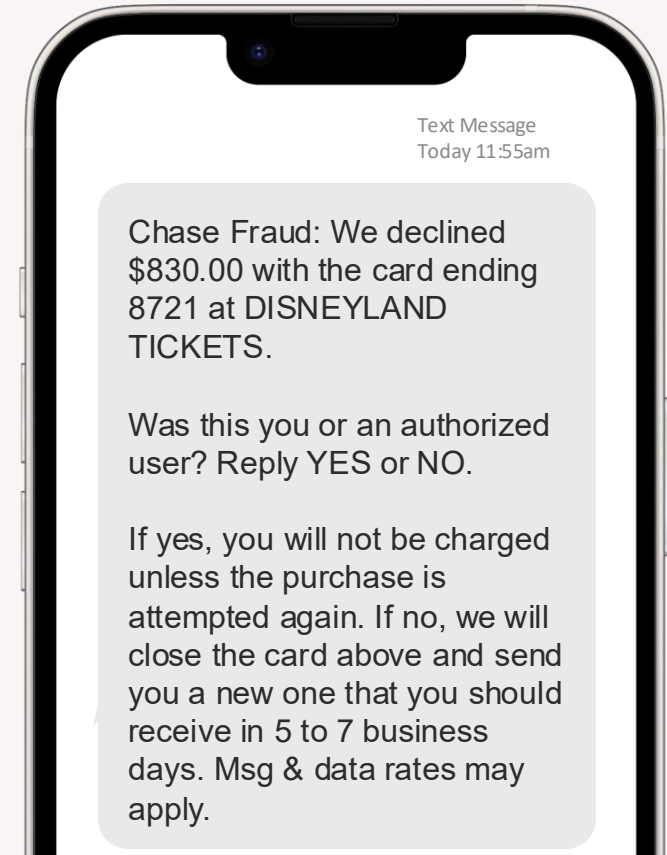
1



2



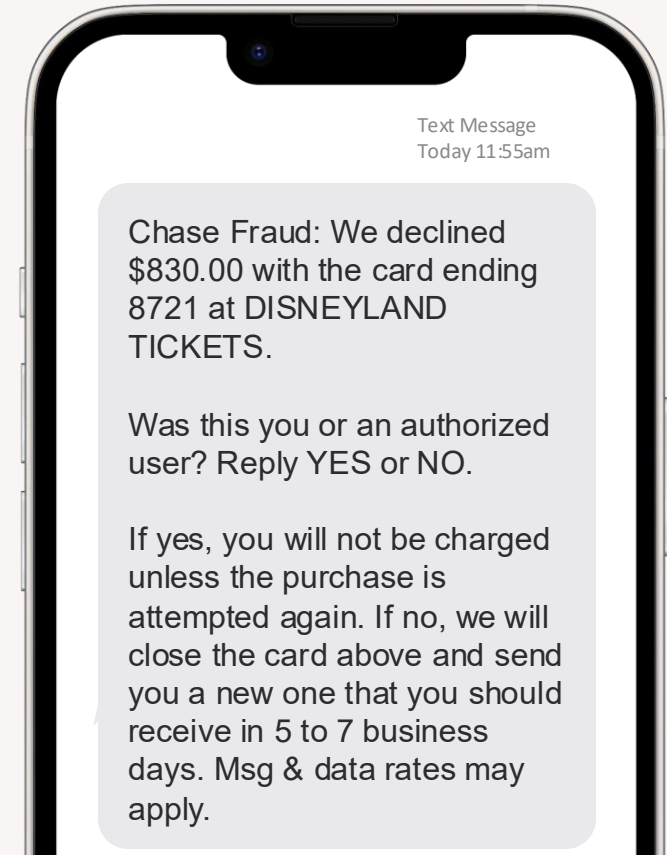
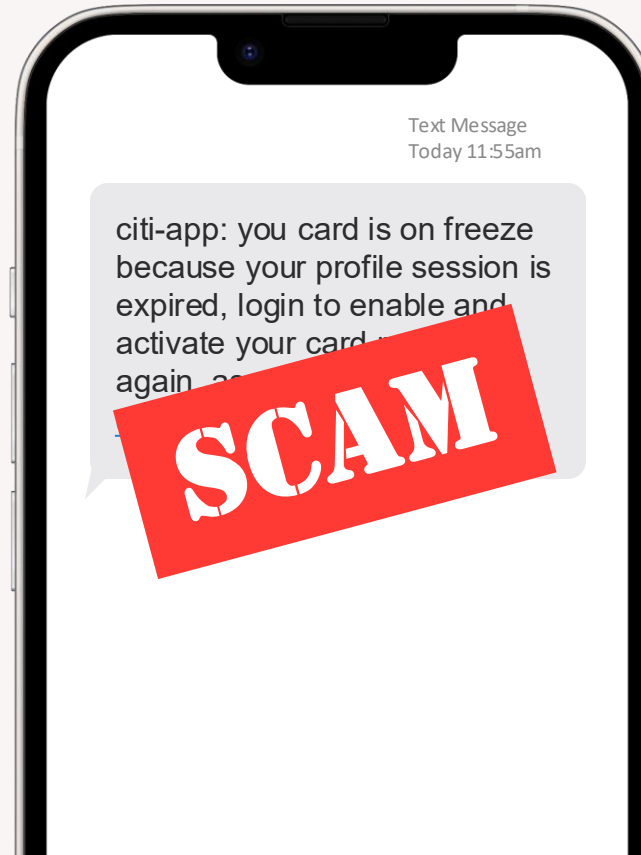
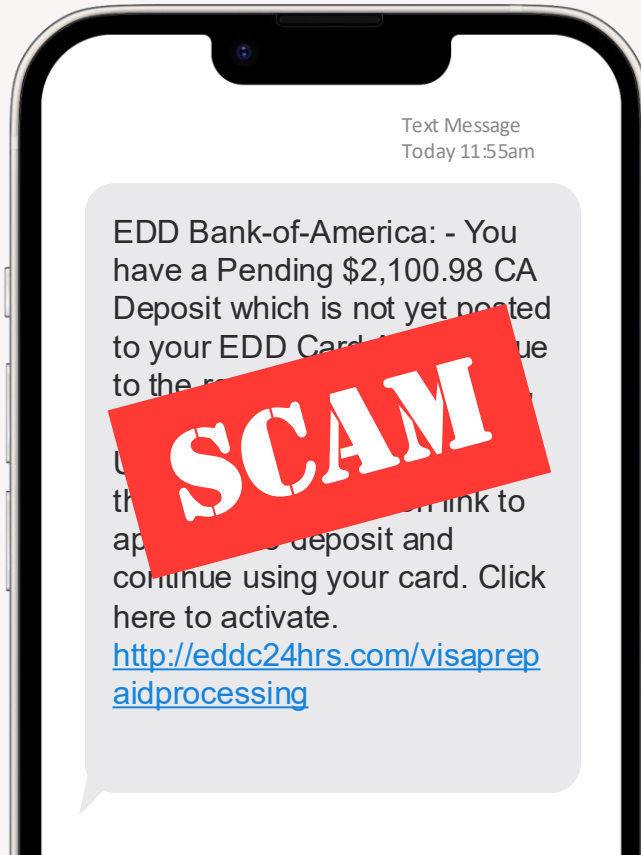
3



Can you spot the scam?

Which is real: 1, 2 or 3?

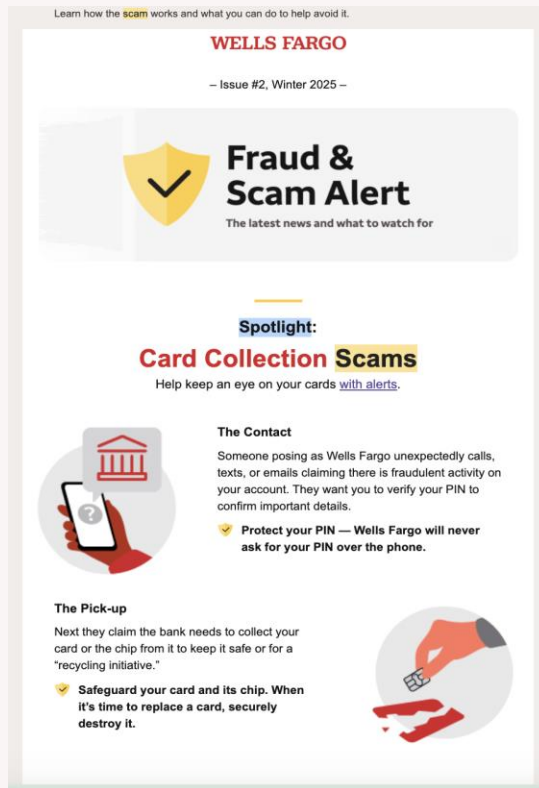
 **Real!**



The consumer dilemma: Who to trust?

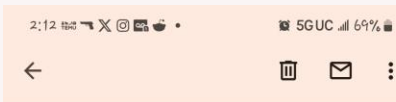
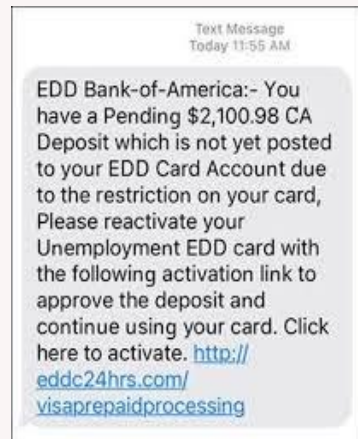
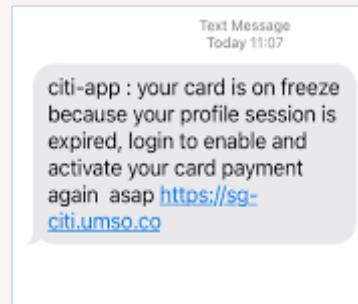
Consumers are overrun with fake messages

Real Bank Email



Fake Bank & Telco Communications

Urgent account freeze / service problem scam



Mobile

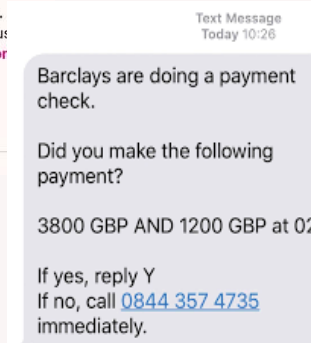
YOU HAVE BEEN SELECTED TO GET OUR BRAND NEW iPhone 14 Pro

this email is our **official letter for your Confirmation**. Congratulations! You've been chosen to Get an exclus reward! Your Name came up for a **BRAND NEW iPhone 14 Pro** From T-Mobile !

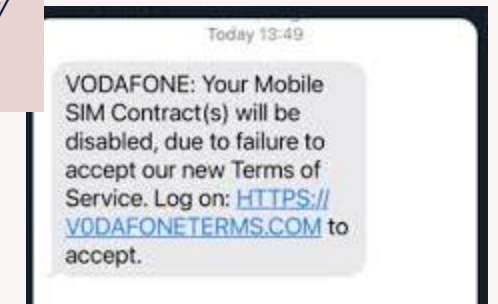
[Claim Reward Now](#)

Approval Date : 14 September 2023

Urgent check for payment scam



Contract/ account scam



Your AT&T Wireless Plan: Price Adjustment

From myAT&T Online Services on 2024-06-24 13:28

[Details](#) [Plain text](#)



Dear Customer,

We are writing to inform you of an important update regarding your monthly wireless service.

Effective June 24th, 2024, there will be a material increase in your monthly bill. This change is part of our ongoing efforts to enhance our services and offer the latest in wireless technology.

We encourage you to log into your account at your earliest convenience to review the new pricing details. It is essential to accept the updated terms and conditions by June 24th, 2024, to avoid any interruption to your wireless service.

[Sign In](#)

Billing / pricing change scam

Consumers can't rely on intuition for protection

69%

I know how to **recognize**
an online **scam**



43%

of those that can recognize
a scam still **fell victim** in
the last 12 months



F-Secure Consumer Market Research 2025, n=9,000

GASA is supported by more than 100+ organizations worldwide



Intelligence Sharing

- Virtual Meet-ups
- 8 Email Groups
- Best Practice Blogs



Networking

- 3 Summits
- Online Directory
- GASA Chapters



Solutions

- Global Signal Exchange
- Scam.org
- More to come 😊



Research

- 30+ State of Scam Reports
- Blue (Policy) Papers
- Scam Fighter Awards

GASA facilitates intelligence sharing, networking, research & shared solutions, worldwide

GASA is supported by more than 100+ organizations worldwide



Intelligence Sharing

- Virtual Meet-ups
- 8 Email Groups
- Best Practice Blogs



Networking

- 3 Summits
- Online Directory
- GASA Chapters



Solutions

- Global Signal Exchange
- Scam.org
- More to come ☺



Research

- 30+ State of Scam Reports
- Blue (Policy) Papers
- Scam Fighter Awards



International
Banking Federation





The daily crisis in your customer base

Prevalence of experiencing a scam in last 12 months

57%
of adults Globally
have had a scam
experience in the
last 12 months

66% ↑

North
America

U.S. – 70%

53% ↓

Europe

Ireland – 79%

53% ↓

Asia

Philippines – 65%

73% ↑

Oceania

Australia – 74%

72% ↑

South
America

Argentina – 74%

51% ↓

Middle East

United Arab
Emirates –
54%

68% ↑

Africa

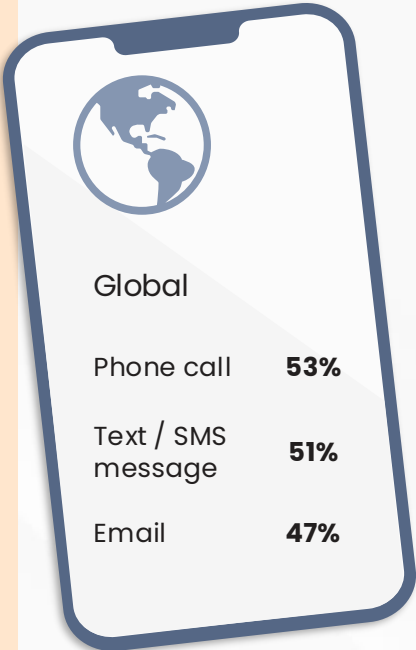
Kenya – 83% — Highest
market(s)
per region



The most common communication channels used by fraudsters

Globally are **phone calls, text messages and email**

Top three most common scammer communication channels globally and by market



North America

Phone call	58%
Text / SMS message	55%
Email	53%



Europe

Email	56%
Phone call	51%
Text / SMS message	49%



Asia

Phone call	57%
Text / SMS message	53%
Instant messaging app	43%



Africa

Text / SMS message	57%
Instant messaging app	50%
Social media	50%



South America

Phone call	65%
Instant messaging app	52%
Email	51%



Middle East

Phone call	44%
Text / SMS message	41%
Social media	40%



Oceania

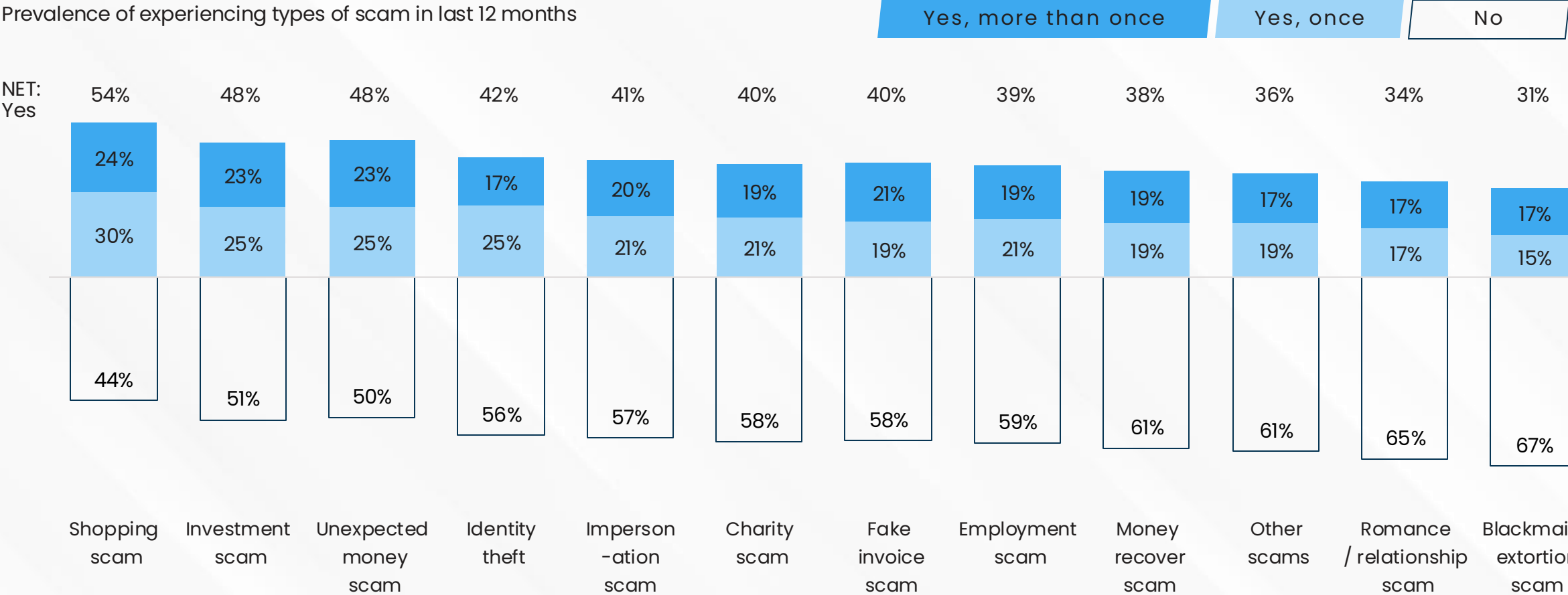
Email	66%
Text / SMS message	59%
Phone call	46%

Q3. Through which communication channel(s) did scammers approach you in the last 12 months?



Shopping, unexpected money & investment scams are the most experienced type of scam globally, affecting around half of scam victims

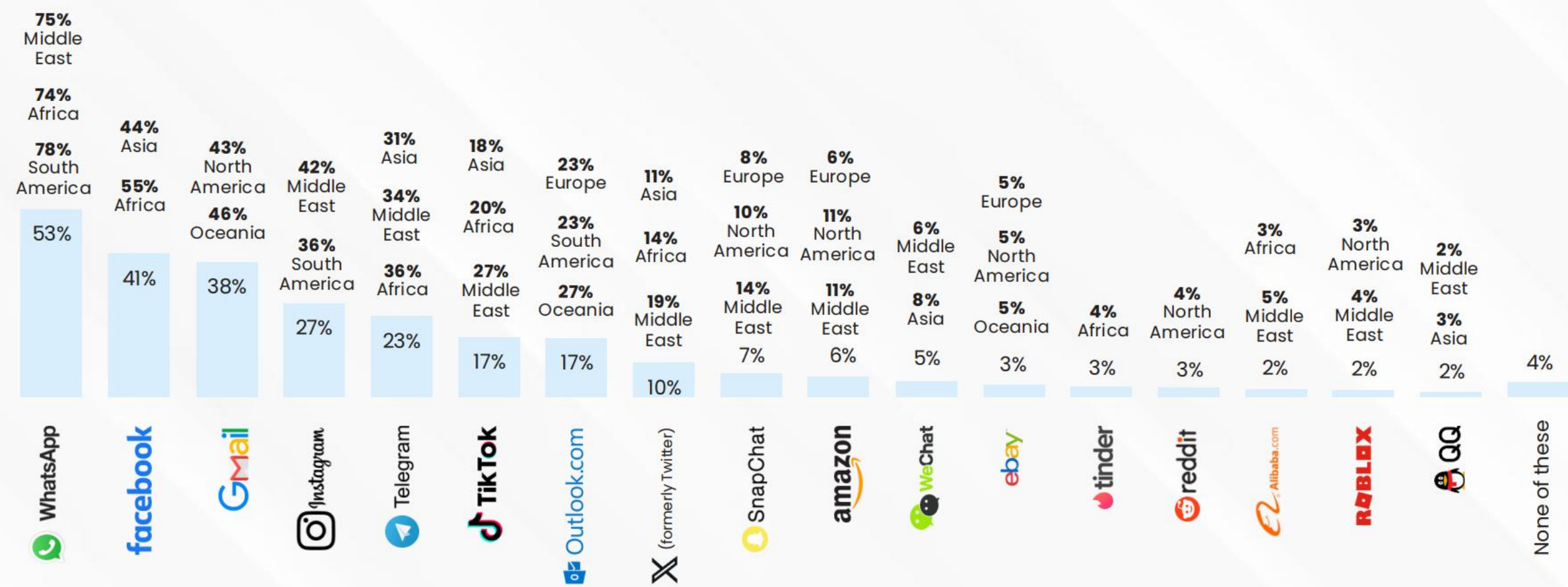
Prevalence of experiencing types of scam in last 12 months





The most common brands that are misused by scammers are WhatsApp, Facebook and Gmail

Online platforms used by scammers in last 12 months globally





Funds lost due to scam activity is eroding consumer trust

Prevalence of losing money to a scam in last 12 months

23%
of adults Globally
went on to **have**
money stolen by
scammers in the
last 12 months

24%

North
America

Mexico – 34%

20% ↓

Europe

Ireland – 27%

19% ↓

Asia

Pakistan – 39%

22%

Oceania

New Zealand – 23%

41% ↑

South
America

Argentina – 44%

25%

Middle East

United Arab
Emirates – 33%

41% ↑

Africa

Kenya – 53% — Highest
market(s)
per region



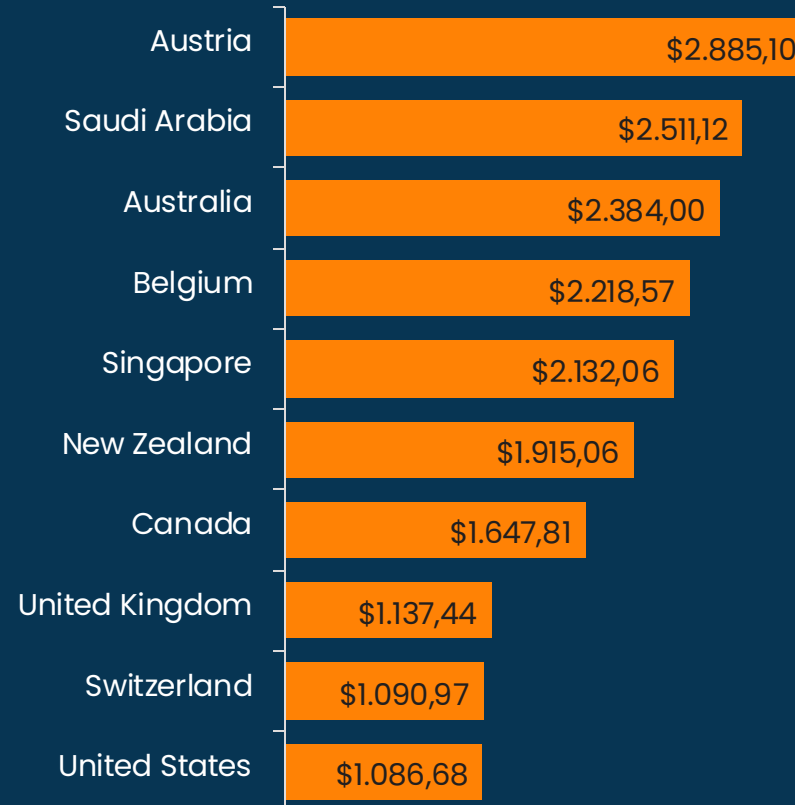
Money lost to scams in past 12 months:

An estimated
\$442 Billion has been
lost to scams
worldwide in the last 12
months...

Value lost to scams

Q13. In the last 12 months, in total, how much money did you lose to scams? Please include the total amount of money lost, regardless whether you managed to partially or fully recover it. Base: those who lost money (10732) *NB, markets without sufficient base size for those losing money to scams have been omitted from this list

Ten **highest** average loss*



USA:
\$1,087

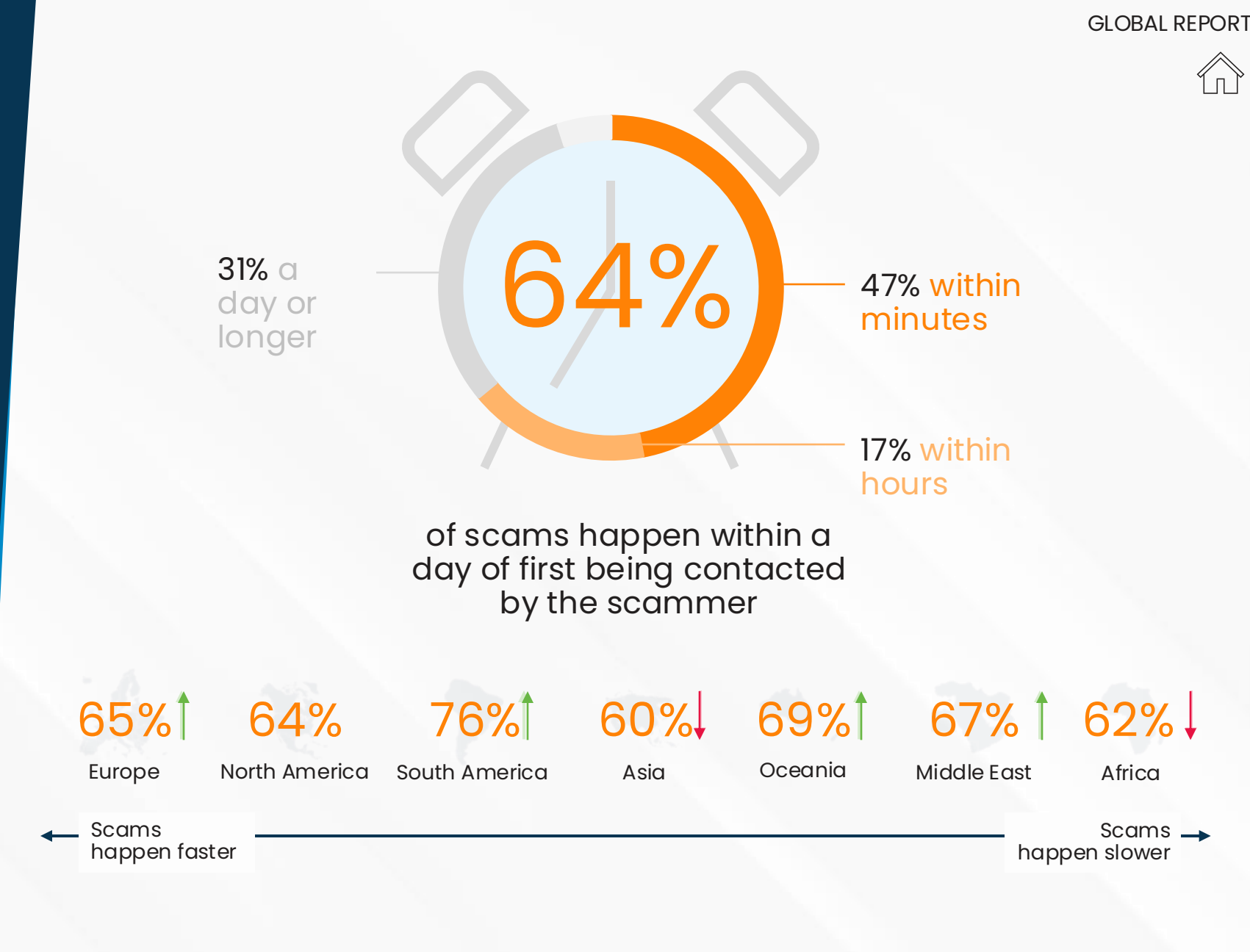
Europe:
€500 – 2,800 range

Asia:
\$113–475 range



Globally, just under two thirds of scams happen within a day of first being contacted by the scammer

Proportion of scams that happen within a day



Q10. Thinking about the most recent time you were scammed, how long did it last? Please think about from the first time you heard from the scammer until the last time you were in contact with the scammer. Base: All respondents who have been scammed (26817), North America (2996), South America (1435), Europe (9419), Africa (2778), Middle East (1535), Asia (7187), Oceania (1467)

F-Secure approach to tackle scams

Understanding the scammers' view

F-Secure Research Threat Intelligence “Scam Kill Chain” looking at the scammers’ tactics & techniques

Scammer's steps



F-Secure holistic scam protection – focusing on prevention

Source: F-Secure Threat Intelligence proprietary F-Secure Scam Kill Chain covering online scammers' techniques & tactics across the kill chain

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Telcos have a unique advantage to prevent scams

Scammer's steps



Telcos

- ✓ Real-time network control
- ✓ Stop before first contact
- ✓ Prevent the conversation

Banks

- ✗ See fraud after payment
- ✗ Can only freeze accounts
- ✗ Limited to reimbursement

Platforms

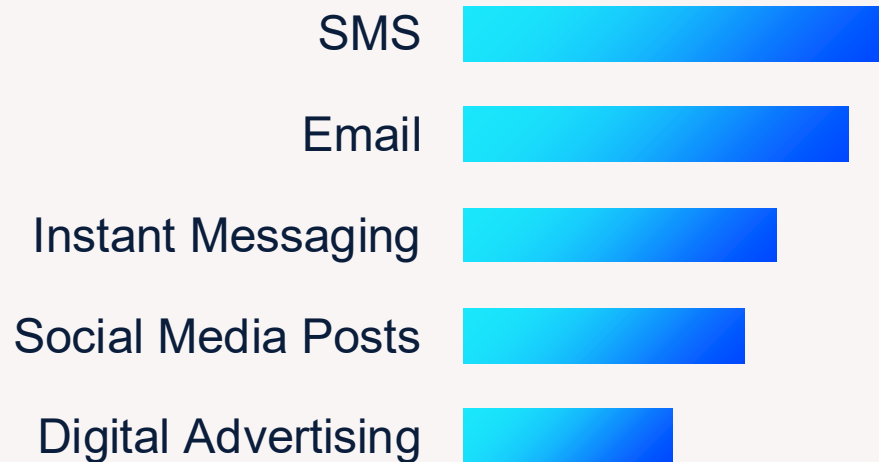
- ✗ Report & remove (reactive)
- ✗ Scammer already contacted victim
- ✗ No control over calls/SMS

Source: F-Secure Threat Intelligence proprietary F-Secure Scam Kill Chain covering online scammers' techniques & tactics across the kill chain

Holistic scam protection

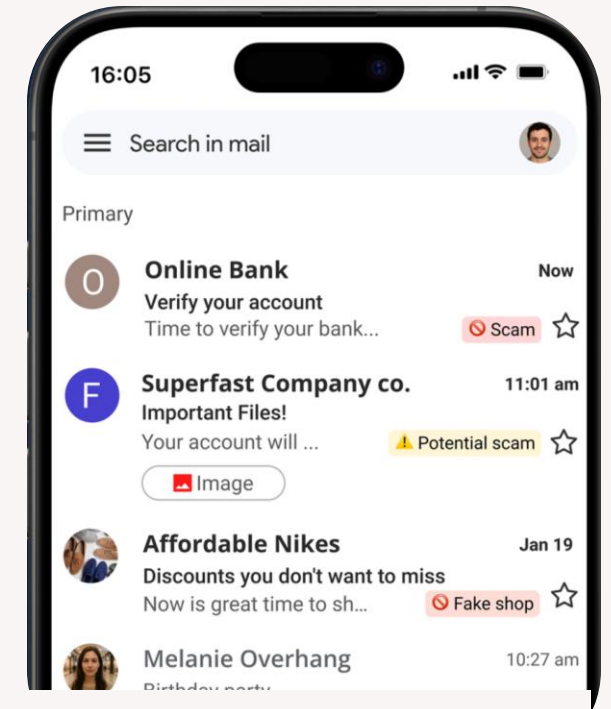
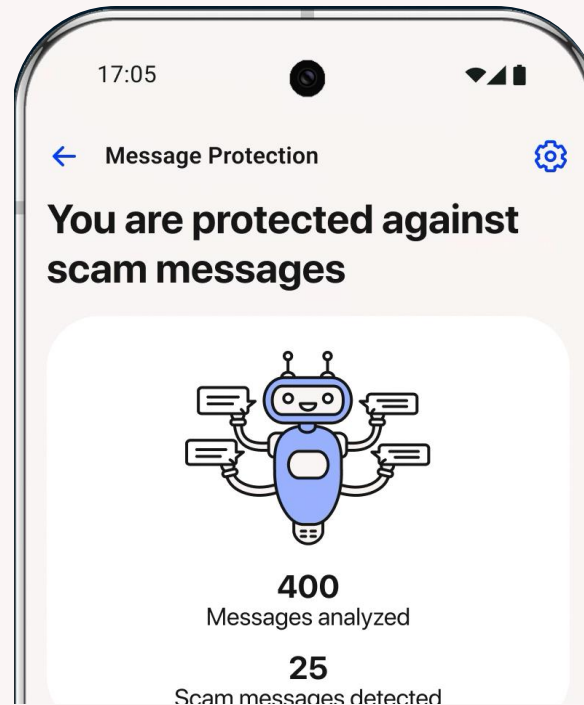
Building AI-powered protection for the most common scams & channels

Scammer's Channels



AI powered protection

Shopping, Messaging, Email, AI Scams etc.



Scammer's communication channels
Global Anti-Scam Alliance Global State of Scams 2024

Concept images, subject to change

CSP opportunity to help consumers reclaim trust

The impact of scams is profound, the solution is in your hands

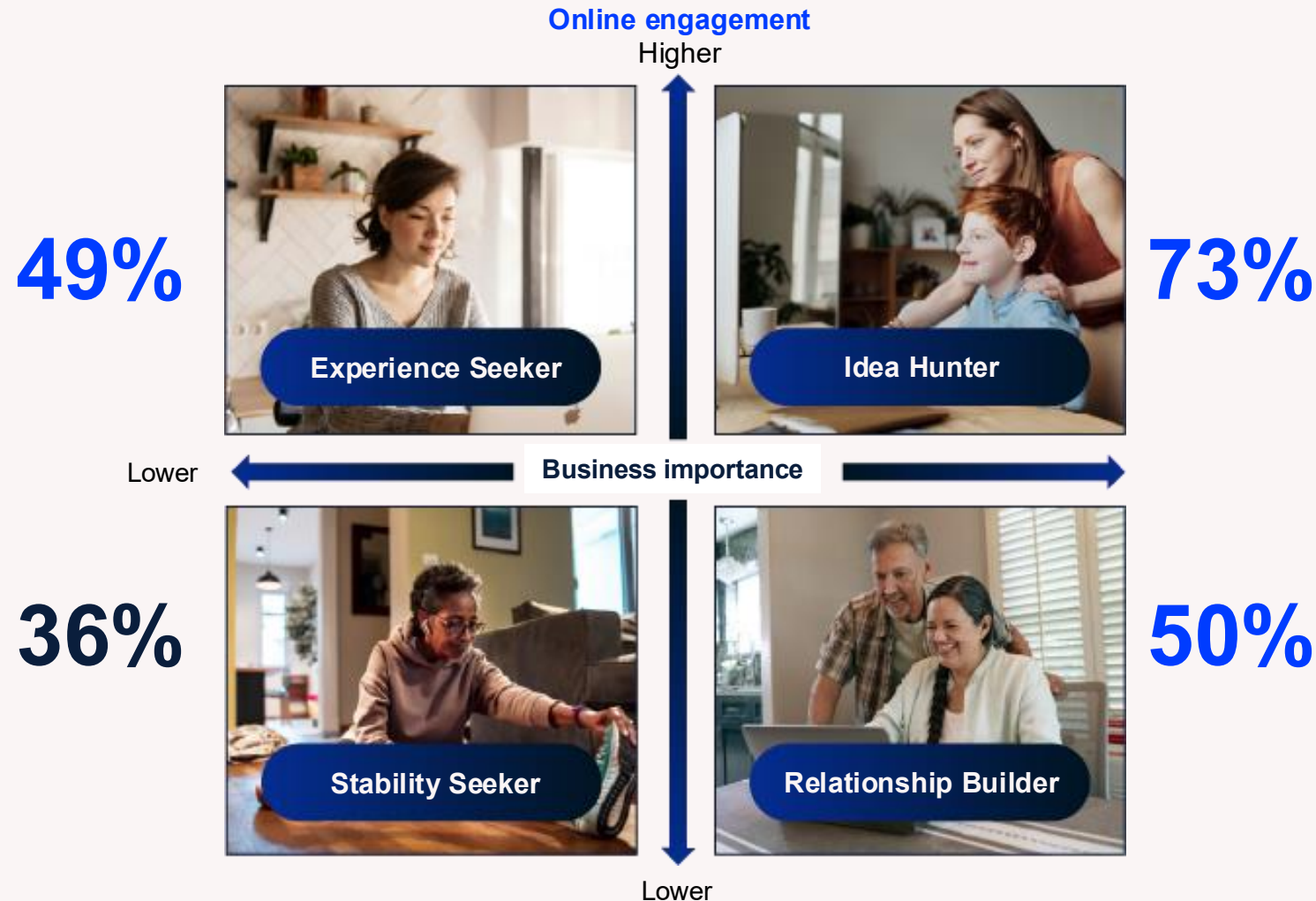
81%

expecting their communication service provider (CSP) to provide security



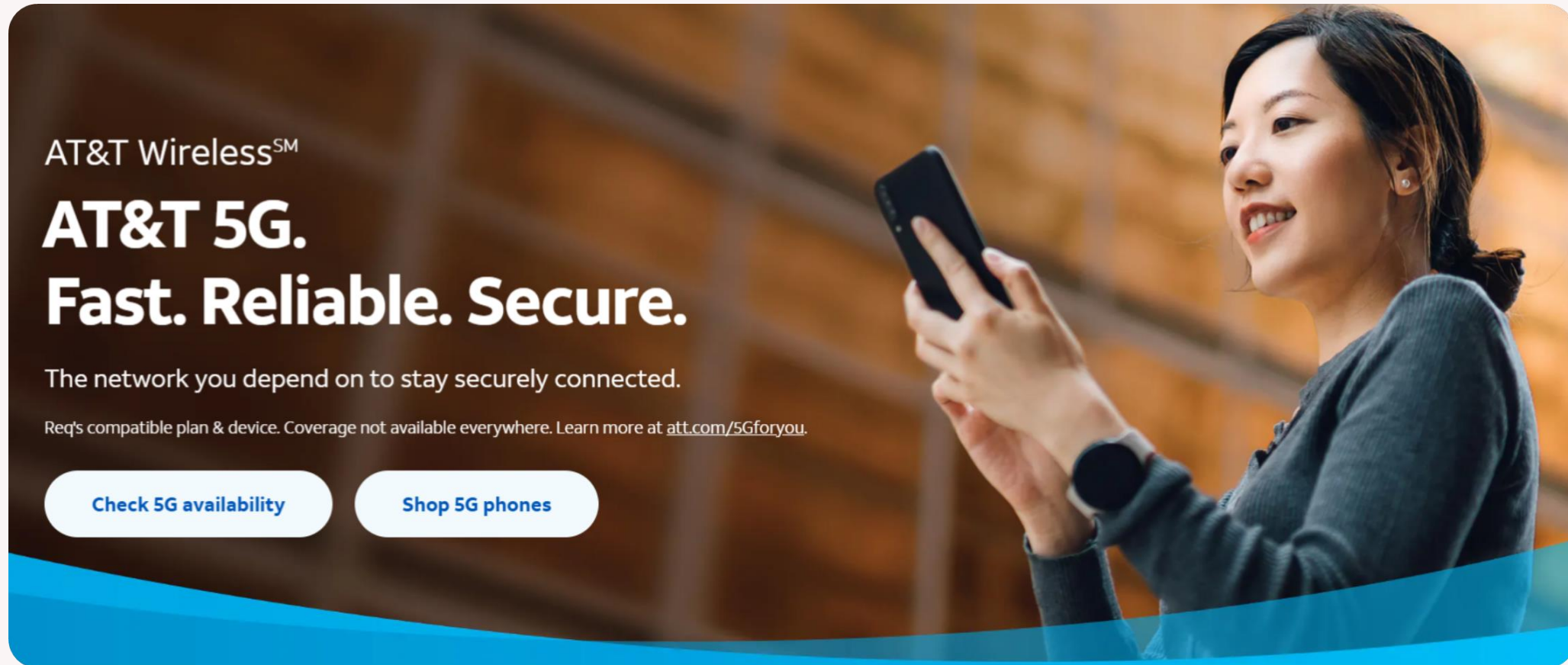
Scam protection resonates highly with consumers

F-Secure value-based consumer market segmentation



- **Willingness to pay** for scam protection highest we've ever seen for security target segments
- High mass market appeal: **~50-60%** of all consumers in target segments
- Willingness to pay for scam protection is highest among **young adults** 18-34 years

CSPs extending their core value proposition with security

An advertisement for AT&T Wireless 5G. The background is a photograph of a smiling woman with dark hair, wearing a grey sweater and a smartwatch, holding a black smartphone. The text is overlaid on the left side of the image. The text includes the AT&T Wireless logo, the headline 'AT&T 5G. Fast. Reliable. Secure.', a sub-headline 'The network you depend on to stay securely connected.', a disclaimer 'Req's compatible plan & device. Coverage not available everywhere. Learn more at att.com/5Gforyou.', and two call-to-action buttons: 'Check 5G availability' and 'Shop 5G phones'. The bottom of the advertisement has a blue wavy graphic element.

AT&T WirelessSM

AT&T 5G. Fast. Reliable. Secure.

The network you depend on to stay securely connected.

Req's compatible plan & device. Coverage not available everywhere. Learn more at att.com/5Gforyou.

[Check 5G availability](#) [Shop 5G phones](#)

What to focus on when positioning holistic protection?

Marketing messaging guidelines

Effort vs. Reward

Every point emphasizes "automatic," "instant," or "without extra steps"

Privacy = Protection

Keeping personal information, money, and identity safe

Making Security Tangible

Concrete scenarios (shopping, banking, WiFi) rather than abstract threats

Addressing Trust Gap

Clear explanations of what actually happens ("moves to junk," "gets blocked")

Focus on scam related messaging

Dial your value proposition so that it resonates

Outdated, feature-focused example



Value proposition that resonates

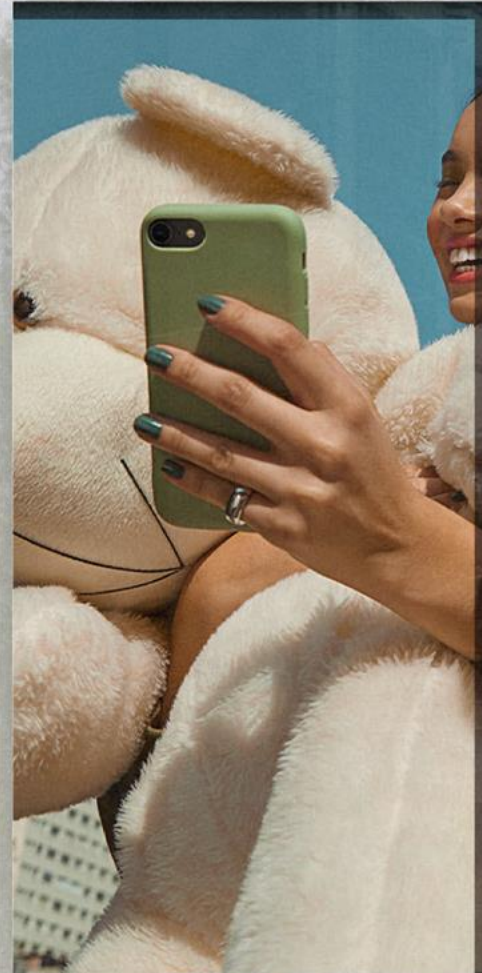




**Don't worry.
Date happy.**

**Your privacy
is protected**

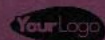
Our privacy protection keeps
Randal safe, so he can play
the field, worry free.



**Don't worry.
Shop happy.**

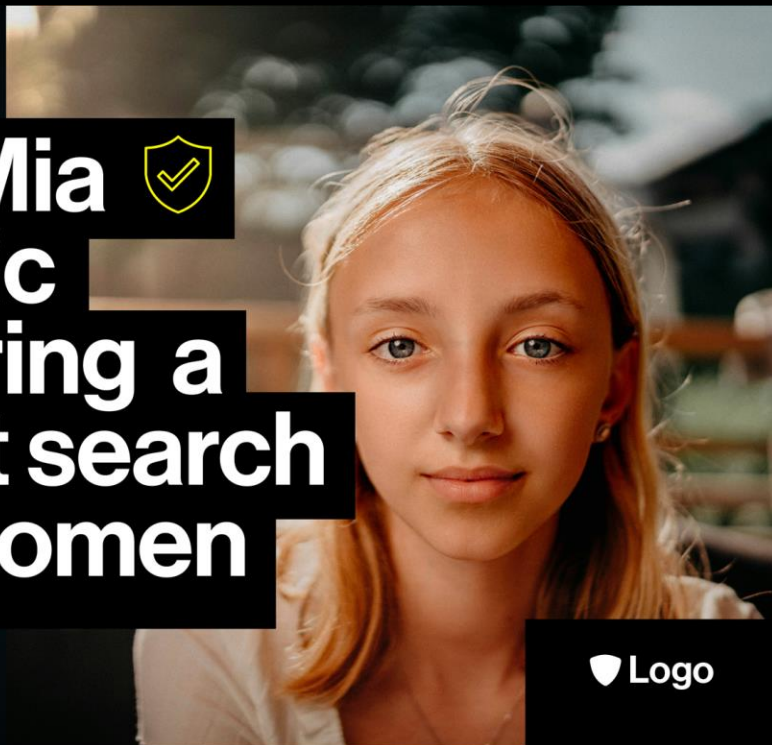
**This shopping website
is highly trusted**

Our scam protection keeps
Emma safe so she can shop
'til she drops, worry-free.




Today we
protected Mia 
from graphic
content during a
assignment search
for iconic women

SECURE THE MOMENTS THAT
MATTER WITH AI-POWERED
PRIVACY PROTECTION.



 Logo

Today we
protected 
Oliver from a
fake celebrity
recommending
crypto fund
transfer

SECURE THE MOMENTS THAT
MATTER WITH AI-POWERED
SCAM PROTECTION.

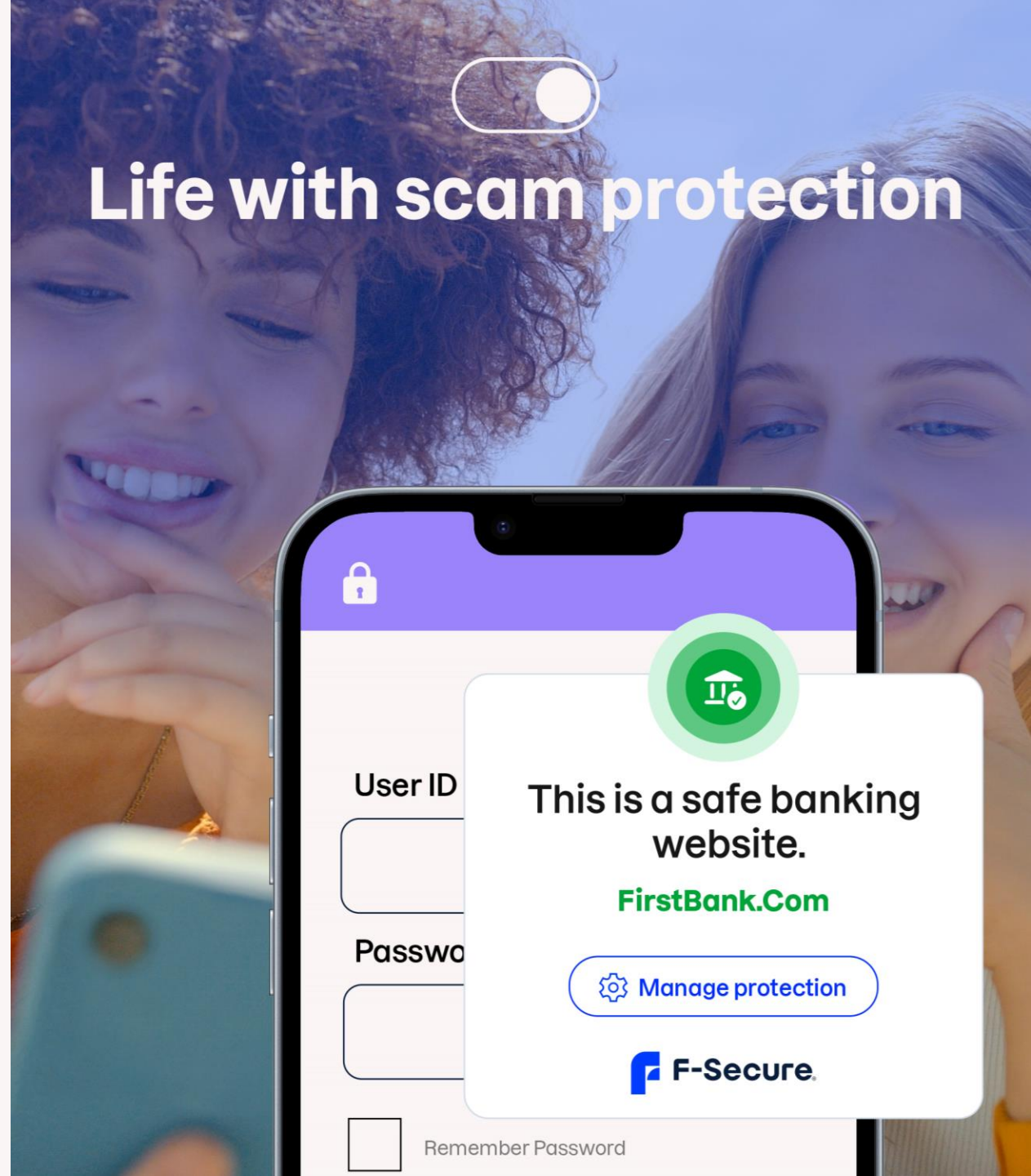


 Logo

Impact of messaging that resonates:

+30%

increase in sales



Life with scam protection



Thank you for joining today!

Please take our survey – we would love to have your feedback!
See you in the next F-Secure Webinar

More about how we help you stop scams at scale
[F-Secure.com/partners](https://www.f-secure.com/partners)