



Video transcript: What to do if a stranger sends you money

Video source: [Regions.com](https://www.regions.com); [YouTube](https://www.youtube.com)

Note: Upbeat techno pop music plays in the background.

On screen: A black cellphone appears in the center of a green screen displaying a Funds Received alert message that reads “+\$200 from user4321.” The animation zooms in and highlights the user4321 part in yellow. The message dissolves and a gray circle moves down to highlight the green dollar sign symbol on the phone representing the cash app.

VOICE-OVER: If you've received money from someone you don't know on Venmo, Cash App, or another payment app, you'd probably assume it was an accident.

On screen: The camera slides left, and a question mark comes up on the right.

VOICE-OVER: But wait, before following your instinct to send the money back. It's important to understand that this mistake may actually be a scam.

On screen: The camera image moves back to the center and question mark drops off the screen. Four dotted lines come out from the phone and connect to white circles displaying +\$25, +\$47, +\$32 and -\$55 amounts.

VOICE-OVER: As money transfer apps have grown in popularity, criminals have been using them to scam people out of money.

On screen: An open padlock appears and locks with a click to the cover the center of the phone.

VOICE-OVER: Thankfully, there are steps you can take to help protect yourself when using payment apps.

On screen: Teal and black representations of credit and debit card images slide down and appear above “Credit card” and “Debit card” label text. First, the credit and then the debit card enlarge as circles with green checkmarks appear above each.

VOICE-OVER: First, consider linking a credit card rather than a debit card that's connected to your personal bank account.

On screen: A cellphone image appears with a “Funds Received” heading, text that says, “Please enter your pin to log in” and four blank spots to enter the numbers. A gray circle appears on the keypad and the numbers selected move to fill the blanks as the pin field is completed. The phone screen changes to display a “Money Transfer” confirmation showing +\$200 received from user4321.

VOICE-OVER: Second, enable additional security settings whenever possible such as multi-factor authentication, a pin or fingerprint recognition.

Onscreen: The phone slides to the right, the screen displays a text message to “BFF Emily” reading “Here's money for lunch, Emily” and the words “Only use money transfer apps with people you know personally” appears to the left of the phone. A text message on the phone says, “Thanks, Mary!”



VOICE-OVER: And above all only use money transfer apps with people you know personally.

Onscreen: A text message appears on the phone from user4321 reading, “I sent that to you by accident. Please send my money back ASAP.” The narrator replies with the text, “Please cancel the transaction.” user4321 responds, “I don’t know how to cancel it. Just send the money!”

VOICE-OVER: If you've received a payment from a stranger, do not initiate a payment from your account. Instead, ask them to cancel the transaction.

If the stranger refuses, it's an immediate red flag. Contact customer support yourself and ask them to reverse the transaction.

Onscreen: The phone image slides to the left and a large rippling red flag appears beside it on the screen.

VOICE-OVER: Finally, remember that if it sounds too good to be true it probably is.

Onscreen: Three text messages appear in rapid succession on the cellphone screen and bump the previous message down. The texts read, “Click HERE for your Reward.” “Accept your cash!” And “You've won!”

VOICE-OVER: Always safeguard your financial information and refrain from posting your username or payment link on social media channels.

Onscreen: The phone screen fades to black as the orange and white padlock image appears in the middle.

VOICE-OVER: If you believe you've been targeted by a scammer, report the incident to the money transfer app and be sure to contact your bank. Also, you should report the incident to the Federal Trade Commission at reportfraud.ftc.gov.

Onscreen: The locked phone slides off screen. Text on screen reads, “Report scams to customer support,” “Report scams to your bank” and “Report scams to reportfraud.ftc.gov.”

[Voice-over] For more tips on protecting yourself and your money visit regions.com/fraudprevention.

Onscreen: Text on screen reads, “Visit regions.com/fraudprevention.”

On screen: The screen fades to white and the Regions logo and text animates in. The small text below the logo reads, “Copyright 2021 Regions Bank. Member FDIC and Equal Housing Lender. The information presented is general in should not be considered accounting, legal, tax, investment or financial advice. Regions reminds its customers that they should be vigilant about fraud and security and that they are responsible for taking action to protect their computer systems. Fraud prevention requires a continuous review of your policies and practices, as the threat evolves daily. There is no guarantee that all fraudulent transactions will be prevented or that related financial losses will not occur. Visit regions.com/stopfraud or speak with your banker for further information on how you can help prevent fraud. Cash App is a registered trademark of Square, Inc. Venmo is a registered trademark of Paypal, Inc.”