



Lloyds' to launch Scam Check to help customers dodge online shopping scams

- Coming soon, Lloyds' new Scam Check tool will help customers pause and rethink potentially risky payments
- The AI-powered checks will flag signs of an online shopping scam, before money is sent
- Lloyds stopped more than £1 billion of attempted fraud in 2025
- Of the fraud reports Lloyds customers make, around seven in 10 (68%) are shopping scam cases, starting on a Meta platform, such as Facebook, Instagram or WhatsApp.

Lloyds is to launch a new Scam Check tool, helping protect customers from online shopping scams, before they send money to online criminals.

Lloyds will introduce protection built into payments

Set to appear in certain payment journeys in the Lloyds app soon, the tool will step in when a customer could be at risk of sending money to a fraudster for something that looks good, but is likely to be a scam.

When a customer attempts to pay someone new for an online purchase, if Scam Check thinks the purchase could be a scam, customers will see a few simple questions and be asked to upload screenshots of the item they are planning to buy.

How Scam Check will spot suspicious purchases

Scam Check will use artificial intelligence to scan the information provided and give a clear warning if the deal looks suspicious - in many cases, stepping in before customers realise they're potentially being scammed.

Scam Check will scan the details of the item and look for red flags, including

- Price being too good to be true
- Seller's account being new or having no ratings
- Vague description of item
- Deposit required
- Urgency or pressure tactics

The new technology comes as online shopping scams remain one of the most common ways criminals target people. Of the fraud reports Lloyds customers make, around seven in 10 (68%) are shopping scam cases, starting on a Meta platform, such as Facebook, Instagram or WhatsApp.



Lloyds is investing in fraud prevention

Overall, Lloyds prevented more than £1 billion of attempted fraud in 2025, as criminals used increasingly convincing and fast-moving tactics to target customers, with the bank investing £100 million in new fraud prevention technology.

With an average 23,551 transactions checked every minute for unusual activity, today, Lloyds' customers can easily see when the bank's fraud prevention technology is working in the background, by the presence of the anti-fraud DarkHorse logo.



DarkHorse
Anti-Fraud Technology

This investment comes as Lloyds' fraud prevention teams speak to thousands of customers every month, many of whom are looking for reassurance or advice about suspicious activity. Behind the scenes, the bank has also introduced new AI-driven technology to support colleagues during live customer connections, helping them review transactions, check for warning signs and assess potential scam risk in real time. The system will significantly cut down on the time it takes to respond to cases, giving colleagues more time to focus on supporting customers.

Liz Ziegler, Fraud Prevention Director at Lloyds, said "Scams are becoming more convincing, targeted and emotionally manipulative, making them harder to spot and we need to use all the tech and tools we can to fight back.

"Scam Check will be the newest way we address the enormous threat of online scams, designed to step in at the right moment, spot the warning signs earlier and support customers before money can leave their account.

"By continuing to combine cutting-edge technology, with the expert judgement of our colleagues, we're helping customers stay one step ahead of scammers."

Lord David Hanson, Minister for Fraud, said:

"Fraudsters will stop at nothing to take your hard-earned money. I welcome Lloyds' plans to introduce Scam Check and urge everyone to Stop! Think Fraud to protect themselves and those close to you."

"We're investing £250 million as part of our new Fraud Strategy to crackdown on this criminality. We will use every tool at our disposal to dismantle criminal networks, bring fraudsters to justice and strengthen protections for victims."

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Notes to Editors

These features will also be available to Halifax and Bank of Scotland customers.

Image of Liz Ziegler available separately.

Methodology

Purchase scam data: Figures based on analysis of relevant scams and purchase scams reported by Lloyds Banking Group customers between May 2025 and April 2026.

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