# Santander Warns Customers of Rise in 'Shoulder Surfing' to Steal Mobile Phone Passwords



Chris Ainsley, head of fraud risk management at Santander, has cautioned customers about an increase in "shoulder surfing" to steal mobile phone passwords. This tactic, traditionally used to obtain debit card PINs at ATMs, now targets mobile phone passwords. Once criminals obtain a phone, they use the password to access financial apps.

Ainsley stressed the importance of using different, strong passwords for phones and banking apps. Biometric authentication, like fingerprint or facial recognition, offers additional security.

Between January and June 2023, £38.2 million was lost to retail fraud involving cards obtained through low-tech methods, such as shoulder surfing. This represents a 14% increase from the previous year, per UK Finance data.

Shoulder surfing involves criminals watching over someone’s shoulder to observe PIN entry before stealing the device. Users are advised to use distinct passwords for different services and activate biometric features for additional protection.