Richmond Cyber Crime Summary
July 2024

Executive Summary

Number of offences	87
Total loss	£770,091.15
Average per victim	£8,851.62

Top 5

The top 5 by **volume** (number of reports) type of fraud is as follows:

Fraud Type	Amount of Offences	Amount Lost
NFIB3A - Online Shopping and Auctions	14	£3,170.96
NFIB52C - Hacking - Social Media and Email	11	£0.00
NFIB1H - Other Advance Fee Frauds	7	£3,000.00
NFIB3D - Other Consumer Non Investment Fraud	7	£3,290.73
Push Payment	5	£432,398.30

The top 5 by **amount** reported lost:

Fraud Type	Amount Lost	Amount of Offences
Push Payment	£432,398.30	5
NFIB2E - Other Financial Investment	£255,216.00	3
NFIB5D - Mandate Fraud	£40,315.85	1
NFIB1E - Fraud Recovery	£12,000.00	1
NFIB1D - Dating Scam	£8,050.00	4

Fraud Advice

Push Payment Fraud

Online banking makes managing money easier for the general public, however criminals are taking advantage of this ease of banking and using it to defraud the public.

Criminals can pretend to be from somewhere official, for example, your bank, or the tax office. They contact you via email, phone or social media, and then warn you of fake suspicious or criminal activity on your bank account. They state that they've set up a safe account for you to transfer your funds into. However, this is actually their account.

How to protect yourself

- Be suspicious of a call out of the blue from someone claiming to be from a position of authority.
- Take down the person's details (name, authority, department, branch etc.) and verify using independent source contact details.
- A genuine official from the Police, your bank, HMRC or any other trusted authority will NEVER call you to ask you to verify your personal banking details, PIN or password, or threaten you with arrest.
- Never transfer money into another account unless you are 100% certain of the owner of the account.
- Your bank will never set up a "safe" account for you.
- If you are a victim, contact your bank as soon as possible, as they may be able to help stop the transfer.
- Watch our video on Impersonation Fraud at **www.met.police.uk/littlemedia**.

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REMEMBER – Your bank will never set up a “safe account”.

CAUTION – Unless you definitely know who the account belongs to, it might not be safe.

THINK – Who told me this account was safe? Have I checked their identity?

Payment Fraud (aka Mandate Fraud)

Payment fraud is a specific type of fraud which targets businesses with the intention of getting them to transfer money to a bank account operated by the criminal.

There are two main types of payment fraud, **CEO fraud** and **Mandate Fraud**. Both are usually targeted at staff within a company’s accounts department and use spoofed sender email addresses (sometimes called Business Email Compromise) CEO fraud involves an email that claims to be from a senior member of staff within a company such as a CEO (Chief Executive Officer). The email will ask the receiver to make a payment or transfer funds for an ongoing or new business transaction. Often the payment request is marked as urgent and pressure is applied to the receiver to make the payment as soon as possible.

Mandate fraud involves an email which appears to come from a known supplier. The email will request that future payments for products or services are made to a new bank account and give a reason for the account change. In each instance, the new account will be under the control of the criminal and any funds paid in to it will be lost.

How to protect yourself

If an email is received requesting a change of bank details on an account or a one off payment, verify this by making direct contact with the organisation or person requesting the change. Ideally, phone them on a number you already have, failing that, double check the email used. Do not use any contact details from the suspicious email. Don’t be pressurised by any email, or follow up phone call, as this may be the criminal. Always double check.

However, some criminals are getting wise to this, and so will prep a victim in advance by contacting them a few days or weeks earlier to change any stored phone numbers or emails to their own. So, it’s a good idea to double check any contact when change of details occur. Make sure you double check via the original contact details.

REMEMBER – Don’t change bank details without double checking.

CAUTION – Sometimes, criminals will call in advance to fraudulently change contact numbers. Check when these change too.

THINK - Why does this payment have to be made?

Online Shopping and Auction Sites

Online shopping can save you time, effort and money. Millions of people use websites such as eBay and AutoTrader to buy new or second hand goods for competitive prices. These sites give you the opportunity to purchase a huge choice of goods from all over the world. However, among the genuine buyers and sellers on these sites, there are criminals who use the anonymity of the internet to offer goods for sale they do not have, or are fake.

In the majority of transactions, the buyer and seller never meet. Which means when making a purchase or sale on a website, you are reliant on the security measures of the site.
Fraudsters will advertise an item for sale, frequently at a bargain price compared to other listings of a similar type. They may have pictures of the item so it appears to be a genuine sale.

A favoured tactic is to encourage buyers to move away from the website to complete the transaction, and the criminal may offer a further discount if you do so. Many websites offer users the opportunity to pay via a recognised, secure third party payment service, such as PayPal, Android Pay or Apple Pay. Read the website's advice and stick to it. Fraudsters might be insistent you pay via bank transfer instead. By communicating and paying away from the website, contrary to their policies, you risk losing any protection you had.

Criminals may also email or contact you if you have 'bid' on an item but not been successful in winning the auction. They will claim that the winning bidder pulled out or didn't have the funds and offer you the chance to buy the item. Once you agree, they will either provide bank details or even insist payment is made via a third party payment service for mutual protection. Once you agree, they 'arrange' this. You then receive a very legitimate looking email which appears to be from the website or a third party payment service directing you how to make the payment. Some are very sophisticated, even having 'Live Chat' functions that you can use to speak to a sales advisor! Unfortunately, you will again be communicating to the fraudster, so beware!

In both these scenarios, once the payment is made, the 'seller' won't send the item. They'll either not reply to you or make excuses as to why they haven't sent the goods. If they do send the item, they'll send counterfeit goods instead of the genuine items advertised. Again, you may struggle to receive any compensation or resolution to this problem from the legitimate website, as it could be against their policies.

Fraudsters also use e-commerce websites to pose as 'buyers.' If you have an item for sale, they may contact you and arrange to purchase this. It is common for criminals to fake a confirmation that payment has been made. Before posting any item, log in to your account via your normal method (not a link on the email received) and check that you have received the money.

You must also be careful what address you send items to. Fraudsters may ask you to send items to a different address. They may claim they need it sent to their work address or to a friend or family member. If you send the item to an address other than the one registered on the user account, you may not be provided any protection from the website or payment service.

How to protect yourself

- Stay on site!
- Be wary of offers that look too good to be true.
- Read the consumer advice on any website you are using to make a purchase. Use the recommended payment method, or you may not be refunded for any losses to fraud.
- Research the seller/buyer and any of their bidding history.
- Don't be convinced by pictures, they may have been taken from somewhere else on the internet. You can check photos using a reverse image search on the internet through websites like **www.tineye.com** or **https://reverse.photos/**
- Be suspicious of any requests to pay by bank transfer or virtual currency instead of the websites recommended payment methods.
- Never buy a vehicle without seeing it in person. Ask to see the relevant documentation for the vehicle to ensure the seller has ownership.
- If you are selling online, be wary of any emails stating funds have been sent. Always log in to your account via your normal route (not via link in email) to check.
- Watch our video on Online Shopping Fraud at **www.met.police.uk/littlemedia**.

REMEMBER - Stay on site.

CAUTION - Be wary of paying by bank transfer or virtual currency.

THINK - Why is this item so cheap? Is it a scam?

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Remember:

Your bank, the police, or tax office will **never** ask you to attend your bank, withdraw, transfer or pay money over the phone or send couriers to collect your card or cash. Nor would they ask you to buy goods or vouchers.

This is a scam.

1. **Hang up** (Never give details or money following a cold call)
2. **Take 5** (Seek a second opinion, tell someone what has happened)
3. **Verify** (if concerned, contact the company via a pre-confirmed method)

All of our videos and electronic leaflets can be found on the following link;
www.met.police.uk/littlemedia

Free cyber advice can be found https://www.ncsc.gov.uk/cyberaware/home

- **STOP**
  Taking a moment to stop and think before parting with your money or information could keep you safe.
- **CHALLENGE**
  Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT**
  Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Where to Report a Scam:

If you think you have been scammed, contact your bank first by calling 159

How it Works; 159 works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you through to your bank safely and securely every time. So if you think someone is trying to scam you into handing over money or personal details – stop, hang up and call 159 to speak directly to your bank.

Always report; scams, fraud and cyber-crime to Action Fraud, either online at **www.actionfraud.police.uk or by telephone on 0300 123 2040.**

Subscribe to the "**Which**" Scam Alert Service where you can receive free updates on current scams being used. Copy this link into your search engine **https://act.which.co.uk/** and locate "Scam Alerts newsletter" to register your details. **Which** will then provide practical advice to keep you one step ahead of fraudsters.

Get advice and report it to Trading Standards through the Citizens Advice consumer service on 0808 223 1133 or online advice at **www.adviceguide.org.uk**

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. It is important that all complaints are referred to the Citizens Advice consumer service as they maintain a national database of complaints that provides an invaluable source of information and intelligence to the trading standards community

Details of all consumer enquiries, dealt with by the Citizens Advice consumer helpline, are made available to Trading Standards

Report a text message you think is a scam - most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to **7726**. If you forward a text to **7726**, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious.

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Report an email you think is a scam - If you have received an email which you're not quite sure about, forward it to **report@phishing.gov.uk**

If you've been scammed through the post - Royal Mail investigates postal scams. If you've received something in the post you think is a scam, send it to **'Freepost Scam Mail'.** Include the envelope it came in and a completed scam mail report. You can download a scam mail report from Royal Mail or call them and ask for a form and pre-paid envelope

If the scam involves financial services - If the scam involves cryptocurrency, investments, insurance or pensions, report it to the **Financial Conduct Authority - 0800 111 6768**

Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Online learning available
https://www.friendsagainstscams.org.uk/training/friends-elearning