

# SPECIAL EDITION



**YOUR GUIDE TO STAYING  
SCAM-FREE!**

**Have  
a look!**





**BANKERS  
ASSOCIATION**  
OF TRINIDAD AND TOBAGO

# BATT's Mission

The Mission of the Bankers Association of Trinidad and Tobago is to play a core role in the growth and stability of the financial sector, through advocacy and representation; and to facilitate the provision of the most competitive banking products and services to our customers, with integrity and transparency.





# Editor's Welcome

Welcome to the first of a three-part issue of **“Click Wisely: Your Guide to Staying Scam-Free!”** In this newsletter, we’re diving deep into the world of fraud awareness.

In today’s world, it’s easy to overlook certain details as we are busy trying to navigate online or when we are caught up in the excitement of online shopping and social media. But while we’re busy scrolling, there are scammers just waiting to take advantage of us. That’s why this newsletter is here – to guide you through real-life scenarios, share relatable tips, and make sure you become more aware of the fraudsters’ tricks.

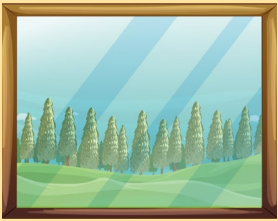
With our two guides, Roger Realness and Onika Clickbait, you’ll learn to spot the red flags and protect yourself from online fraudsters. This is about your hard-earned money!

So, take a read, share with your friends and family, and let’s make sure that no scammer catches us off guard. Remember, always be vigilant, and answer and Click Wisely!

**CLICK  
WISELY**

**STRAIGHT  
OFF THE  
BATT!**





# Meet Our Guides



## Roger Realness

Roger is a down-to-earth, relatable character who is always looking out for his friends and family, making sure they aren't falling for any scams. He's the wise friend who knows the tricks of the trade when it comes to online safety.

**Age:** 35

**Occupation:** Small Business Owner

**Personality:** Witty, honest, and practical with a no-nonsense attitude. Roger provides practical advice and tips to family and friends on how fraudsters might try to trick you.



## Onika Clickbait

Onika is the embodiment of a typical person who's always curious about the next big trend or deal online. She's tech-savvy but sometimes gets too excited and forgets to double-check before making a move. Despite being tricked a few times, she's willing to learn and shares her journey in a way that's both funny and educational.

**Age:** 30

**Occupation:** Freelance Makeup Artist / Social Media Influencer

**Personality:** Bubbly, adventurous, loves to try out new apps and websites, but occasionally gets caught up in suspicious online deals.



# OCTOBER

## is Cyber Security Month

In observation of Cyber security month. Fraud awareness is more critical in today's digital age, With the rise of online banking, shopping, and social media, cybercriminals are finding new ways to exploit vulnerabilities, making everyone a potential target. Phishing scams, spoofing, and social engineering attacks can lead to significant financial losses and identity theft. At the Bankers Association of Trinidad and Tobago, we believe that understanding these threats and knowing how to spot them is key to protecting yourself and your finances. Stay informed, be vigilant, and together, we can outsmart the fraudsters. Let's secure a safer digital future!

### What is Cyber security

Cybersecurity is the art of protecting networks, devices, and data from unauthorized access or criminal use and the practice of ensuring confidentiality, integrity, and availability of information.

[https://www.cisa.gov/news-events/news/  
what-cybersecurity](https://www.cisa.gov/news-events/news/what-cybersecurity)

**A cyber-attack** is an attempt to steal data or cause harm to a computer, network or device. There are different types of cyber-attacks , from malware and phishing to social engineering.

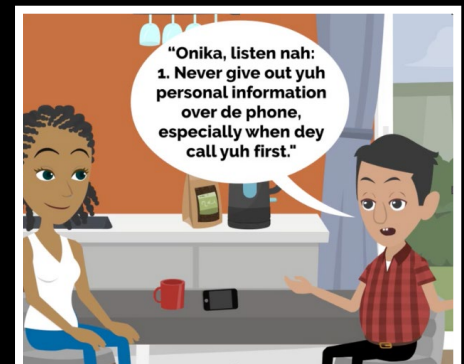
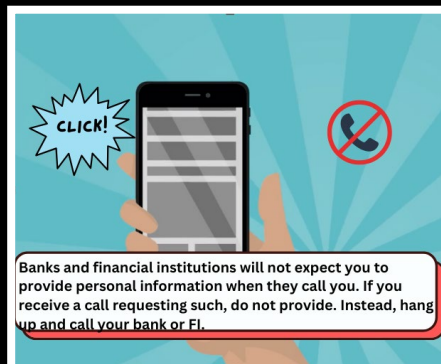
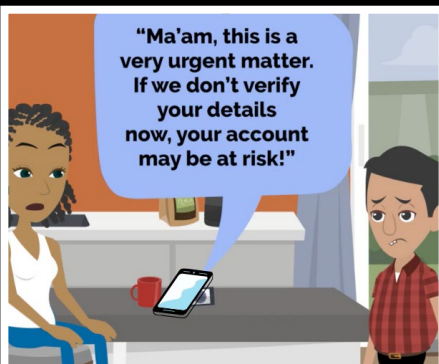
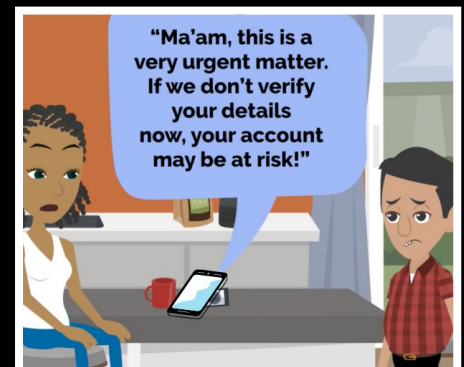
[https://www.forbes.com/advisor/business/  
what-is-cyber-attack/](https://www.forbes.com/advisor/business/what-is-cyber-attack/)

### Social Engineering

Social engineering is the process of using psychological manipulation to gain personal information about another person. Attackers use social engineering to gain information about another person they need for a scam. Social engineering is usually one step of a more complicated fraud or scheme. One type of social engineering is spoofing. Spoofing is the act of disguising a communication from an unknown source as being from a known, trusted source. Spoofing can apply to emails, phone calls, and websites.



# The Urgent Bank Call: Don't Get Spoofed











# Fraud Awareness Facts

Fraud was the second most common category of Suspicious Transactions/Suspicious Activity Reporting (STRs/SARs) Submissions in 2022/2023 and accounted for 26% of STRs/SARs for the same period. See ratings below:



**Suspicious Activity - 277**



**Fraud - 250**



**Money Laundering - 221**



**Tax Evasion - 121**



**Breach of Exchange Control - 42**

## Types of Suspected Fraud identified by the Financial Intelligence Unit (FIU):

- Fraudulent Scams
- Identity Fraud
- Email Phishing
- Real Property Fraud
- Business Compromise
- Fraudulent Loan Documents

Source: 2023 Annual Report – Financial Intelligence Unit of Trinidad and Tobago



# Anti-Fraud Tips

1. A spoofed call often seems urgent requesting that you respond right away.
2. Do not be quick to divulge your personal information over the phone especially when the perceived organization calls first.
3. Hang up and use an official number of the organization and verify the call.
4. Report the scam. You can inform the organization
5. Or contact TT-CSIRT- +1 868 623 5439. TTCSIRT is the **Trinidad & Tobago Cyber Security Response Team** established by the government of Trinidad & Tobago through the Ministry of National Security whose mission is to respond to cyber incidents, through effective response techniques, education, training, awareness, research, collaboration and efficient management strategies.

<https://ttcsirt.gov.tt/about-us/>





## Look out for BATT's **Spot the Scam and Stop the Fraud Campaign!**

A public call-to-action campaign in recognition of  
International Fraud Week- November 17th - 23rd  
Daily prizes to be won

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### Rules:

**Find it! Snap it! Post it! Share it!**

Follow us on Facebook, LinkedIn and YouTube on details about the campaign  
Also follow Roger Realness and Onika Clickbait in our monthly  
**Click Wisely Newsletter edition from October to December**  
and Social Media Influencer - **"Something Mo"**.



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