



PUBLIC ADVISORY!



26th June 2026

FINANCIAL INTELLIGENCE AGENCY WARNS THE PUBLIC ABOUT RISING ACCOUNT TAKEOVER FRAUD

The Financial Intelligence Agency (FIA) wishes to alert members of the public and financial sector stakeholders to a growing rise in financial fraud involving Account Takeover (ATO).

Account takeover occurs when criminals gain unauthorised access to an individual's bank account or digital financial profile through methods such as stolen credentials, phishing messages, fraudulent links, social engineering, or other cyber-enabled tactics. Once access is obtained, perpetrators execute unauthorised transactions and rapidly transfer funds to minimise the chances of recovery.

In light of this emerging threat, the Agency urges the public to remain vigilant and adopt stronger account protection measures. Members of the public are advised to:

- Never share banking passwords, PINs, One-Time Passwords (OTPs), or security codes with anyone;
- Avoid clicking on suspicious links received via SMS, email, or social media platforms;
- Enable multi-factor authentication wherever available;
- Regularly monitor account activity and transaction alerts; and
- Immediately report any suspicious account activity to their financial institution.



The FIA will continue to work closely with reporting entities and relevant stakeholders to monitor emerging risks and strengthen measures aimed at safeguarding the integrity of Botswana's financial system.



www.finance.gov.bw



fia-pr@gov.bw



Private Bag 0190



(+267) 3998400