THE STOP MUSCLE

PEAK TOOLKIT
W/C 25 MARCH 2024

Introducing the ‘Stop Muscle’

'The Stop Muscle' is our first campaign peak for 2024 and goes live w/c 25 March.

As we know, social media has become a key channel for criminals committing fraud. With the fraud landscape moving faster than ever, the act of stopping remains one of our most powerful defences.

Our lives have become so fast-paced that stopping has never felt so unnatural or less rewarding – and this is exacerbated by social media which is designed to reduce our attention span and primes us to react, rather than stop. This has weakened our ‘Stop Muscle’ – the instinct to Take Five in response to suspicious activity – and made 18-34-year-olds particularly susceptible to scams on these platforms.[1]

For our ‘Stop Muscle’ campaign peak, we will be highlighting:

1. The importance of training our 'Stop Muscle' – the instinct to Take Five in response to suspicious activity.
2. Common types of fraud that take place on social media.
3. Why ‘Stop’ is one of the most powerful defences against fraud, especially on social media.

*According to 2021 UK study, 18-34-year-olds are twice as likely to fall victim to a scam

Launching the ‘Stop Muscle’

The ‘Stop Muscle’ concept is designed to educate younger audiences on the benefit of stopping to help them spot scams. As part of the peak, we are launching a new Take Five TikTok channel and creating a TikTok Augmented Reality (AR) filter which users will be able to access through our Take Five channel and through the influencers we’ll work with.

On TikTok, we’ll use this AR filter to highlight the benefits of stopping rather constantly scrolling – encouraging users to train their ‘Stop Muscle’. We’ll also promote this message more widely across our range of other social and digital channels.

How can you get involved?

- If you have a TikTok channel, we encourage you to use the filter during the peak, creating a video with it to post on your channel!
- You can also support on other social media platforms and digital channels using the ‘Stop Muscle’ assets we have created to help you share key messages.

You can re-post and share our content or publish your own content. If you need any support in using this partner pack, please contact us at takefive@ukfinance.org.uk.

DOWNLOAD THE STOP MUSCLE ASSETS

About social media scams

Scams have moved from email and text to wider social and digital formats – a shift that has enabled criminals to target more people in more ways. Social media platforms have become primary channels.

Criminals often adapt the narrative of their fraud attempt to match the conversation happening on each social media. Examples include:

- Fake employment opportunities, job listings, investment opportunities, product listings or subscription services.
- Compromised or fake accounts and profiles being leveraged for fraudulent activity.
- Online quizzes or surveys asking users to share their opinions, often leading them to untrustworthy third-party websites designed to save banking information.

Take Five advice on keeping safe on social media:

- Don’t share your personal and financial information over social media.
- Make sure your login details are secure and changed regularly.
- Be suspicious of any too-good-to-be-true offers, product results or employment opportunities.
- Avoid clicking on any links from adverts or private chats (DM).
- Watch out for frequent typos, unexpected friend or message requests, generalised introductions (e.g. “Hello!”) and brand-new profiles with small followings or friends.

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 1

Platform	Copy	Animation preview
Facebook	When was the last time you trained your stop muscle? 💪 In a digital world so fast-paced that stopping feels unnatural and scrolling is easier than ever, our stop muscle needs a little help getting back into shape. Luckily this workout doesn't require fancy gym equipment or an expensive gym pass. Next time you're online: 1️⃣ STOP ✋ Is this a real profile? Are there any signs they aren't who they say they are? 2️⃣ CHALLENGE ☝️ It's ok to reject, refuse or ignore any requests 3️⃣ PROTECT 👊 Contact your bank and report any suspicious activity immediately Repeat as needed for a thriving #StopMuscle, so the next time you encounter suspicious activity online, your muscle is primed to stop ⛔ #StopChallengeProtect #Scam	
LinkedIn	When was the last time you trained your stop muscle? 💪 In a digital world so fast-paced that stopping feels unnatural and scrolling is easier than ever, our stop muscle needs a little help getting back into shape. Luckily this workout doesn't require fancy gym equipment or an expensive gym pass. Next time you're online: 1️⃣ STOP ✋ Is this a real profile? Are there any signs they aren't who they say they are? 2️⃣ CHALLENGE ☝️ It's ok to reject, refuse or ignore any requests 3️⃣ PROTECT 👊 Contact your bank and report any suspicious activity immediately Repeat as needed for a thriving #StopMuscle, so the next time you encounter suspicious activity online, your muscle is primed to stop ⛔ #StopChallengeProtect #Fraud	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 1

Platform	Copy	Animation preview
Instagram	When was the last time you trained your stop muscle? 💪 In a digital world so fast-paced that stopping feels unnatural and scrolling is easier than ever, our stop muscle needs a little help getting back into shape. Luckily this workout doesn't require fancy gym equipment or an expensive gym pass to practice. Next time you're online: 1️⃣ STOP ✋ Is this a real profile? Are there any signs they aren't who they say they are? 2️⃣ CHALLENGE ☝️ It's ok to reject, refuse or ignore any requests 3️⃣ PROTECT 👊 Contact your bank and report any suspicious activity immediately Repeat as needed for a thriving stop muscle so the next time you encounter suspicious activity online, your muscle is primed to stop ⛔ #StopMuscle #StopChallengeProtect #Fraud #Scam #Money	
X	In a fast-paced digital world where stopping feels unnatural, our #StopMuscle needs help getting back into shape. Next time you're online, train your stop muscle: 1️⃣ STOP ✋ can you trust this profile? 2️⃣ Ignore unreliable requests 3️⃣ Report any suspicious activity #Scam	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 2

Platform	Copy	Animation preview
Facebook	Does it look too good to be true? Maybe your glasses need a wipe 👓 Or maybe, you could be on the other end of a fraudulent ad 😱 Scammers can use online marketplaces and community buy-and-sell groups to target potential victims by selling fake items and using their ads to obtain personal financial information. Remember to train your #StopMuscle whenever you're online. It could help you spot signs of fraud or reject untrustworthy requests. #StopChallengeProtect #DigitalFraud	
LinkedIn	Does it look too good to be true? Maybe your glasses need a wipe 👓 Or maybe, you could be on the other end of a fraudulent ad 😱 Scammers can create fake employment opportunities to target potential victims and obtain their personal or financial information. Remember to train your #StopMuscle whenever you're online. It could help you spot signs of fraud or reject untrustworthy requests. #StopChallengeProtect #DigitalFraud	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 2

Platform	Copy	Animation preview
Instagram	Does it look too good to be true? Maybe your glasses need a wipe 👓 Or maybe, you could be on the other end of a fraudulent ad 😱 Scammers can target potential victims by selling fake items or promoting fraudulent subscription schemes, using ads to obtain personal financial information. Remember to train your #StopMuscle whenever you're online. It could help you spot signs of fraud or reject untrustworthy requests. #StopChallengeProtect #Scammer #Fraud #ScamAlert	
X	Do your glasses need a wipe or are you looking at a fraudulent ad? 👓 Scammers can fabricate too-good-to-be-true opportunities to trick victims into sharing their personal or financial info. Train your #StopMuscle when you're online. It could help you spot signs of #Fraud 💪	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 3

Platform	Copy	Animation preview
Facebook	🔔 DING 🔔 Auntie Jane sent you a friend request. The same Auntie Jane who hasn't logged in since 2015?! Scammers may use compromised accounts to reach out to a user's network and ask for financial help, invite them to take part in a fake investment opportunity or click on a link that will compromise the safety of their accounts or device. When in doubt, flex your #StopMuscle – could this be a fake profile? STOP ✋ and ignore untrustworthy requests. And give your Auntie Jane a call – she should probably be aware of what's going on. #StopChallengeProtect #Fraud	
LinkedIn	🔔 DING 🔔 Auntie Jane would like to connect. The same Auntie Jane who has been retired since 2015?! Scammers may use compromised accounts to reach out to a user's network and ask for financial help, invite them to take part in a fake investment opportunity or click on a link that will compromise the safety of their accounts or device. When in doubt, flex your #StopMuscle – could this be a fake profile? STOP ✋ and ignore untrustworthy requests. And give your Auntie Jane a call – she should probably be aware of what's going on. #StopChallengeProtect #Scam	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 3

Platform	Copy	Animation preview
Instagram	🔔 DING 🔔 auntiejane_22 started following you. The same Auntie Jane who doesn't own a camera phone?! Scammers may use fake profiles to reach out to a randomised list of users and ask for financial help, invite them to take part in a fake investment opportunity or click on a link that will compromise the safety of their accounts or device. When in doubt, flex your #StopMuscle – could this be a fake profile? STOP ✋ and ignore untrustworthy requests. And give your Auntie Jane a call – she should probably be aware of what's going on. #StopChallengeProtect #Fraud #ScamAlert #Scammer	
X	🔔 Auntie Jane followed you 🔔 The same Auntie who doesn't own a smartphone?! #Scammers can use fake profiles & DMs based on your interests to contact you. Could this profile be fake? STOP ✋ & ignore untrustworthy requests. And give Auntie Jane a call – she should know what happened.	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 4

Platform	Copy	Animation preview
Facebook	Nothing beats a good training session with the perfect soundtrack 🎵 But in a digital world of frenetic scrolling, sometimes we need to train ourselves to stop and face the music 🔕 Mindless use of tech can make us lower our guard and forget to use our #StopMuscle ⛔ Remember that by sharing personal information on third-party websites posted on your feed, such as quizzes or polls, you could be putting yourself at risk. Train your stop muscle to spot the signs of scam - it can help keep your personal data safe. Disclaimer: The use of music to train your stop muscle is discretionary. #StopChallengeProtect #Fraud	
LinkedIn	Nothing beats a good training session with the perfect soundtrack 🎵 But in a digital world of frenetic scrolling, sometimes we need to train ourselves to stop and face the music 🔕 Mindless use of tech can make us lower our guard and forget to use our #StopMuscle ⛔ Remember that by sharing personal information on third-party websites posted on your feed, such as cryptocurrency promotions or fraudulent employment postings, you could be putting yourself at risk. Train your stop muscle to spot the signs of scam -- it can help keep your personal data safe. Disclaimer: The use of music to train your stop muscle is discretionary. #StopChallengeProtect #Fraud	

Take Five to Stop Fraud
The Stop Muscle Toolkit

Template Social Media Posts – Post 4

Platform	Copy	Animation preview
Instagram	Nothing beats a good training session with the perfect soundtrack 🎵 But in a digital world of frenetic scrolling, sometimes we need to train ourselves to stop and face the music 🔕 Mindless use of tech can make us lower our guard and forget to use our #StopMuscle ⛔ Remember that by sharing personal information on third-party websites posted on your feed, such as fraudulent product placement ads, you could be putting yourself at risk. Train your stop muscle to spot the signs of scam -- it can help keep your personal data safe. Disclaimer: The use of music to train your stop muscle is discretionary. #StopChallengeProtect #Scam	
X	Constantly scrolling? Sometimes we need to STOP & face the music 🔕 Mindless use of tech can leave you vulnerable to #scams: 🚫 Stop before you share personal information online 😨 Challenge requests 💷 Protect your money Train your #StopMuscle to help keep your personal data safe.	