

Carefull™ for Financial Institutions



Proactive Protection | Senior Specific Detection | Real-Time Defense

The Rising Cost of Elder Financial Exploitation

As digital banking expands, institutions of all sizes face growing exposure to scams targeting seniors and their families. These schemes are personal, fast-moving, and often underreported, driving losses, operational strain, and reputational risk. Traditional tools and manual reviews can't keep pace with modern social engineering tactics, allowing issues to escalate into disputes and eroding the trust institutions work so hard to maintain.

The impact is clear:

\$4.86B

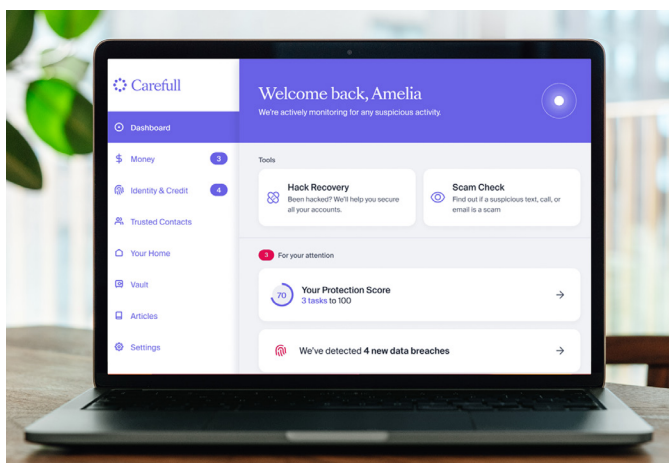
Adults age 60 and older reported **\$4.86 billion in losses in 2024¹**.

▼ \$33,915

The average victim of elder fraud loses **\$33,915²**.

43%

Elder fraud losses **increase 43% year over year³**.



Introducing Carefull™

Carefull is an AI-powered financial safety platform built for consumers 55+ and their caregivers. Delivered as a benefit under your brand, Carefull monitors for senior-specific scam patterns and errors, guiding consumers with clear next steps. With consent, it also coordinates with caregivers so your institution can prevent losses before funds move and deepen loyalty across the household.

Safeguard Your Senior Customers with Carefull

These core capabilities work together to deliver proactive protection tailored to the needs of older adults and their caregivers:



Early Risk Identification: Spot risky patterns—like unusual transfers, behavioral changes, or known scam signals—and intervene before funds leave the institution.



Smarter Senior-Specific Detection: Behavioral and contextual signals tuned to older adult risks reduce false positives while keeping legitimate activity flowing smoothly.



Caregiver Workflows with Consent: Invite trusted caregivers to participate with role-based permissions, sharing alerts and action plans without exposing sensitive account credentials.



Clear, Actionable Alerts: Clear, plain-language alerts help families resolve issues faster, reducing call volume and time in-branch.



Institution-Side Visibility: Aggregated reporting and program KPIs provide visibility throughout pilots and ongoing programs.

Carefull strengthens your institution's ability to protect senior customers and their families, growing relationships and turning safety into a long-term loyalty advantage.

The Future of Senior Fraud Prevention Starts Here

- **Reduce Losses and Disputes:** Proactive intervention lowers fraud-related write-offs and minimizes costly mediation with affected families.
- **Strengthen Customer Trust and Loyalty:** Older adults and caregivers gain confidence that your institution is protecting them, building relationships across generations.
- **Differentiate Your Customer Experience:** Offer a modern, senior-focused benefit that sets your institution apart from the competition.
- **Launch Fast, Scale Easily:** Carefull deploys through deep-link enrollment and optional data streams, enabling quick rollout and seamless scalability, while keeping your institution in full control of the customer experience.

SOURCES

¹Internet Crime Complaint Center (IC3). (2024). *2024 IC3 annual report*. https://www.ic3.gov/AnnualReport/Reports/2024_IC3Report.pdf

²Federal Bureau of Investigation. (2024, April 30). *Elder fraud, in focus*. <https://www.fbi.gov/news/stories/elder-fraud-in-focus>

³Federal Bureau of Investigation (FBI) Boston Field Office. (2025). *FBI highlights growing number of reported elder fraud cases ahead of World Elder Abuse Awareness Day*. <https://www.fbi.gov/contact-us/field-offices/boston/news/fbi-highlights-growing-number-of-reported-elder-fraud-cases-ahead-of-world-elder-abuse-awareness-day>

See how Carefull can transform your approach to protecting senior customers and strengthening household trust. Request a demo today and see the difference Carefull can deliver for your institution.

Get Started Today

