

Cyber Awareness, Scams & Fraud

Cyber Protect Officer - Samantha HANCOCK (Force HQ)

101 extn 330 7916 or 07814 226278

samantha.hancock@leicestershire.pnn.police.uk







#Tell2





Remember A, B, C

A - Accept nothing

B – Believe no one!

C – CONFIRM EVERYTHING!



Our first line of defence Devices!

SUPPORTED Op SYSTEMS

 Ensure you have an up to date, supported Operating System. If using Windows Vista, XP or Windows 7 you <u>need</u> to upgrade immediately as these no longer receive security patches!!

ANTI-VIRUS SOFTWARE IS A MUST

Ensure that laptops or computers have the default AV running – For Windows
this is Defender. NCSC advise that Mac users may wish to install additional AV
for Apple Macs. Provided that Android and iPhone users only install apps from
Play Store and Apple store, no additional AV is required.

!! CRITICAL !!

WHATEVER SOFTWARE, APPS OR PROGRAMS WE USE

MUST BE UPDATED AS SOON AS YOU ARE

ALERTED TO NEW VERSIONS OR PATCHES BEING MADE AVAILABLE



Password security



- DO NOT reuse passwords you need a different one for each platform!!
- How to remember them all?!

Password Manager ... Password Hints ...

- DON'T use words/names/information that may be in the public domain or easily worked out from social media content, or ancestry sites, eg maiden names; Date/Place of birth; children's names; pets names; teams you support etc
- Your most important passwords are Password Manager and Email accounts

Current best practice advises <u>THREE RANDOM WORDS</u>

CurtainTreeWallpaper

If you need to add complexity Curt4inTr33Wallpaper£

• **ALWAYS** log out of sites and apps, don't just close the window or app – it doesn't end the session!





Should only be used ONCE Never SHARED Not left out where others can see them!



Are you aware of exactly how much information there may be about you online?!





Looking after your personal information



- Limit the amount of information made publicly available
 see how much information you can find on yourself online
- BEWARE CONSENTED DATA!! Carefully read options when subscribing for anything they can be misleading. Ensure you opt OUT of sharing your information
- Check <u>www.ukphonebook.com</u> and <u>www.192.com</u> for your information it may be a
 lot more than you realise, including DOB, occupation etc
- Be aware that your phone may be geo tagging your photos!
- Make sure you back up your data (ie photos and contact details etc) on all devices
- Consider installing or activating tracking software/apps in the event of loss or theft
- Wherever possible, accept Multi Factor Authentication (MFA or 2FA) for apps or sites you log in to, especially Social Media and Email accounts



#2FACTOR

Two-factor authentication

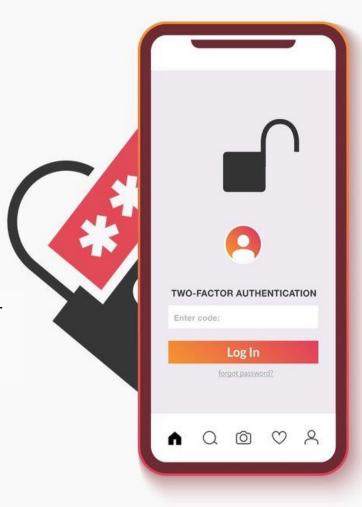
Two factor authentication (2FA) offers and additional layer of protection to your accounts, even if your password is stolen. You should enable it on your important accounts such as email, social media, online shopping and payment services.











Easy to follow steps to 2FA: https://twofactorauth.org



How secure is your Social Media?

8

- It's SOCIAL media, don't have your employer or job title listed
- We strongly advise that you opt for "Friends only".
- Be a good friend and change your settings to 'hide' your friends list to protect their security too. Also helps prevent account cloning issues – do the same for contact details!
- Be mindful that "friends" settings can affect your own security
- It is advised you turn app location settings off when you post to social media as it indicates your current location AND where you are NOT!
- Remember regularly checking in to places, regardless of your settings 'checking in' is publicly viewable
- Change your settings so that you control what others post about you!
- Social media checklists:
 <u>https://www.saferinternet.org.uk/advice-centre/teachers-and-school-staff/teaching-resources/social-media-checklists</u>













Be aware of data breaches & protect your passwords!



www.haveibeenpwned.com

A website that allows you to check if your personal data has been compromised by data breaches.

We recommend opting for "Notify me". You will now received notifications about future breaches. Once signed up, you will receive an email message any time their personal information is found in a new data breach.

This service often alerts users to breaches long before it reaches the news, meaning that you can take action immediately instead of your accounts being at risk for months without you knowing.







Canva: In May 2019, the graphic design tool website Canva suffered a data breach that impacted 137 million subscribers. The exposed data included email addresses, usernames, names, cities of residence and passwords stored as bcrypt hashes for users not using social logins. The data was provided to HIBP by a source who requested it be attributed to "JimScott.Sec@protonmail.com".

Compromised data: Email addresses, Geographic locations, Names, Passwords, Usernames



Data Enrichment Exposure From PDL Customer: In October 2019, security researchers Vinny Troia and Bob Diachenko identified an unprotected Elasticsearch server holding 1.2 billion records of personal data. The exposed data included an index indicating it was sourced from data enrichment company People Data Labs (PDL) and contained 622 million unique email addresses. The server was not owned by PDL and it's believed a customer failed to properly secure the database. Exposed information included email addresses, phone numbers, social media profiles and job history data.

Compromised data: Email addresses, Employers, Geographic locations, Job titles, Names, Phone numbers, Social media profiles



LinkedIn: In May 2016, LinkedIn had 164 million email addresses and passwords exposed. Originally hacked in 2012, the data remained out of sight until being offered for sale on a dark market site 4 years later. The passwords in the breach were stored as SHA1 hashes without salt, the vast majority of which were quickly cracked in the days following the release of the data.

Compromised data: Email addresses, Passwords



MyFitnessPal: In February 2018, the diet and exercise service MyFitnessPal suffered a data breach. The incident exposed 144 million unique email addresses alongside usernames, IP addresses and passwords stored as SHA-1 and bcrypt hashes (the former for earlier accounts, the latter for newer accounts). In 2019, the data appeared listed for sale on a dark web marketplace (along with several other large breaches) and subsequently began circulating more broadly. The data was provided to HIBP by a source who requested it to be attributed to



Phishing



Take many plausible forms

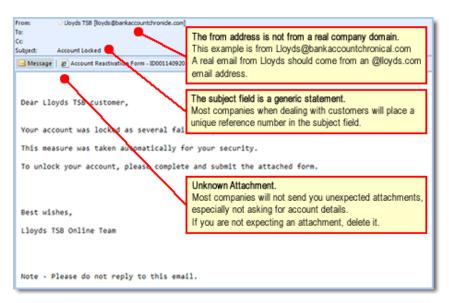
Appear authentic

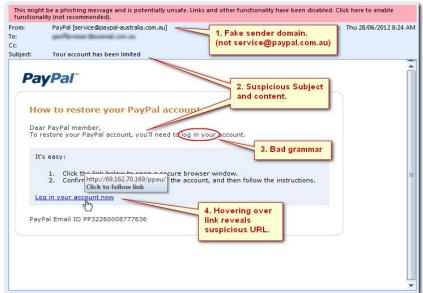
! Always a sense of urgency to make you act quickly !

All designed to trick you in to parting with sensitive data OR contain malware

GOLDEN RULE -

NEVER click on a link to log in or resolve an issue!



















Over 270 reports about fake Amazon emails

Action Fraud has received over 270 reports in 24 hours about fake emails purporting to be from Amazon. The emails state that there is an "account issue" and ask the recipients to "verify" their Amazon account. The links provided in the emails lead to genuine-looking phishing websites that are designed to steal Amazon login credentials, as well as personal and financial information.



Watch out for these fake DHL emails.

This email contains links to a phishing website designed to steal personal information and details about which utility providers you use. That information can later be used to create highly personalised phishing attempts against you.

Criminals can spoof email addresses to make it appear as though an email was sent by a person or company you know. Don't click on the links or attachments in unsolicited



SCAM WARNING

Fake TV Licensing emails received by thousands

Action Fraud has received more than 5,000 reports about fake emails and texts purporting to be from TV Licensing. The messages contain links to genuine-looking websites that are designed to steal personal and financial information.

Always question unsolicited requests for your personal or financial information in case it's a scam. Never automatically click on a link in an unexpected email or text.

POLICE

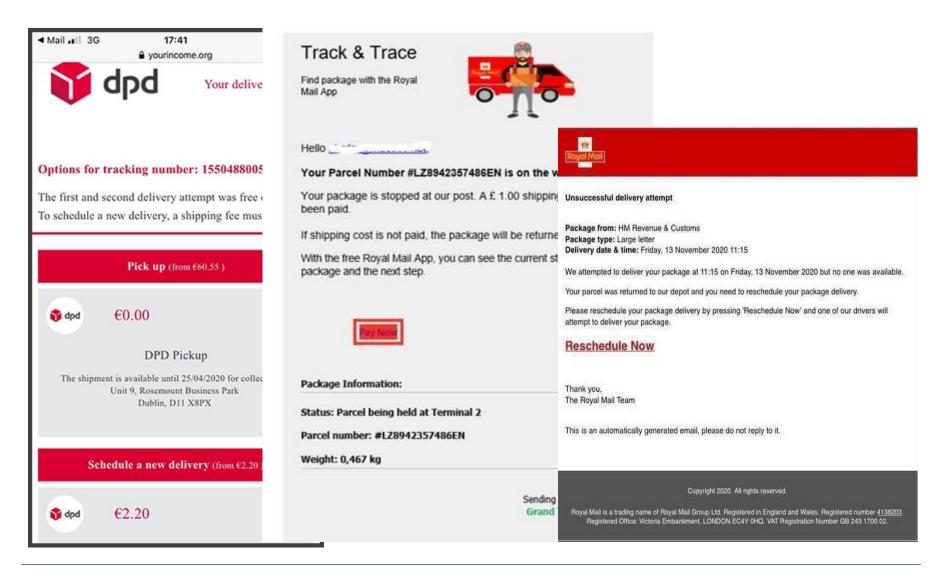
Action

¥ () in @cyberprotectuk





Missed Delivery Scam Emails





Covid vaccine invitations

In order to roll out the Covid vaccine programme swiftly, many people are being invited to book their appointments by clicking on a link in a text message or email from surgeries etc.

The NHS:

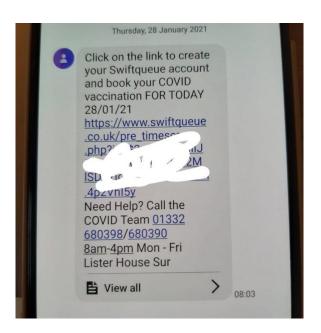
- will NEVER ask for payment the vaccine is free
- will NEVER ask for your bank details
- will NEVER arrive unannounced at your home to administer the vaccine
- will NEVER ask you to prove your identity by sending copies of personal documents, such as your passport

If you reach a point where you are asked for any of the above, please stop and close the webpage.

** YOUR HELP PLEASE **

We are aware that our social media messages may not reach some of older and more vulnerable members of the community and we ask you please to talk to relatives and neighbours and ensure they know the above.

https://www.nhs.uk/conditions/coronavirus-covid-19/coronavirus-vaccination/how-you-will-be-contacted/



By letter, text or email

If you're invited to have your vaccination at a larger vaccination centre or at a pharmacy, you'll get a letter.

If you're invited to have your vaccination at a local centre such as a hospital or GP surgery, you'll usually get a text or email. You may sometimes get a letter.

You can choose to go to a larger vaccination centre or pharmacy, or wait to be invited to go to a local NHS service. More places are opening all the time.

Spotting a scam

The COVID-19 vaccine is free of charge on the NHS.

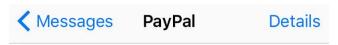
The NHS will never ask for:

- · your bank account or card details
- your pin or banking password
- copies of personal documents to prove your identity such as your passport, driving licence, bills or pay slips

If you think you have been a victim of fraud or identify theft, report it to Action Fraud on 0300 123 2040.



And it's not just emails

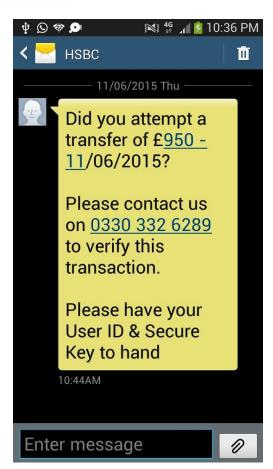


Text Message Yesterday 14:20

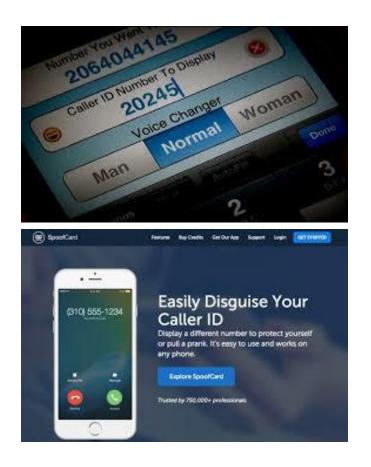
PayPal - Your account has been locked Please click on the link below to restore your access:

http://i
PayPal Team



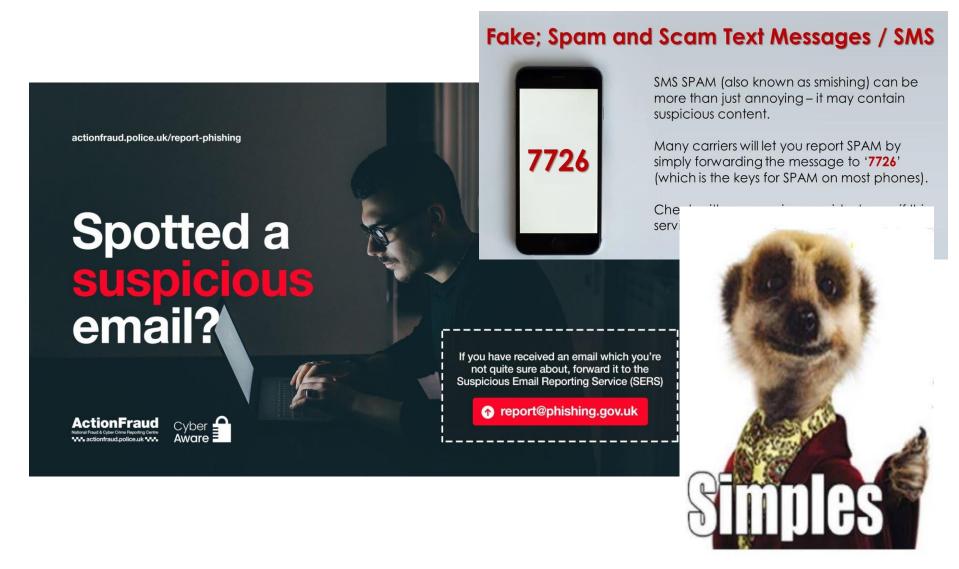


... and not just SMS ... Caller ID can be spoofed too!





Reporting suspicious emails and text messages





ALWAYS TRUST YOUR INSTINCTS NOT THE CALLER NOT THE TEXTER NOT THE EMAILER

If you don't think they are who they say they are, always take time to stop and think.

takefive-stopfraud.org.uk





!! WHATSAPP SCAM !!



If you receive a WhatsApp message with a verification code that you did not request, delete the message and DO NOT FORWARD OR DISCLOSE to ANYONE

- Message allegedly from someone you know or trust, most likely messaging from a different number
- Request to forward verification code

! KEY POINTS!

- NEVER DISCLOSE OR SHARE A VERIFICATION CODE SENT TO YOU BY WHATSAPP (or indeed any platform, no matter how convincing the request)
- IF YOU HAVEN'T ALREADY, CHANGE THE SETTINGS ON YOUR WHATSAPP ACCOUNT TO TURN ON TWO STEP VERFICATION (Open app, click the 3 dots, settings, account, two step verification it will require you to create a six digit PIN)

For more information visit https://faq.whatsapp.com/.../received-verification-code...



Public WiFi

... we all love a bit of free WiFi don't we?

- Potentially, any device connected to a Wi-Fi hotspot can view traffic sent & received by everyone else?
- Do you know even check with the business that it is their WiFi, or is it a fraudsters?!
- If you must use WiFi hotspots, consider installing a <u>VPN</u> – Virtual Private Network app
- Your 3G and 4G mobile data is secure!

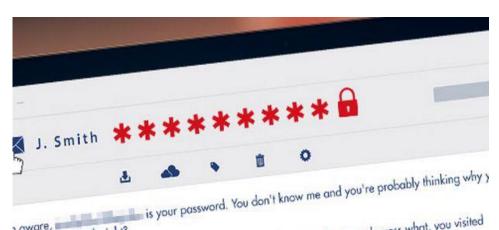






Sextortion Phishing emails

- May or may not contain the individuals password or phone number
- Claims to have infiltrated webcam and have footage & copied contacts from social media/email
- BitCoin ransom demanded
- DO <u>NOT</u> PAY!!
- Change the password mentioned on any accounts that use that password



Vell, I actually placed a malware on the adult video clips (parno) web site and guess what, you visited his website to experience fun (you know what I mean). While you were watching video clips, your inter prowser started out working as a RDP (Remote Desktop) with a key logger which gave me access to you display screen as well as web camera. Just after that, my software program gathered every one of your contacts from your Messenger, Facebook, and email.

What did I do?

shows the video you were watching (you have a nice taste or







Be aware of scam calls purporting to be from internet providers, IT support and "Microsoft" etc

Quite simply you should NEVER allow remote connection from an incoming call. Always #HangUp

NEVER install software <u>or</u> visit webpages if instructed – <u>beware bandwidth test calls!</u>

More info here: https://www.actionfraud.police.uk/a-z-of-fraud/computer-software-service-frauds



Computer Service Fraud

How big is the problem?

November

31 reported incidents - total loss of £8,295

December

27 reported incidents - total loss £13,285

<u>January</u>

38 reported incidents - total loss of £93,260

February

29 reported incidents - total loss of £19,000

125 reported incidents in only 4 months, with a total monetary loss of £133,840





Online Banking

• It is safe!

- But don't do it on insecure Wifi!
- Use strong passwords
- Only install apps from authorised app stores or official banking sites
- The only risk to your accounts is if you respond to rogue emails, texts and phone calls





TO STOP FRAUD

Making payments and transferring money

- If using online payment systems, use recognised and trusted ones such as PayPal and WorldPay
- Credit Cards offer the most protection
- Bank transfer payments the same limited protection as cash, ie none

Beware...there's a problem with the normal payment....











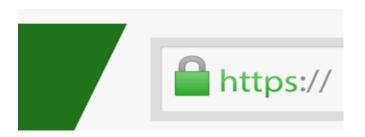
Shopping safely online

Please beware !Green Padlock! means data is encrypted NOT confirmation the site is legitimate!!

- Rule #1 ... if it seems to good to be true....it probably is!
- Don't click on links in emails (offers) to take you to shopping websites search via a browser
- Use trusted, reputable retailers
- Remember credit cards offer greater payment protection
- Do not reply to unsolicited emails from companies you don't recognise
- Double check all details of your purchase before confirming payment

!! THEN !! ... Before entering payment card details on a website, ensure that the link is secure, in two ways !!

- There should be a green padlock symbol in the <u>browser</u> window frame
- The web address should begin with 'https://'. The 's' stands for 'secure'.



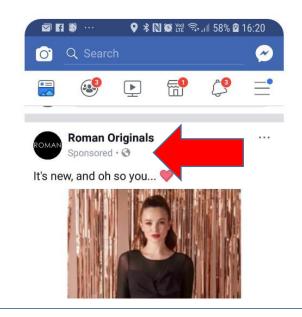


Actual reports received ...

- Paid £30 for an iPad ... never turned up
- A really great deal on an iPhone ... turned out to be a Chinese counterfeit
- Beware sponsored Facebook adverts!!
 Especially if they are "big names at low prices"
- Buying from abroad (and now that includes EU!) – don't forget you may have to pay import duties to receive your goods!



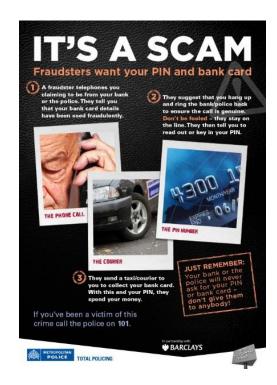






"COURIER" Fraud

- The Police will <u>NEVER</u> send a courier to collect bank cards or PIN details, no matter what!
- There is no such thing as a "Safe Account". Banks nor Police will ever ask for funds to be transferred to one – it absolutely WILL BE a fraudster
- Police WILL NOT ask you to withdraw cash
- Police will <u>NEVER</u> ask you to be part of an undercover investigation
- E.G. purchase high value jewellery to be collected







HMRC / Gift Card Fraud

Predominantly HMRC M.O. threatening warrant for arrest with Police

Any phone call demanding payment by any sort of gift cards is a SCAM

!! HMRC do not pursue outstanding debts via telephone !!













PIN and CODE Rules and reminders

- **NEVER** click on a link in an email OR a text
 - if the email relates to an issue with your account or order, log in to your account from a browser or an app
- **NEVER** trust a phone number provided within an email or text
 - Use a trusted number or look one up
- **NEVER** respond to unsolicited texts or emails
- ! Card reader codes (or one time codes sent via SMS) are for entering during online banking transactions ONLY. **NEVER** disclose these codes to anyone via phone or any type of message.
- ! PIN numbers should <u>only</u> be entered into an ATM, payment terminal or card reader never disclose to anyone









REMEMBER: You've got to be in it, to win it!!

- You cannot win a prize, competition, lottery etc if you haven't entered into it! Scams happen in paper format via snail mail too!
- ⇒ You should never have to pay a 'release', 'admin' or 'advance' fee to claim a legitimate prize, OR to release online loan funds

Social Media "Give-aways"

A word to the wise





Doorstep Traders & Telesales



Please encourage everyone to make it a RULE not to trade at the door or over the phone



Beware of telephone cold callers!

- Not everyone is who they claim!
- ALWAYS verify before parting with information



- ALWAYS leave more than 10 seconds after hanging up before dialling out
- Enquire with landline provider regarding free measures to protect against nuisance callers ie Call Guardian / Call Protect
- Call Blockers are good especially TrueCall







Current scam calls of note

- Calls regarding Amazon Prime regarding subscription renewal
- Automated calls regarding transactions abroad
- Calls regarding irregularities in relation to your National Insurance number
- Fake investment scams <u>always</u> check FCA register BEFORE investing money
 https://register.fca.org.uk/s/
- ANY calls from HMRC regarding outstanding debts
- ANY calls regarding problems with broadband, routers or slow computers







Romance Fraud

It's real!!

- Beware of the sob story
 - Desperate to visit you but need a loan to pay for the ticket/visas
 - Desperately ill family member who needs help with medical expenses
- Too good to be true business deals if only they extra up-front money.....
- Beware profiles that immediately tug on heart strings
 - supposed ex-serviceman or woman
 - recently widowed to gain your trust and sympathy
- Alarm bells should ring if anyone is asking for money, especially if you are asked not to tell friends or family!
- NEVER respond to a request for money
 If they're asking for money, it isn't love....
- Never give out bank account or other details



Follow up or Recovery Scams



- The person making contact will be aware that you have previously been a victim of a scam and lost money
- Beware also of websites and social media ads claiming to be able to get the money back for you
- Likely to be carried out by the original fraudster
- Will of course have personal details about IP and their previous fraud/scam
- Likely to be seeking an up front payment (again)
- Sadly, often times when you lose money to fraud, it's gone



Where to report?



Report online

https://www.actionfraud.police.uk

Or by phoning <u>0300 123 2040</u>

WHEN:

Monday to Friday between 8am to 8pm Saturday & Sunday - Closed

Textphone users can dial 0300 123 4050



Safer Internet Day 2021 Exploring reliability online

... not everything is as it appears?





Do you see a man running ... or a dog...?! ... an old lady, or a young girl...?!

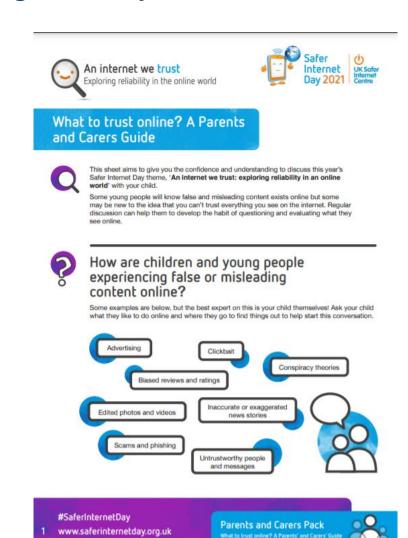


SID 2021: An internet we trust: exploring reliability in an online world

What are the risks of false or misleading online content?

Risks posed by false or misleading content online might include:

- Creating fear, anger and/or panic
- Spending money on products sold under false pretences
- Public opinion affected by inaccurate information
- Personal harm or injury e.g. fake weight loss claims
- Physical damage e.g. inaccurate instructions to fix a broken phone screen
- Negative impact on wellbeing e.g. feeling targeted or powerless or failure/disappointment





Resources to use with your own youngsters

UK Safer Internet Centre

https://www.saferinternet.org.uk/safer-internet-day/safer-internet-day-2021/i-am-parent-or-carer

ThinkUKnow

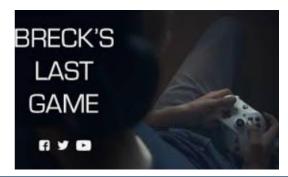
https://www.thinkuknow.co.uk/parents/

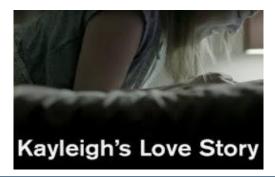
Leics Police

Two films made about the dangers that exist online when people hide behind technology and use it to pretend to be somebody they're not.

! The films feature grooming, <u>coercive</u> control and violence and would be rated as a 15 if shown in a cinema!

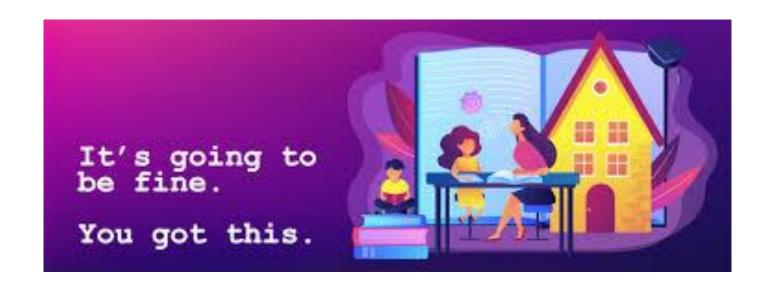
Breck's Last Game Kayleigh's Love Story https://youtu.be/hZIYSCE-ZjY https://youtu.be/WsbYHI-rZOE







Homeschooling Covid19





Shake it up ... variety!

Enlist celebrity help for interest!

Maths with Carol Vorderman www.themathsfactor.com

English with David Walliams www.worldofdavidwalliams.com/elevenses)

PE Workouts with Joe Wickes

https://www.youtube.com/playlist?list=PLyCLoPd4VxBsXs1WmPcektsQyFbXTf9FO







Don't forget life skills are learning!

Learning about money – play shop – adding up totals and giving change is maths!

Cooking – learning about the ingredients, where they come from, and nutrition!

Crafts – fun, but also creative and encouraging imagination and fine motor skills!

BE KIND TO YOURSELF – Most of us aren't teachers!



Lockdown Learning: BBC puts school materials on TV, iPlayer and online

BBC Bitesize

https://www.bbc.co.uk/news/education-55591821

and

CBBC Daily TV programmes



Need more mobile data? https://get-help-with-tech.education.gov.uk/about-increasing-mobile-data

Useful guidance from Gov.UK https://www.gov.uk/guidance/supporting-your-childrens-education-during-coronavirus-covid-19



Taking good care of ourselves is as important as learning

DAILY BINGO

Complete 1 bingo before having free time!

READ 20 MIN	WRITE A LETTER OR TEXT A FRIEND	Mom's CHOICE	PLAY WITH YOUNGER SIBLING OR PET	COOK SOMETHING
SERVE A FAMILY MEMBER	BOARD OR CARD GAME	PRACTICE MUSIC OR SPORT	exercise 20 min	WRITE A LETTER OR TEXT A FRIEND
PRACTICE MUSIC OR SPORT	exercise 20 min	HUG MOM OR DAD	BOARD OR CARD GAINE	SERVE A FAMILY MEMBER
PLAY WITH YOUNGER SIBLING OR PET	BUILD A LEGO CREATION	WRITE A LETTER OR TEXT A FRIEND	Mom's CHOICE	READ 20 MIN
Mom's	PLAY OUTSIDE	READ 20 MIN	соок	PRACTICE MUSIC OR SPORT

Build in:

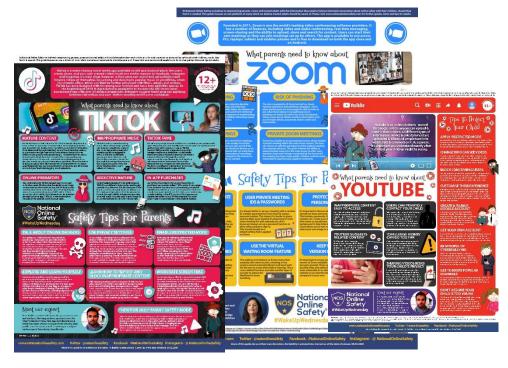
- Work / school breaks
- Rewards
- Screen breaks
- Physical activity (daily exercise?)
- Relaxation / Meditation

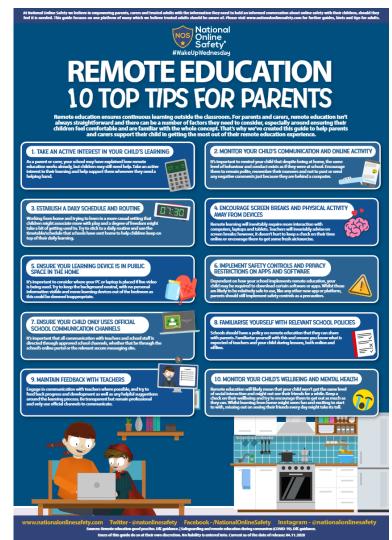
But most of all,
don't forget,
the most important thing
is we just have to make it through
these difficult times!



National Online Safety – resources for parents/carers

- Infographics on a huge number of social media platforms and games
- Advice on mental health and self confidence
- Give them a follow on social media too!

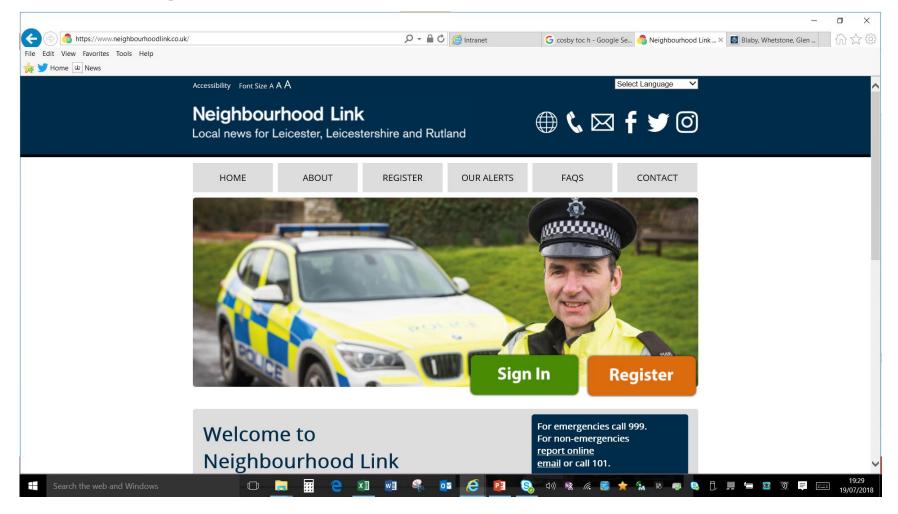






Neighbourhood Link – free service, sign up!

www.neighbourhoodlink.co.uk





More advice?







www.silverline.org.uk



Welcome

What We Do

Who We Are

Get Involved

Donate now

Contact Us

Our helpline



The Silver Line Helpline is the only national, free and confidential phone line dedicated to older people which is open every day and night of the year

0800 4 70 80 90

Our specially-trained helpline team:

- Offer information, friendship and advice
- Link callers to local groups and services
- Offer regular friendship calls
- · Protect and support older people who are suffering abuse and neglect

You can call us at anytime and from anywhere in the UK

There is no questions too big, no problem too small and no need to be alone.



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Useful Websites

General advice on Cyber Security for Business & Public:

Cyber Aware <u>www.cyberaware.gov.uk</u>

Online safety on all areas for everyone:

GetSafeOnline <u>www.getsafeonline.org</u>

CEOP online safety for under 18s, parents and schools:

ThinkUknow www.thinkuknow.co.uk

Online safety for under 18s, parents and schools:

UK Safer Internet Centre www.saferinternet.org.uk
Know the Net www.knowthenet.org.uk

NSPCC <u>www.nspcc.org.uk/</u>

** NetAware App **

National Online Safety <u>www.nationalonlinesafety.com</u>

Take Five https://takefive-stopfraud.org.uk/

Action Fraud <u>www.actionfraud.police.uk</u>

Check to see if your email has been breached

Have you been pwned? <u>www.haveibeenpwned.com</u>







What can we do for each other?

- Please <u>#Tell2</u> in the real world!
- Contact me if you have any questions and share my details with any groups that would be interested in running an awareness session
- If you use Twitter or Facebook, follow us and help spread our cyber security messages
- Help us spread the key messages to family, friends, neighbours and the public at any opportunity :o)









If you need further advice or guidance

Cyber Protect Officer - Samantha HANCOCK (Force HQ)

101 extn 330 7916 or 07814 226278

samantha.hancock@leicestershire.pnn.police.uk



Follow us!



