



BE-CYBER
Cyber Security Coalition



FLANDERS
INVESTMENT
& TRADE



Renaissance

22/09/2026

La Sucrerie, Wavre

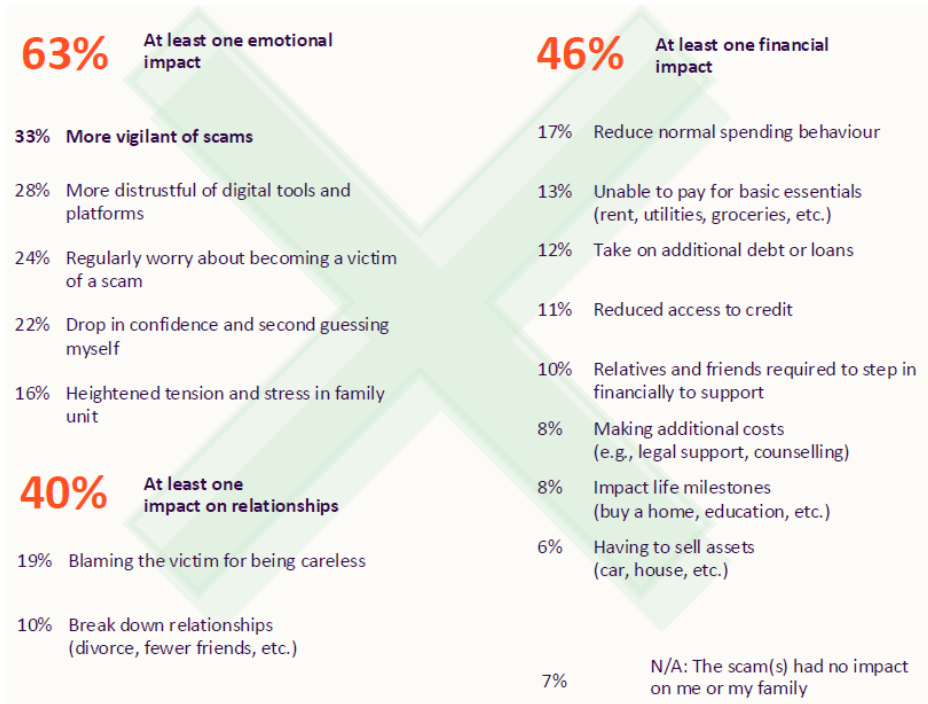
Witness testimonial

Peter Vermeulen



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Cyber Security Coalition

"In Europe, the majority experience the emotional toll of being defrauded, while one in five also experience blame."



Source:
Global Scam
Alliance
GASA –
State of
Scams
Report 2026



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**“The biggest victory for cybercriminals
is not stealing money -
it is keeping victims silent.”**

Why words matter, before tactics.

14%

Of fraud is reported

Fraud is one of the most under-reported crimes. Shame, blame and confusion keep victims silent, and the way we communicate about fraud is part of why.

Source: Estimate, England & Wales – UK Office for National Statistics, cited in United Nations Office on Drugs and Crime Handbook Effective Communication Strategies for the Prevention of Organized Fraud (2026)



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**"The biggest victory for cybercriminals
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Emotional impact of online fraud

64%

**Of Belgians feel ashamed to
have fallen victim of fraud**
Compared to only 20% for home
burglary

36%

**Would share with family of
friends that they have fallen
victim of fraud**
Compared to 60% for home burglary

Source: 2026 Podcast with Isabelle Marchand from Febelfin and Veerle Peeters



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"The way we communicate about fraud is part of why victims remain silent."

AVOID	WHY	SAY INSTEAD
"Don't fall for a scam"	Implies fault, encourages shame	"Fraudsters use sophisticated tactics to manipulate people"
"Be smart/ be savvy"	Frames fraud as an intelligence test	"Stay informed. Here's what to watch for"
"Too good to be true"	Frames fraud as greed; easy to spot	"Fraudsters harness situations and contexts to make it feel like a good decision"
"Money you lost"	Puts responsibility on the victim	"Money that was stolen/ taken from you"
"Scam/ scammer"	Colloquial, minimises crime	"Fraud/ fraudster/ fraud criminal"



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"If victims must contact five different organisations after an attack, the system has already failed."

Stop the payment	Bank/ Card Stop/ Fraudstop
Report the crime	Police
Report phishing	Safeonweb
Investment fraud	Financial Services and Markets Authority (FSMA)
Consumer fraud	Meldpunt.belgie.be
Data theft	Data Protection Authority (GBA – APD)
Emotional support	Victim support services


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"Digital trust is a public good— and we are losing it."

Belgium - 2024	Value of fraudulent transactions	Fraud in % of total payments
Credit transfers	€216,038,048	0.002%
Direct debits	€87,797	0.000%
Cards (Issuer)	€53,094,226	0.032%
Cash withdrawals	€3,132,304	0.012%
	€272,352,375	

Source: EBA – European Banking Authority – 2025 Report on Payment Fraud
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"In a victim-centred model, recovery, support and restoration are as important as arrests and convictions."

In Europe, recovery hinges on one line in the law. If a payment was **unauthorised** — someone used your account or card without permission — your bank must refund it under the EU Payment Services Directive, normally by the next business day. If you **authorised** it yourself because you were deceived, there is no EU-wide rule forcing a refund, unlike the UK's mandatory scheme. A 2025 EU agreement will start covering bank-impersonation ("spoofing") fraud, but it is not yet in force. Act within hours: your bank can attempt a SEPA recall only while the money is still in the fraudster's account.

€4.2B	~85%	9 Oct 2025	€0
EU/EEA PAYMENT FRAUD IN 2024 (EBA-ECB)	OF CREDIT-TRANSFER FRAUD LOSS FALLS ON USERS, NOT BANKS	EURO-AREA NAME-CHECK (VERIFICATION OF PAYEE) LIVE	EU-WIDE AUTO-REFUND FOR AUTHORISED SCAM TRANSFERS

Source: [Scammed in Europe? Can You Get Money Back? \(2026\) | Tutela Digitalis](#)



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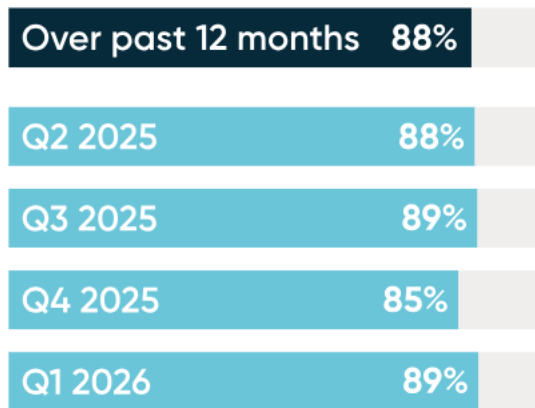
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UK Benchmark:

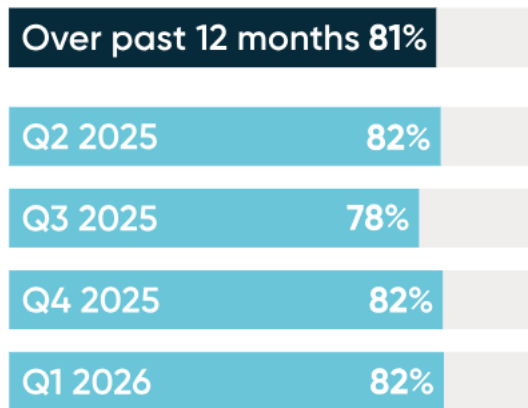
Percentage of claim value reimbursed



Total value reimbursed

£249.6 million
£45.7 million
£61.1 million
£70.2 million
£72.6 million

Percentage of claims resolved within five days



Source: [APP scams reimbursement dashboard for Q1 2026 | Payment Systems Regulator](#)



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Despite placing **website providers** and **governments** in the top three for protecting victims they're ranked the least effective in doing so

Responsibility for keeping people safe from scammers ranking:

The website provider / hosting company used by the scammer

The government

The police

The online platform used by the scammer

My bank/payment method or cryptocurrency exchange

My telecom or mobile operator

Insurance companies

Charities or consumer support associations

Performance NET: Good ranking on preventing / resolving scams:

My bank/payment method or cryptocurrency exchange

Charities or consumer support associations

My telecom or mobile operator

The police

Insurance companies

The online platform used by the scammer

The website provider / hosting company used by the scammer

The government

Source: Global Scam Alliance (GASA) 2026 State of Scams Report

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