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Martin Kemp joins Visa to encourage the nation to call out fraud, as two in three attempts go unreported every day

- Majority of people surveyed perceive fraud as an issue that affects older generations, yet under 35s are the most likely to fall victim to fraud, according to research from Visa.
- Only one in three surveyed (33%) are likely to report, despite new Action Fraud figures showing how reporting fraud attempts can protect others.
- *Martin Kemp* joins Visa to get more people talking about their experiences of fraud and reporting it.

2 June 2021: [Visa](#) is urging the nation to call out fraud by having more open conversations and reporting fraudulent attempts, as new figures reveal how a 'report-every-time' attitude can reduce fraud.

Most of us (73% surveyed) believe that fraud mainly affects over 60s, but Visa's research highlights that it's actually younger generations that are the most likely to fall victim [\[1\]](#). In fact, of those surveyed, almost half (47% surveyed) of 18–34-year-olds targeted by fraudsters say they've fallen for it, twice as likely than those aged over 55 (24% surveyed).

Fraud is climbing the list of growing concerns for young people, a generation known for their activism on many societal issues, with under 35s receiving an average of 10 fraudulent attempts every month totalling 114 every year, according to Visa's research. Yet, when it comes to taking an active role in the fight against fraud, just over a third (36% surveyed) of those targeted went on to report the attempt. Looking at the wider population's attitude to reporting, it's estimated that two in three (67% surveyed) fraud attempts go unreported every single day.

TV personality and musician Martin Kemp has joined forces with Visa to

encourage people of all ages to report fraud and have more conversations about their experiences, to prevent others from falling victim.

Speaking about his own experience, Martin says: *“As a father of two, protecting my kids and their finances is always a priority. Visa’s research shows younger generations are at greater risk, but also less likely to speak about their experiences with fraud. That’s why I’m teaming up with Visa to encourage more conversation and action in the fight against fraud.*

“Over the last year I’ve noticed more fake texts, emails and calls. Whilst they might be easy to ignore, as attempts become more sophisticated it’s important we all do our bit to report them, make them part of our conversations with loved ones, and understand the protections in place should something go wrong.”

Every report matters in the fight against fraud

Martin Kemp’s experience highlights the importance of raising awareness and reporting fraudulent attempts to help prevent others from being caught out. Not knowing who to report fraud to (50% surveyed) and thinking it will make no difference (41% surveyed) are the most cited reasons why people don’t speak up about fraud, which is why Visa is taking action.

Visa’s research also reveals the emotional impact of experiencing fraud, such as falling for a fake text or email, with one in four victims said they felt ashamed (22% surveyed), embarrassed (26% surveyed) or upset (24% surveyed) after the incident had happened. In fact, half (49% surveyed) of all those targeted by fraud didn’t even tell their family about the incident.

The findings come as new figures from Action Fraud highlight the importance of having more conversations about fraud to preventing attempts and protecting others. Figures from the national fraud agency show that, because of the rise in fraud reports made by the public in the last year, over 2,000 fraudulent websites, phonelines, social media accounts and bank accounts were shut down by its enforcement team over the same period.

Jeni Mundy, Managing Director, UK & Ireland, Visa comments: *“Being a target of fraud can be very distressing and it can have as much of an emotional impact as it does a financial one. But people shouldn’t feel ashamed or embarrassed if it*

does happen to them. That's why we're giving the reassurance that, when it comes to paying with Visa, you have protection; our Zero Liability Policy means you won't be held responsible for fraudulent charges made with your account.

"By letting consumers know that they're protected, we're hoping to remove the stigma around being de-frauded. We're calling on all generations to spark conversations about fraud, and in the event they are targeted, report it to the authorities or their bank. Together, we can make a real difference in tackling this issue, helping everyone pay with confidence."

Understanding the protections in place

A wider knowledge gap about the safeguards around fraud is also uncovered in Visa's research, with two in five (42%) of those surveyed not aware that they wouldn't be held responsible for fraudulent or unauthorised charges to their Visa debit or credit card. Under 35s were the least likely to know about the consumer protections banks and payment providers have in place, such as Visa's Zero Liability Policy which means consumers won't be left out of pocket if their card or card details are used fraudulently.

From email phishing scams, often disguised as an email from a well-known company, to text messages sent by fraudsters impersonating banks or delivery services, fraudsters show up in many different ways with the aim of making you part with your personal details or money.

Visa's advanced technologies enable them to detect, in real-time, if someone else is using another person's card details. When payments look unusual, Visa's data prompts the issuing bank to double-check the account holder is who they say they are, such as by asking for a one-time passcode sent by text.

Join Visa in taking action in the fight against fraud by:

- Reporting any attempt of fraud to [Action Fraud](#)
- Forwarding fraudulent emails to the [National Cyber Security Centre](#)
- Alerting Citizens' Advice via its [Scam Action Service](#)

Find out more about Visa's protections by visiting:
<https://www.visa.co.uk/how-you-pay-matters.html>

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Notes to Editors:

Research commissioned by Visa and conducted by Opinium with 2,000 nationally representative UK adults between 14 May 2021 and 18 May 2021.

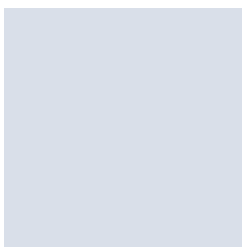
Action Fraud figures on the number of disruptions made in the last year can be found [here](#).

* Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

About Visa Inc.

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit [About Visa](#), [visa.co.uk/blog](https://www.visa.co.uk/blog) and [@VisaUK](#).

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