

**North Yorkshire
County Council**


**Harrogate and Knaresborough Area
Constituency Committee**

19 March 2020

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Scams and eCrime

- What do we mean?
- A few examples
- How can we stop it
- On-going projects




What do we mean?

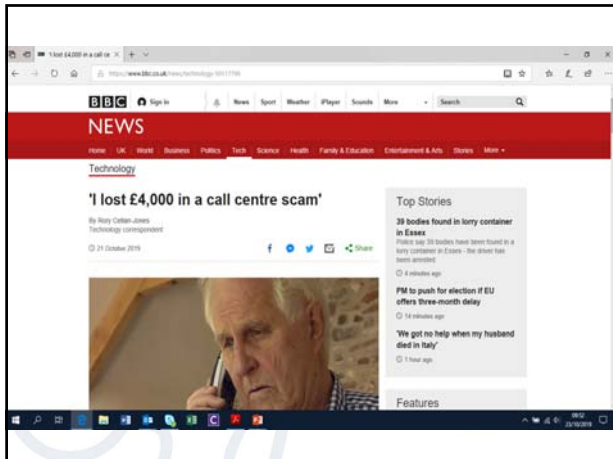
- Scam
- Fraud
- Misleading actions
- Cyber-enabled
- 'Hacking'



Consumer and Retail fraud

Software service
'Too good to be true'
Shopping coupons
Official websites





Shopping coupon scams

If you saw a supermarket coupon for £75, £150 or £250, it would get your attention... Right? Of course it would, and that's exactly what coupon scammers rely on. This is because what appears to be a harmless, low level scam is really a cynical ploy to steal your money, your identity or bankish you to a life on suckers' lists.

If you have not seen a fake coupon yet, you may see one soon because it is only a matter of time before someone shares one with you on Facebook, Twitter or WhatsApp, or before the scammers find another way to dangle one under your nose.

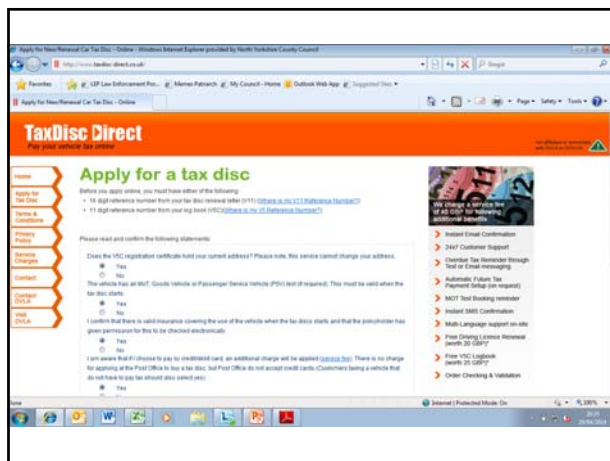
How does it work?

- 1** You might see a social media post, or receive a WhatsApp message or text from a friend saying something like: "Auda is giving free £100 vouchers to EVERYONE for their wedding anniversary". Sometimes they are referred to as 'vouchers' other times they are called 'gift vouchers' and lately they have become 'prizes'. They may come or appear to come from a friend, and encourage you to pass them on to make them seem more believable.
- 2** There is always a link... BUT DON'T CLICK IT. The link leads to an online customer survey asking for your name, address, phone number, and date of birth in return for the voucher. This seems reasonable for the amount of money they are giving away, doesn't it? In reality, it is enough information to take out a loan in your name, and you will never receive the promised vouchers anyway.
- 3** But wait, there is even more! They will also sell your details to other criminals to use, abuse and bombard you with more scams.

So what can you do to avoid a coupon scam?

The best way to avoid coupon scams is simply to ignore them. You should never click the links because you risk downloading malicious software to your computer or device. Whatever you do, you should never, ever give over any personal details. Finally, do NOT spread the scam by sharing any of the posts or messages with family and friends.

Yorkshire Council



Subscription Traps



Advanced Fee Fraud

Romance

West Africa 419

'Too good to be true' (2)


Rentals





Phishing



- The bait
- The catch
- The follow-up
- The clear out



Harrogate and Knaresborough residents

1/3/2019 – 28/2/2020

- 45 complaints about scams
- Doorstep
- Emails
- Telephone
- Business to Business



What to do

- Prepare
- Prevent
- Protect
- Pursue



National Trading Standards

NTS created in 2012 following a government review of national consumer protection responsibilities

Regional teams and national teams covering areas such as mass market fraud (mail and telephone), doorstep crime and online crime....



Working for you

'Copycat' web sites

- £40 million fraud, 37+ years prison sentences, £6.1 million recovered in assets

Subscription traps

- Improved the way the finance industry responds to consumer complaints, developed payment disruption techniques

'Microsoft' scam

- First ever UK prosecution, working with partners on a further investigation



Top Tips

- Never give out personal details
- Be suspicious of all callers
- Take your time
- Trust your instincts
- Keep control



More information

<https://www.nationaltradingstandards.uk/work-areas/scams-team/>

www.actionfraud.police.uk

www.takefive-stopfraud.org.uk

www.getsafeonline.org

www.cifas.org.uk



Any questions?

