

**PRESS RELEASE**

**Cybersecurity: the French are aware of the sensitivity of their banking data, but sometimes not sufficiently vigilant**

**As we enter European Cybersecurity Month, the French Banking Federation (FBF) reveals the results of its second study into perceptions and behaviour in relation to cybersecurity<sup>1</sup> in France.**

**While nearly nine out of 10 French people consider their banking data to be sensitive, they take fewer precautions against cyber-risks. Yet more than half of French people say they have experienced an attempted bank data scam. It is more essential than ever to remember the right behaviour to adopt.**

**In order to increase vigilance in the face of fraud attempts, and in addition to the frequent information disseminated to customers by their banks, the FBF is relaunching its “Never give out this data” awareness campaign in the print press and via the internet.**

**The French are aware of the sensitive nature of their banking data...**

Among all their personal data, the French consider their banking data to be most sensitive (87%), ahead of their ID card numbers, for example (77%). They are therefore logically reluctant to share this data: 64% do not communicate it physically and 84% do not communicate it remotely (via the internet, email, telephone or text message).

The French are worried about possible attacks on their personal data: 85% fear identity theft, 85% fear attacks on their bank data and 81% fear scams on the internet and social media, such as mirror sites and fake promotions.

**... but are not sufficiently vigilant in their digital practices**

Generally speaking, the French appear rather cautious about attempted scams, although there is a relaxation of behaviour in terms of cybersecurity. For instance:

- 71% of French people check security features (padlocks, URL address) when visiting websites (-5 points compared to 2022).
- 68% find out more about the site before making an online purchase (via consumer associations, online reviews, etc.) (-6 points).
- Just over half of French people (51%) read the general terms and conditions of sale, delivery guarantees or reimbursement conditions when making purchases online (-7 points).

Regarding their banking data specifically, 79% of French people use an exclusive and specific password to access their bank account remotely (-5 points).

**Risk behaviour when faced with attempted scams**

The study shows that the French are aware of the existence of different types of online scams, such as phishing (87%), fake bank advisor fraud (82%), romance fraud (80%), ransomware (79%) and loan fraud (70%). But only half of them know exactly what it involves.

<sup>1</sup> Harris Interactive Online survey conducted between 14 and 18 September 2023. Sample of 1,033 respondents representative of the French population aged 18 and over. Quota method and adjustment applied to the following variables: respondent's gender, age, socio-professional category and region.

How to protect yourself when confronted with scam attempts is far less well known. When confronted by a suspicious message by email, internet or text message, for instance, 49% of French people read it. 24% say they respond positively when they receive a call from their bank advisor inviting them to carry out transactions remotely, 20% click a link in an email or text message from their bank and 16% click a suspicious advert on social media.

### Bank data fraud: the right responses

Half of French people say they have experienced an attempted bank data scam (52%). Exposure is more frequent among young people, with the figure reaching 63% among 18-24 year olds. When they are suspicious about a contact request from their bank, whether in the form of a text message, an email or a telephone call, the majority of French people indicate that they first contact their bank advisor (67%).

8% of French people admit that they have previously been scammed. Their first three responses following this fraud:

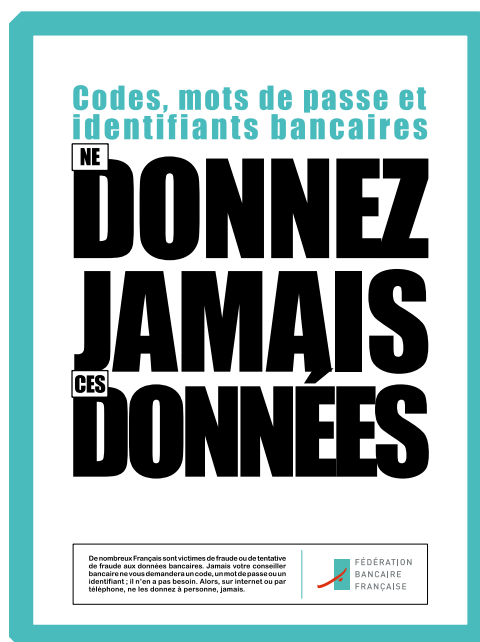
- Contact their bank immediately (73%).
- Block their card and bank account (73%).
- Change their online banking password (55%).

The best ways to avoid fraud include: learning your PIN by heart, never writing it down, never replying to an email, text or telephone call asking for your bank details.

### A campaign to raise awareness among French people

Maya Atig, Chief Executive Officer of the FBF, says: *“The French have acquired good practices regarding protection of their banking data but there may still be bad responses, up slightly this year. It is therefore essential to remember the right responses when faced with fraud attempts. To avoid falling victim to these frauds, never give out your bank codes, passwords or usernames, even to your bank advisor, who will never ask for them. Scammers always try to play on surprise and urgency. If you receive a suspicious call, do not hesitate to hang up and contact your advisor.”*

The French Banking Federation is participating in the national campaign to raise awareness of digital security and, to mark European Cybersecurity Month in October, and is also relaunching its national awareness campaign in the print press and on the internet to alert the French population on how to protect their banking data.



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