

Fraud awareness guidance

Last updated: March 2025

We care deeply about our customers here at Finity, and we are committed to ensuring your financial security. Fraud prevention is a key part of this commitment, and we take every measure to protect you and your account. That means using advanced monitoring to detect suspicious activity, providing clear guidance on recognising scams, and giving you the tools to safeguard your information, such as secure authentication methods and transaction alerts.

We believe fraud awareness should start from the moment you join us, which is why our onboarding process includes important security checks to help protect you and the wider Finity community. While we strive to make our services seamless and efficient, we never compromise on security. Our fraud prevention measures are designed to be thorough yet user-friendly, ensuring you can access our platform safely and with confidence.

As our Finity Mastercard© is provided by a regulated business, we comply with strict industry standards and regulatory requirements to protect you from financial crime.

Our approach to security

When it comes to your financial information, your security is our top priority and when you access account, it is important that we know it is you. Regardless of what communication medium our customer chooses to engage us in, we follow a very standardised process.

All customers with a registered Finity Rewards account have access to our customer success team via in-app chat, as well our knowledge base on support.finity.co.uk. Whenever you call our support phone line, we will send you a one-time password (OTP) to your registered phone number to verify your identity.

If you fail security screening via the phone, you will be directed to login to your account to speak with live chat agents. Logging into your account requires two-factor authentication (2FA), so we can reasonably confident that, when combined with personal details mentioned above, the originating requester is in fact our genuine customer.

If you have forgotten your password, you can reset this via self-service from rewards.finitypay.app. If you require your 2FA to be reset, you will need to call our team.

We never ask for account passwords, full card numbers, expiry dates or CVVs to identify our customers. If you are asked for this information, it is not us.

When a customer contacts us, we validate them using their name, email address, date of birth and last 4 digits of their card. We may sometimes request additional information, such as the postcode and first line of address held on file if we are uncertain.

Finally, being ISO:27001 accredited demonstrates Finity's unwavering commitment to information security and data protection. This globally recognised standard ensures that we have a robust Information Security Management System (ISMS) in place, with strict protocols to safeguard customer data against cyber threats, breaches, and unauthorised access. For you, our customers, this means your sensitive information is handled with the highest level of security and in full compliance with industry best practices. It also reflects our proactive approach to risk management, regulatory compliance, and continuous improvement, reinforcing our position as a reliable and responsible partner in financial services.

How to report fraud

If you notice something suspicious and believe it could be fraudulent, you should block your card immediately within your Finity Rewards portal (accessible at rewards.finitypay.app) and contact us as soon as you become aware of it by using the in-app chat or contacting us through the following mediums:

- Reporting fraud: 020 3916 5945 or +4420 3916 5945 (if calling from abroad)
- Lost or stolen cards: 020 3916 5945 or +4420 3916 5945 (if calling from abroad)
- Suspicious emails: compliance@finity.co.uk

How to protect yourself from fraud

Help to keep yourself safe from fraudsters by following the tips below. Remember, if you are ever unsure, don't act. A genuine company will never rush you to act. Always make sure your mobile telephone number and email address registered with us is up to date, as we will use these to contact you if we notice unusual activity on your card.

Some tips for using your card safely

When accessing your Finity account:

- Use an antivirus software and firewall.
- Make sure you keep your device is up to date.
- Use secure networks.
- Use strong passwords.
- Don't share any passwords including pin.
- Setup your 2FA.

When using our mobile application:

- Only install apps from recognised app stores.
- Consider the app ratings and reviews.
- Be aware of what permissions you are granting.
- Treat your phone as your wallet.

When shopping online or in a store:

- When using an online retailer for the first time, do some research to make sure that they are genuine.
- Do not reply to unsolicited emails from companies you don't recognise.
- Before entering your card details, make sure the link is secure.
 - There should be a padlock symbol in the browser frame window which appears when you login or register, if this appears on the page rather than the browser it may indicate a fraudulent website.
 - The web address should begin with `https://`, the 's' stands for secure.
- Always log out of website after use. Simply closing your browser is not enough to ensure your data is safe.
- Keep your PIN safe and do not share it.
- When entering your PIN, check for people around you and hide your PIN number.
- Always check your statements.

Remember, if you decide to donate, resell or recycle an old mobile phone, computer, laptop or tablet, make sure you fully remove all data and apps first as otherwise these may be accessed by whoever your device is passed to.