

Principles for Effective Training to Help Employees Spot, Stop, and Report Scams Affecting Older Adults

Representatives from retail, payments, financial services, state and federal agencies, trade associations, and consumer organizations shared challenges, best practices, and new ideas for building employee awareness and aptitude to help older adults avoid scams. This collaboration identified four common principles to implement effective employee training about scams, including examples that can be adapted for different sectors and business settings.

► Corporate Support

Establish a corporate culture and governance that values and rewards scam prevention.

- **Establish corporate metrics for success.** Measure scam prevention successes, calculate the dollar value of losses prevented, and track implementation of employee training programs, transaction monitoring, and/or customer interventions.
- **Prioritize time for quality employee training.** Dedicate sufficient time during new employee onboarding, and use mini reminders throughout the year, to teach customer-facing employees how to identify scams and practice the steps to intervene.
- **Celebrate scam intervention efforts.** Highlight stories about effective interventions and recognize employee efforts to protect customers from fraud (e.g., using internal communications and employee awards).
- **Make proactive fraud intervention part of your brand.** Tell customers, employees, and the public about corporate internal and external efforts to help spot and avoid scams. Distinguish your brand.

► Impact

Make education and training content, methods, and frequency adaptable and responsive for employees.

- **Integrate plain language principles into training materials.** Short sentences, active voice, minimal jargon, and action-oriented language improve comprehension.
- **Offer a variety of interactive or gamified learning experiences.** Accommodate different learning styles and time constraints, include mobile-friendly content, gamified activities, videos, rotating screen savers or banners, website alerts, and real-life scenarios.
- **Vary the duration and frequency of trainings.** Use longer annualized trainings (20-30 minutes) and implement short, self-directed training modules and knowledge checks (under 10 minutes) throughout the year to keep employees' knowledge and skills fresh.
- **Offer printed materials in various formats.** Tent cards, magnets, place mats, and other printed materials posted in break rooms and work areas help employees build skills and remain vigilant.

- **Use employee communication channels.** Repeat fraud prevention education messages and leverage recognition days (e.g., Older Americans Month, National Consumer Protection Week) to publicize scam prevention topics or emerging-trends data.

► Empowerment

Make employee training personal and encourage empathy, connection, and ownership.

- **Illustrate the impact of stopping fraudulent transactions.** Use high-quality videos and include real-life scenarios, testimonials of employee interventions, stories from people who encountered scams, and consequences of inaction or failed responses.
- **Foster employee awareness of scams and confidence to intervene.** Integrate into training role play activities that model how to respond to older adult fraud scenarios in ways that show empathy for the customer or client, while also building employee confidence and ownership.
- **Use employee resource groups or events.** Encourage employees to draw connections between the older adults in their own families and their customers or clients.

► Delivery

Establish effective escalation, intervention, report, and hold processes for employees.

- **Develop “at your fingertips” quick reference guides.** Provide short scripts, talking points, questions to ask, and key government and non-profit resources on spotting and avoiding scams for employees.
- **Enable employees to pause, delay, or refuse transactions.** Remove real or perceived obstacles for employees to stop, pause, or flag transactions when they suspect fraud.
- **Define and communicate clear escalation procedures.** Train employees how, when, and where to escalate suspicious transactions to a supervisor, track data on suspected fraud, and file internal reports or reports required by law.
- **Implement a “trusted contact model” for client accounts.** Educate employees on how to encourage account holders to designate a trusted contact authorized to discuss suspicious transfers or requests.
- **Create a local network of trusted community advisors.** Involve security team members, local law enforcement, or other team members who are experienced in difficult transaction interventions or escalations and collaborate with regulators, adult protective services, and prosecutors.

For more information, visit ftc.gov/olderadults.

As part of the Stop Senior Scams Act of 2022, the Federal Trade Commission convened a committee of government agencies, consumer advocates, and industry representatives. These principles draw on the committee’s discussion and expertise to help identify and implement effective employee training about scams affecting older adults.



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