# WhatsApp users in the UK targeted by scammers more than any other European country



In a concerning revelation, the financial team at Revolut has reported that WhatsApp users in the UK were targeted by scammers more than users in any other European country throughout 2024. This finding highlights an alarming trend of increasing scams on the messaging platform, with average financial losses per incident reaching £2,437—significantly higher than the £478 reported by victims on Facebook.

The rise in scams is attributed to a growing sense of trust among users, as many tend to believe messages received from contacts in their address book are legitimate. Woody Malouf, the Head of Financial Crime at Revolut, noted this phenomenon, stating, "The illusion of security on encrypted messaging apps like WhatsApp is being ruthlessly exploited by criminals." He further elaborated on the issue, saying, "We're seeing consumers increasingly letting their guards down to messages received on WhatsApp more than any other platform, perhaps due to the belief that if someone has their number, they have a legitimate reason for getting in contact. The significant financial losses, particularly from job and investment scams, demonstrate the devastating impact these frauds are having on individuals."

Revolut's data indicates a staggering 33% increase in scams conducted via WhatsApp, leading the company to call on social media enterprises to take responsibility for ensuring user safety by compensating victims of scams originating from their platforms.

In response to the ongoing issues, WhatsApp has reiterated its commitment to user safety, emphasising that creating a secure communication environment remains a top priority. The platform actively works to minimise spam and unwanted messages, acknowledging that, similar to standard phone calls or SMS, users can be approached by other WhatsApp users whose numbers they may not recognise.

To aid users in identifying potential scams, WhatsApp has provided a list of warning signs that may indicate a suspicious message. These include:

* Presence of typos or grammatical mistakes.
* Requests to click on links, activate a new feature, or download an app.
* Demands for personal information such as credit card details, bank account numbers, dates of birth, or passwords.
* Urging recipients to forward the message.
* Asserting that payment is necessary to use WhatsApp.
* Impersonation of someone familiar to the recipient.
* Messages related to lotteries, betting, employment, investment, or loans.
* Initiation of conversation aimed at building trust before requesting personal data.

This alarming rise in scams has raised concerns among financial experts and users alike, highlighting the vulnerabilities present even in platforms designed with privacy in mind. The situation continues to evolve as authorities and companies address the growing issue of online fraud.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.ukglobalgroup.co.uk/news/article/number-of-whatsapp-scams-are-on-the-rise> - This article highlights the rise in WhatsApp scams, including the increase in reports of WhatsApp-related fraud and various types of scams like impersonation and phishing. It corroborates the trend of scams exploiting user trust on the platform.
* <https://www.pandasecurity.com/en/mediacenter/whatsapp-scams/> - This resource details various common WhatsApp scams, such as impersonation, phishing links, and investment scams. It supports the notion that several types of fraud are prevalent on WhatsApp, contributing to high financial losses.
* <https://www.statista.com/statistics/1546873/uk-adults-actions-taken-suspicious-messages-on-socials/> - This survey indicates how UK adults respond to suspicious messages on social media and instant messaging services. It contextualizes the issue by showing the common actions taken by UK adults when they encounter suspicious messages.
* <https://blog.whatsapp.com/protecting-users-from-scams-and-spam> - WhatsApp's efforts to protect users from scams and spam align with their commitment to user safety. This highlights the platform's strategies to minimize unwanted messages and help users identify potential scams.
* <https://www.bbc.co.uk/news/technology-64548483> - This article would typically cover technology news, including issues related to scams on major platforms like WhatsApp. It could provide insights into how widespread the issue is and how different companies address it.