



MASSACHUSETTS

# FRAUD PROTECTION

## Protect Your Organization from Wire Fraud

Your financial safety and privacy are extremely important to us. That's why we want to share these tips to protect your organization from potential wire fraud. Use this guide to help identify and avoid suspicious or fraudulent activity.



### HOW WE VERIFY BANKING INSTRUCTIONS

To enhance our security around key payment instructions, we've implemented a two-step verification process for sensitive banking information. In addition to a verification email, new accounts or accounts requesting changes to existing wiring information will receive a direct phone call from us to confirm the following information:

- Bank account number
- Bank account name
- Bank routing number
- Financial institution name
- Account mailing address

**Note:** Blue Cross Blue Shield of Massachusetts will never communicate a banking information change through email alone. We'll always call to notify you in advance of any change.



### HOW YOU CAN IDENTIFY POTENTIAL WIRE FRAUD

To identify situations of potential wire fraud, and avoid becoming a victim, look for these red flags in email communications related to banking information:

- High level of urgency
- Last-minute change to banking information
- Request to keep payment confidential
- Subtle change in the organization's email address, like suddenly using a public domain such as gmail.com

If you receive a suspicious email, don't reply. Instead, call your contact on file to verbally verify any requests for banking information or changes to payment instructions. Never use the phone number provided in an email that's requesting the change in banking information. You can also call your Blue Cross Customer Financial Management receivables analyst or your account executive to confirm the requested change.

## Contact Us

Contact our dedicated fraud hotline to report suspicious activity at 1-800-992-4100, or [fraudhotline@bcbsma.com](mailto:fraudhotline@bcbsma.com).



Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).