FREE FIELD GUIDE

CHECK FIRST.

Five moments when a short pause protects you and the people close to you: when you **pay**, **paste**, **sign**, **send** or **share**.

IF YOU DOUBT IT, UTILFORGE IT.

Version 2, 5 October 2026

utilforge.org

HOW TO USE THIS GUIDE

Each page stands on its own, so you can read one, print one or hand one on. Every page names where its advice comes from and when it was last checked.

3	The five moments
4–5	Family: the safe word, and a relative phoning
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23–25	The free tools, and your own card
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Good to know. This is general information, not legal or financial advice, and rules differ between countries. The newest version is at utilforge.org/learn. The square code at the foot of each page opens that page on a phone.

PAUSE AT FIVE MOMENTS

THE SHORT ANSWER. Pause when you pay, paste, sign, send or share. It is a habit, like locking the door, and it works best when it is the same every time.

PAY	A payment request, a link, a “free” trial. **Before You Pay**
PASTE	Names and numbers going into an artificial intelligence tool. **Hide Names from artificial intelligence**
SIGN	Sign-ups and subscriptions that keep charging. **Subscription Check**
SEND	A Portable Document Format file leaving your hands. Is the black box really hiding the text? **Is It Really Blacked Out?**
SHARE	A Word, Excel or PowerPoint file going to someone else. **Release Check**

Each tool is free and runs on your own phone or computer, so what you check is not uploaded. A team can make the five moments a shared routine: name them, put them where people work, and treat a question as part of the job.

Sources. UtilForge, *Check first at work*.

A WORD ONLY YOUR FAMILY KNOWS

THE SHORT ANSWER. A family safe word is one word only your family knows. Ask for it when a call or message wants money, a code or urgent help, and if it is missing or wrong, hang up and call back on a number you already have.

A voice can be copied from a short clip posted online. The United States Federal Trade Commission warned about this in March 2023, and the Federal Bureau of Investigation advised in December 2024: create a secret word or phrase with your family to verify identity.

HOW TO MAKE ONE

1. **Choose a word nobody could guess.** Avoid pet names, birthdays and anything on social media. The Family Safe Word tool picks one for you.
2. **Agree it out loud,** in person or on a call you started. Never type it in a text, email or chat.
3. **Tell everyone who might be asked for money,** including grandparents and other family members.
4. **Never write it down,** not on a card, in a wallet or on the fridge. Keep it in your heads.

If the word is ever shared by mistake, choose a new one and tell the family in person.

A safe word is one extra check. It works best together with calling back.

Sources. Federal Bureau of Investigation Internet Crime Complaint Center, notice of 3 December 2024. The Federal Trade Commission consumer alert, 20 March 2023.

A RELATIVE PHONES ASKING FOR MONEY

THE SHORT ANSWER. If someone who sounds like a relative phones asking for money in a hurry, hang up and call that relative back on a number you already have. A voice is no longer proof of who is speaking, because voices can be copied.

DURING THE CALL

1. Do not rely on the voice. **Hang up.**
2. Call the person back on a number from your own contacts, not the number that called you and not one the caller gives you.
3. If they do not answer, try another family member or one of their friends.
4. Treat a request for a **bank wire transfer, cryptocurrency or gift cards** as a warning sign. The Federal Trade Commission names all three.

Calling back costs a few minutes. Payments by transfer, cryptocurrency or gift card are usually hard to get back.

IF YOU HAVE ALREADY SENT MONEY

Phone your bank straight away, on the number printed on your card or in the bank's own app, and ask whether the payment can be stopped. Then report it. In the United States that is ReportFraud.ftc.gov. Elsewhere, see pages 19 to 21.

Sources. The Federal Trade Commission consumer alert, 20 March 2023. Federal Bureau of Investigation Internet Crime Complaint Center 2025 Internet Crime Report.

A LINK CHECKER AND ITS LIMITS

THE SHORT ANSWER. A link checker compares an address with lists of known threats, so a warning is useful and a clear result is not proof. Also check the request: who is asking, any deadline, where the money goes, and whether you can reach the company another way.

Google describes its Safe Browsing service as checking web addresses against its constantly updated lists of unsafe web resources. Free checkers from other companies work along similar lines: they compare an address with what is already known.

A warning is worth acting on. A clear result tells you the address is not on those lists. That is different from knowing the request behind it is real. This is UtilForge's own reasoning, not a claim by any of those services.

FOUR QUESTIONS ABOUT THE REQUEST

- **Who is asking,** and how did the message reach you?
- **Is there a deadline or a threat?**
- **Where would the money go?** New bank details, gift cards and cryptocurrency deserve a second look.
- **Can you reach the company another way?** Use a number on your card or an address you type yourself.

Sources. Google Safe Browsing overview. The Federal Trade Commission, how to recognise and report spam texts.

I CLICKED A LINK IN A TEXT

THE SHORT ANSWER. Close the page and type nothing more into it, then act on what happened: change a password you typed, call your bank about card details, scan for anything installed, report lost money, and forward the text to 7726.

YOU TYPED A PASSWORD

Change it now, in the app or at an address you type yourself, and anywhere else you used it. Turn on two-step sign-in or a passkey.

YOU GAVE CARD OR BANK DETAILS

Call your bank on the number printed on your card. Say what you entered and when.

SOMETHING DOWNLOADED

Update your security software and run a full scan.

OTHER PERSONAL DETAILS, OR A WORK PHONE

In the United States, IdentityTheft.gov gives steps. Elsewhere, see pages 19 to 21. On a work phone, tell your information technology team.

MONEY HAS LEFT YOUR ACCOUNT

Tell your bank first, then report it (pages 19 to 21).

REPORT THE TEXT

In the United Kingdom and United States, forward it to 7726. The phone company can block the sender.

Sources. United Kingdom NCSC (two pages). The Federal Trade Commission (phishing, spam texts).

CHECK A PAYMENT PAGE BEFORE YOU PAY

THE SHORT ANSWER. Before you pay a website, an invoice or a new set of bank details, find out four things: who is being paid, how much today, what happens after today, and how to stop it. If any is hidden, or you are being hurried, stop and check another way.

SIX QUESTIONS FOR A PAGE OR OFFER

1. **Who is selling?** A company name, an address and a real way to contact them.
2. **What will I pay today?** Is the amount clear?
3. **What happens after today?** A free trial can become a regular charge.
4. **How do I cancel?** Find this before you pay.
5. **How did I get here?** A message or advert needs more care than a site you chose.
6. **Am I being rushed?** A countdown is a reason to pause.

A padlock means the connection is encrypted, not that the seller is honest.

Before You Pay goes through these on your own device. It cannot tell you a page is safe.

Sources. UtilForge, *Check before you pay*.

INVOICES, BANK MESSAGES AND HOW YOU PAY

IS THIS INVOICE REAL?

Read the sender's address one character at a time, not only the name beside it. Look-alike addresses add, drop or swap a letter. If the invoice gives **new bank details**, phone the supplier on a number you already had, such as an earlier invoice or a contract. A genuine supplier is used to being asked.

IS THIS TEXT OR EMAIL FROM MY BANK REAL?

Do not use the link or number in the message. Use the number on your card or the banking app you already have. No genuine bank asks you to move money to a "safe account", and none needs you to read out a one-time code to someone who called you.

HOW YOU PAY CHANGES WHAT YOU CAN GET BACK

Card payments often come with a way to dispute a charge. Bank transfers are usually hard to reverse once sent. Rules differ by country and card, so ask your bank before sending a large amount.

IF YOU ALREADY PAID

Call your bank first, on the number printed on your card. Then look for any repeating charge with Subscription Check, and stop it with Cancel and Keep Proof.

Sources. UtilForge, *Check before you pay*.

SOMEONE OFFERS TO GET YOUR MONEY BACK

THE SHORT ANSWER. If someone contacts you without being asked and offers to recover money you lost, and wants a fee first, do not pay. The United States Federal Trade Commission describes this as a fraud aimed at people who have already lost money.

THE WARNING SIGNS

- They contact you without being asked.
- They say they are from a government agency, a charity or a law firm.
- They ask for payment first and call it a retainer, processing fee or administrative fee.
- They ask for personal or bank details.
- They want cash, gift cards, cryptocurrency, a wire transfer or a payment app.
- They offer a refund cheque for more than you lost.

WHAT TO DO INSTEAD

Never pay up front for help getting money back. Find the organisation yourself and phone it on a number from its official website that you type in.

If you have already lost money, this is not your fault. Well-made frauds catch careful people. Phone your bank first.

Sources. The Federal Trade Commission, refund and recovery fraud guidance (updated 13 August 2026).

INVESTMENT OFFERS: SEVEN QUESTIONS

THE SHORT ANSWER. Before any money moves on a trading app, a crypto coin, a signals group or a pension offer, ask seven questions about how the offer reached you and how it makes you feel. Then look the firm up yourself on your country's official register of firms.

The questions come from the United Kingdom Financial Conduct Authority (which regulates financial firms in the United Kingdom). Anyone in any country can use them.

1. Was it **unexpected**?
2. Are you being **rushed**?
3. Does it sound **too good to be true**?
4. Is the offer **only for you**, or secret?
5. Are they **flattering** you?
6. Are you feeling **worried or excited**?
7. Are they speaking with **great authority**?

One yes is a reason to slow down. Several are a reason to stop. No checklist can show an investment is safe.

No real firm needs your seed phrase (the 12 or 24 words that unlock a crypto wallet), a code sent to your phone, or control of your screen through a screen-sharing app.

Sources. The Financial Conduct Authority, *Protect yourself from scams*. General information, not financial advice.

A JOB MESSAGE YOU DOUBT

THE SHORT ANSWER. Nobody real needs you to pay to get a job. Look up the company yourself, see whether the vacancy is on its own website, and send identity documents only after a written offer you have checked.

ANYONE ASKS YOU TO PAY, OR AN OFFER ARRIVES BY TEXT

The United States Federal Trade Commission says never to pay anyone to get a job, and that an unsolicited job offer sent by text is a sign of fraud.

A CHEQUE ARRIVES

Students have been sent a cheque, then asked to pass part of the money on. The Federal Trade Commission describes this as a fraud method.

LOOK UP THE COMPANY YOURSELF

Find its own website by searching, and see whether the vacancy is listed there.

IDENTITY AND BANK DETAILS

Send them only after a written offer you have checked. This is UtilForge's own advice.

Already sent something? Page 22 is a record to fill in. The steps are at utilforge.org/learn/i-sent-my-id-to-a-recruiter

Sources. The Federal Trade Commission, *College students: avoid scammers while you job hunt* (11 June 2025) and *That job offer text is probably a scam* (30 April 2026). UtilForge guides.

CANCEL, AND KEEP PROOF

THE SHORT ANSWER. Cancel in the way the company offers, write down the day you did it, keep a copy of the confirmation, and check your statement 30 and 60 days later. If you are charged again, you will have the proof to ask for the money back.

1. **Find it.** List what leaves your account each month. Subscription Check lists every payment that repeats.
2. **Cancel where you signed up.** An app-store subscription is cancelled in that app store. On Google Play, deleting the app does not cancel it.
3. **Get it in writing.** Ask the company to confirm the cancellation and end date.
4. **Keep the proof.** A screenshot with the date and time showing, or the email, plus how you cancelled and any reference number.
5. **Check twice,** 30 and 60 days later.
6. **If it is taken again,** ask the company for the money back, then ask your card provider how to dispute it. Card providers set time limits, so do it soon.

Refund and dispute rules differ between countries and card providers, and this is not legal advice.

Sources. Google Play Help and Apple Support (where to cancel). The Federal Trade Commission, *Disputing credit card charges* (United States).

WHAT HAPPENS TO WHAT YOU PASTE

THE SHORT ANSWER. What you type into an artificial intelligence goes to the company that runs it, and that company's own settings decide whether it is kept, read by reviewers or used to train its models. The settings differ between companies and change over time.

From each company's own help page, 2 October 2026:

OPENAI (CHATGPT)

Chats can be used to improve its models by default. The switch is in Settings, then Data controls.

ANTHROPIC (CLAUDE)

Uses consumer chats to improve its models if you allow it, or if a chat is flagged for safety. Incognito chats are not used.

GOOGLE (GEMINI)

Some chats are read by human reviewers. Activity is deleted after 18 months by default.

ANY OTHER ARTIFICIAL INTELLIGENCE

Ask: is it kept, can people read it, is it used to train models?

Before you paste, leave out passwords, card and bank numbers, identity numbers, health details and other people's details. A setting does not take back what you already sent.

Sources. OpenAI, Anthropic and Google help pages. Companies change them.

ASK AN ARTIFICIAL INTELLIGENCE ABOUT REAL PEOPLE, PRIVATELY

THE SHORT ANSWER. To get an artificial intelligence's help with a message about real people, swap their names, phone numbers, addresses and account numbers for labels on your own device, send the swapped message, and put the real details back into the reply.

The people can be customers, patients, guests, colleagues or relatives. The steps work with any artificial intelligence.

1. Paste the message into Hide Names from artificial intelligence.
2. Read the swapped version. Yellow labels stand in for the real details.
3. Copy it into your artificial intelligence.
4. Paste the artificial intelligence's reply back into the tool, which puts the real details back on your device.
5. Keep the page open until you finish. If you close it, the list of swaps is gone.

What it can miss. A name with nothing around it can be missed, so read the swapped message before you send it. The artificial intelligence still sees the rest of the message.

In a UtilForge test on 70 made-up messages, it swapped all 299 names, numbers and addresses. That is not a guarantee about yours.

Sources. UtilForge, *Ask an artificial intelligence about real people, privately*.

WHY A BLACK BOX DOES NOT HIDE TEXT

THE SHORT ANSWER. A black box in Word or Google Docs is a colour put over the words and not a removal. The text is still in the file, so anyone can select it, copy it or search for it. To remove it, the words have to be taken out of the file itself, and the result checked.

A black highlighter only sets a background colour. **A black rectangle** sits above the text without touching it, and a Portable Document Format file keeps both.

SEE IT FOR YOURSELF

1. Export your document to Portable Document Format file as you normally would.
2. Open the Portable Document Format file, select the whole page (Ctrl+A, or Cmd+A on a Mac) and copy.
3. Paste into a plain text editor such as Notepad or TextEdit, not back into Word.
4. Read what arrives. If the covered words are there, they were in the file you were about to send.

WHAT TO DO INSTEAD

Use a tool with a real redaction function and check its output, or rebuild each page as a picture with the boxes painted in. A picture cannot be searched, and a screen reader cannot read it.

Sources. UtilForge guide on black boxes; Adobe, *Remove sensitive content from Portable Document Format files*.

TEST A REDACTED PORTABLE DOCUMENT FORMAT FILE YOURSELF

THE SHORT ANSWER. A black box can sit over text that is still in the file. Open the file you will send, select all and paste into a blank note, search for a covered word, and if the text appears use a tool that removes it.

Run these on the exact file you plan to send, not on the original.

1. **Select and copy.** Select all, copy, and paste into a blank note. If covered words appear, the text is still there.
2. **Search.** Use the viewer's search for a name or number you covered.
3. **Check the file's details.** Open the document properties and look at the author, title and dates. These can name a person or organisation.
4. **Try another viewer.** Two programs can show different things.

A page that is a scan of paper holds a picture, so the copy test finds nothing even when the picture shows the words. For a scan, look at the page itself.

If the text is still there, use a tool that removes it from the file, then test again on the new file. Do not send the first version. Is It Really Blacked Out? does the testing for you on your own device. A clear result means only that its checks found nothing.

Sources. Adobe, remove sensitive content from Portable Document Format files. NSA guide *Redacting with Confidence*, reported by the Federation of American Scientists, 20 January 2006.

DOES THIS TOOL UPLOAD YOUR FILE?

THE SHORT ANSWER. A tool that runs on your own device does the work inside your browser, and a tool that uploads sends a copy of your file to a company's computers first. You can tell which kind you are using with a wifi test, by reading what the page says, and by watching what your browser sends.

THREE WAYS TO TELL

1. **Switch the wifi off.** Load the page fully, then switch off wifi and mobile data and use the tool. If it still works, the work is happening on your device. This is a good sign, not a proof.
2. **Read what the page says.** Words such as "upload", "deleted after one hour" or "we will email you the result" describe an upload tool.
3. **Watch what your browser sends (optional).** On a computer press F12, open the Network tab, then choose a file. A line carrying your file to another address means it was uploaded.

"Secure upload" means the file is scrambled on its way. The company at the other end still receives it in readable form, and the padlock does not say how long it is kept.

If you use an upload tool, pick one that states how long it keeps files. Upload only what you would be comfortable posting to a stranger.

Sources. UtilForge, *Does this tool upload your file?*

WHERE TO REPORT AND GET HELP

THE SHORT ANSWER. Tell your bank first, on the number printed on your card, because the bank is the one that can try to stop or recover a payment. Then report it through official help in your country.

ENGLAND, WALES AND NORTHERN IRELAND

Report Fraud: reportfraud.police.uk or 0300 123 2040.

SCOTLAND

Call Police Scotland on 101.

UNITED STATES

ReportFraud.ftc.gov. For personal details, IdentityTheft.gov.

A SUSPICIOUS TEXT OR CALL

Page 20 has the routes for the United Kingdom, the United States and South Africa.

OTHER COUNTRIES

Official help, country by country: utilforge.org/official-help

South Africa has its own page, next.

Sources. NCSC and the Federal Trade Commission pages listed on page 7.

A TEXT OR CALL YOU DOUBT

THE SHORT ANSWER. Do not click, reply or give details. Check using contact details you already hold, then report it where you live.

FIRST

Do not click, reply or call a number in the message. On a call, hang up and ring a number you already hold.

UNITED KINGDOM

Forward the text to 7726, free with most providers. Lost money on a call? Report Fraud: 0300 123 2040.

UNITED STATES

Forward the text to 7726, or report it at ReportFraud.ftc.gov.

SOUTH AFRICA: BANK OR TAX

Tell your bank, on the number on your card. If it says it is the tax service (SARS), send it to phishing@sars.gov.za.

SOUTH AFRICA: MARKETING TEXTS

Wireless Application Service Providers' Association, the body for text-message companies: waspa.org.za/report-spam

No single place for every suspicious text in South Africa could be confirmed. A crime goes to the police (page 21).

Sources. United Kingdom NCSC. The Federal Trade Commission. Federal Bureau of Investigation Internet Crime Complaint Center (3 December 2024). SABRIC. SARS. Wireless Application Service Providers' Association.

WHERE TO REPORT: SOUTH AFRICA

THE SHORT ANSWER. Call your bank first, on the number on your card. Then report the crime to the South African Police Service (SAPS).

YOUR BANK, FIRST

Use the number on the back of your card or in the bank's own app. Keep every reference number.

POLICE (SAPS)

Report the crime at a police station. To tip off without giving your name: Crime Stop, 08600 10111.

YOUR IDENTITY WAS USED

The Southern African Fraud Prevention Service (SAFPS) offers Protective Registration: 011 867 2234 or safps.org.za.

AN INVESTMENT OFFER

The Financial Sector Conduct Authority lets you check a provider: 0800 110 443. Report a fake: 0800 203 722.

A COMPLAINT ABOUT A BANK

The National Financial Ombud Scheme (NFO) is free: 0860 800 900 or nfosa.co.za.

For a suspicious text or call, see page 20.

Sources. SAFPS, the Financial Sector Conduct Authority, NFO and Crime Stop websites; Nedbank, *Victim of fraud*.

IF SOMETHING GOES WRONG: MY RECORD

Fill this in as you go. Banks and police ask for dates, times and reference numbers, and they are easy to lose in a hurry.

What happened, in a sentence

Date and time it happened

Who I told first, and the reference number

Police station and case number

Who else I told (bank, employer, provider)

What I was told to do next

THE FREE TOOLS (1 OF 2)

BEFORE YOU PAY

Six questions about a page, message or offer before a card number goes in.

HIDE NAMES FROM ARTIFICIAL INTELLIGENCE

Swaps names and numbers for labels before you ask an artificial intelligence, then puts them back.

SUBSCRIPTION CHECK

Finds every payment that repeats and adds up a year’s cost.

IS IT REALLY BLACKED OUT?

Checks a Portable Document Format file for words still under black boxes.

RELEASE CHECK

Finds hidden sheets, comments, tracked changes and stored names in a file.

FAMILY SAFE WORD

Makes a word and a printable card for the fridge.

Every tool runs on your own device. Point your phone camera at a code to open it.

THE FREE TOOLS (2 OF 2)

CANCEL AND KEEP PROOF

Writes the cancelling message and, if needed, the message to dispute a charge.

BEFORE YOU INVEST

Points out the tricks regulators warn about and links to your country's register.

BEFORE YOU BUY A COURSE

Points out warning signs in a course or side-hustle advert.

WHAT NOT TO PASTE INTO ARTIFICIAL INTELLIGENCE

Shows the personal details in a text before you paste it.

DELETE MY DETAILS

Writes the deletion letter for your country, with a checklist.

REDACTION STUDIO

Rebuilds each Portable Document Format file page as a picture so no text is left underneath.

Every tool runs on your own device. Point your phone camera at a code to open it.

MY CHECK FIRST CARD

Fill this in, then keep the page or photograph it.

PAY. Who is being paid, how much today, what happens after, how to stop it.

PASTE. Names and numbers do not go into an artificial intelligence until they are swapped.

SIGN. I know how to cancel before I sign up.

SEND. I test a Portable Document Format file before it leaves my hands.

SHARE. I check a file for hidden details before I share it.

The person I ask when I doubt something

Where our family safe word card is kept (not the word)

My bank’s number, from the back of my card

IF YOU DOUBT IT, UTILFORGE IT.

WORDS USED IN THIS GUIDE

ARTIFICIAL INTELLIGENCE ASSISTANT	A program you type to and that writes back, such as ChatGPT, Gemini, Claude or Copilot.
CALL BACK	Hanging up and phoning a person or organisation on a number you already hold, not one the caller gave you.
THE FEDERAL TRADE COMMISSION	The United States Federal Trade Commission, the American consumer protection agency.
INTERNET CRIME COMPLAINT CENTER	The Federal Bureau of Investigation's Internet Crime Complaint Center, where people in the United States report internet crime.
NCSC	The United Kingdom National Cyber Security Centre.
THE FINANCIAL CONDUCT AUTHORITY	The United Kingdom Financial Conduct Authority, which regulates financial firms.
METADATA	Hidden details stored inside a file, such as the author's name and dates.
REDACTION	Taking information out of a document so it cannot be recovered. A black box drawn on top is not redaction.
ON-DEVICE	The work happens in your own browser, and your file is not sent anywhere.
TWO-STEP SIGN-IN	A second check, such as a code, after your password.
PASSKEY	A way to sign in using your phone or computer's own unlock instead of a password.
SEED PHRASE	The 12 or 24 words that unlock a crypto wallet.
SCREEN-SHARING APP	A program that lets someone else see or control your screen.

ABOUT UTILFORGE

UtilForge makes free safety tools that run on a person's own phone or computer, so nothing they type is uploaded.

FREE, AND NOT PAID FOR

Tools supplied free by UtilForge. We were not paid to recommend them. The checks run on each device and nothing is uploaded.

CYBERSECURITY AWARENESS MONTH

UtilForge is a registered 2026 Champion of Cybersecurity Awareness Month, which is led by the Cybersecurity and Infrastructure Security Agency and the National Cybersecurity Alliance..

SHARE IT

You are welcome to print and share this guide, whole and unchanged.

SPOTTED SOMETHING OUT OF DATE?

Write to support@utilforge.org. The newest version is at utilforge.org/learn.

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UTILFORGE

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