



Richmond (Yorks) Area Constituency Committee 20/11/2019

Jim McCluskey – Divisional Trading Standards Officer

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



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Technology

'I lost £4,000 in a call centre scam'

By Rory Cellan-Jones
Technology correspondent

🕒 21 October 2019



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Top Stories

39 bodies found in lorry container in Essex

Police say 39 bodies have been found in a lorry container in Essex - the driver has been arrested.

🕒 4 minutes ago

PM to push for election if EU offers three-month delay

🕒 14 minutes ago

'We got no help when my husband died in Italy'

🕒 1 hour ago

Features



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 banish 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: "Asda 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 latterly 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.

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Apply for a tax disc

Before you apply online, you must have either of the following:

- 16 digit reference number from your tax disc renewal letter (V11) ([Where is my V11 Reference Number?](#))
- 11 digit reference number from your log book (V5C) ([Where is my V5 Reference Number?](#))

Please read and confirm the following statements:

Does the V5C registration certificate hold your current address? Please note, this service cannot change your address.

- ☒ Yes
☐ No

The vehicle has an MoT, Goods Vehicle or Passenger Service Vehicle (PSV) test (if required). This must be valid when the tax disc starts.

- ☒ Yes
☐ No

I confirm that there is valid insurance covering the use of the vehicle when the tax discs starts and that the policyholder has given permission for this to be checked electronically.

- ☒ Yes
☐ No

I am aware that if I choose to pay by credit/debit card, an additional charge will be applied ([service fee](#)). There is no charge for applying at the Post Office to buy a tax disc, but Post Office do not accept credit cards (Customers taxing a vehicle that do not have to pay tax should also select yes).

- ☒ Yes
☐ ..



- Instant Email Confirmation
- 24x7 Customer Support
- Overdue Tax Reminder through Text or Email messaging
- Automatic Future Tax Payment Setup (on request)
- MOT Test Booking reminder
- Instant SMS Confirmation
- Multi-Language support on-site
- Free Driving Licence Renewal (worth 20 GBP)*
- Free V5C Logbook (worth 25 GBP)*
- Order Checking & Validation

Subscription Traps



Advanced Fee Fraud

Romance

West African 419

'Too good to be true' (2)

Rentals









Phishing

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

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....



Cyber Fraud and Scamming

Guidance and Advice



Draft

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?