



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES



WOMEN'S
SHELTERS
CANADA | HÉBERGEMENT
FEMMES
CANADA

Women's Shelters Canada

Ottawa, ON K1P 5G4

Canadian Center for Women's Empowerment (CCFWE)

Ottawa, ON K1N 9N5

May 7, 2024

An open letter to TD, Scotiabank, RBC, CIBC, BMO, Interac, Canadian Bankers Association

Dear TD, Scotiabank, RBC, CIBC, BMO, Interac, and the Canadian Bankers Association,

Recent events have highlighted the pressing issue of e-transfers being misused to perpetrate domestic violence. [Women's Shelters Canada \(WSC\)](#) and the [Canadian Center for Women's Empowerment \(CCFWE\)](#) urge you to take action to address abuse on your platforms by following the example set by The Commonwealth Bank in Australia and Starling Bank in the U.K.

[As reported by CBC](#), Angie Sweeney's ex-boyfriend sent her threatening and harassing messages through her bank's e-transfer "Optional Message" function in the hours before he killed her. Other survivors have since [shared their stories](#) of abuse via e-transfer. Through our work, we have also heard from countless shelter and transition house workers as well as survivors across Canada that abusers are misusing banks' e-transfer services as a tool to perpetrate illegal threats and harassment towards their current and former partners. In some cases, the abusive messages accompany child support payments. Other times, abusers send transfers of low amounts like \$0.01 just to have a mechanism to threaten their victims.

Angie Sweeney's murder underscores the urgent need for banks to reassess and strengthen their policies regarding the use of electronic transfer services. WSC and CCFWE urge Canada's banking sector to immediately implement the following two calls to action from CCFWE's recently released [Financial Futures Summit report](#), which highlights best practice examples of steps taken by financial institutions and regulators in the U.K. and Australia to safeguard survivors when they access the financial sector:

- Adapt the [Commonwealth Bank of Australia's \(CBA\) proprietary AI model](#), available to banks for free, to detect harassing, threatening, and offensive messages in e-transfers.
- Implement a "hide references" feature as modelled by the [U.K.'s Starling Bank](#) to allow survivors to hide the payment reference field of e-transfers and other payment types transmitted with messaging.

By implementing these two calls to action and eliminating harassment and threats on your platforms, you would show Canadians that you are prioritizing the safety and security of your clients and significantly mitigating the risk of your platform being exploited by perpetrators of domestic violence.

We recognize that navigating the complexities of privacy and security poses challenges for financial institutions. However, the safety and well-being of your customers must always remain paramount. By taking proactive steps to prevent the misuse of e-transfer services, you can play a pivotal role in safeguarding survivors from harm.

We look forward to hearing from you regarding the steps your institution plans to take in response to this urgent matter. Together, we can work towards creating a safer and more secure banking environment for all.

Thank you for your attention to this critical issue.

Sincerely,

Rhiannon Wong
Tech Safety Canada Project Manager
Women's Shelters Canada

Meseret Haileyesus
Founder and Executive Director
Canadian Center for Women's Empowerment