

# Fraud and scams during the COVID-19 pandemic

- There has been a significant increase in financial scams since the pandemic started
- How to be more vigilant, particularly in sharing financial and personal information
- Examples of what you should look out for

Peter Wood

# Peter Wood

## Race Driver, Musician, Partner at Naturally Cyber LLP

- Engineer, IT and security professional since 1969
- Founded First Base Technologies in 1989, the UK's first cyber security firm
- Fellow of the BCS, Chartered IT Professional, CISSP, MCIIS
- Member of ISACA, Mensa
- Security evangelist
- Evo driver
- EDM musician



What's happening?

# It's a big problem

- Impersonation frauds have almost doubled: around **£208 million**
- **15,000** impersonation scams in first half of 2020: an **84%** increase
- HMRC is investigating **27,000** cases relating to the furlough scheme
- Local councils have recorded a **40% increase** in reported scams since the start of lockdown
- Citizens Advice believes **one in three people** have been targeted by a COVID-19 scammer

# These are some pretexts that criminals use

- Online shopping scams where people have ordered protective face masks, hand sanitiser and other products which never arrived
- Offering a list of active infections - click on a link to a site that steals your details or requests a donation to a Bitcoin account
- Posing as NHS test and trace to fool people into giving away their personal details or to pay for tests
- Investment scheme and trading advice encouraging people to take advantage of the coronavirus downturn
- Impersonating HMRC offering a tax refund and directing victims to a fake website to harvest their personal and financial details

# Five key points about scams

- 53% of people aged 65+ have been targeted by scams and criminals.
- Scams cost the UK £5-10 billion each year.
- Anyone can be a scam victim, regardless of age, gender, education or economic background.
- Scam victims might not always admit (or be aware) that they are a victim of a scam. Only 5% of victims report the crime.
- Scams are the product of organised, predatory criminals who gain trust to exploit and steal money.



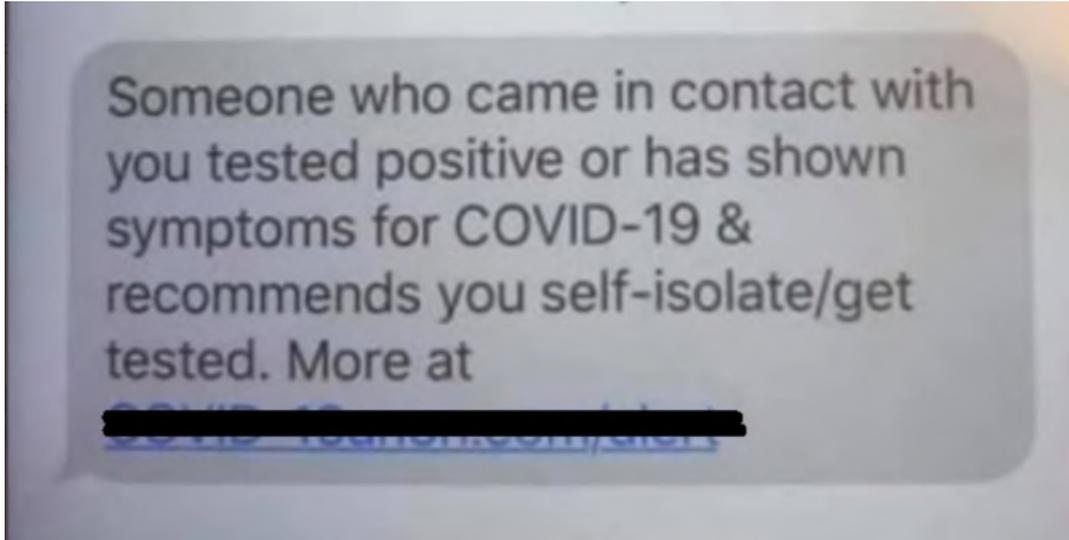
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## Example SMS (Text Message) Scams

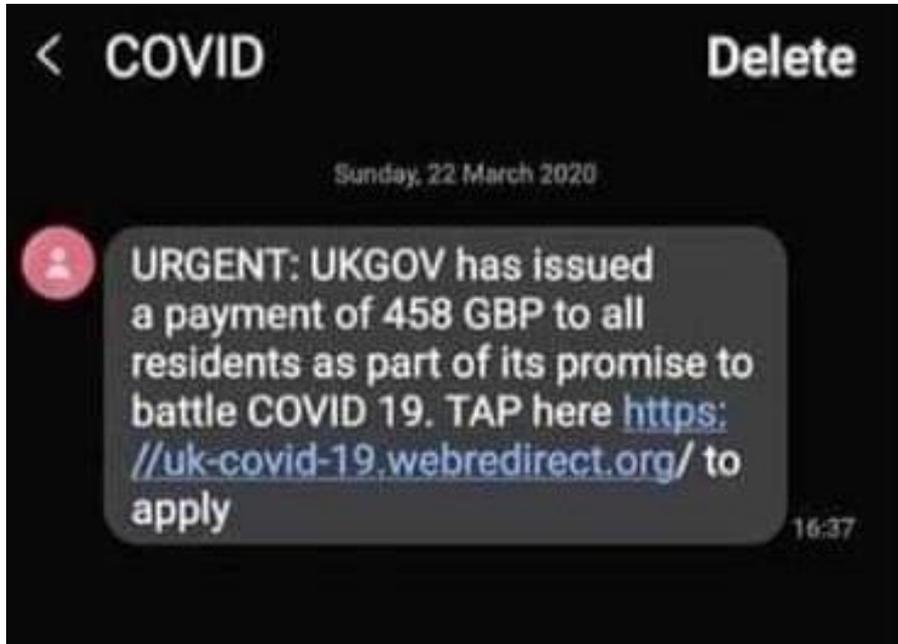
# SMS: Tracking App Scam



This is not an official text, and the link should not be trusted

It takes you to a website where you are asked to provide your personal information

# SMS: Fake Payment Scam



This is not an official text, and the link should not be trusted

It takes you to a website where you are asked to provide your personal information

# SMS: Fake Fine Scam

GOV.UK CORONAVIRUS ALERT  
New rules in force now: you  
must stay at home. More info &  
exemptions at [gov.uk/  
coronavirus](#) Stay at home.  
Protect the NHS. Save lives.

Fake link *hidden behind*  
the displayed link

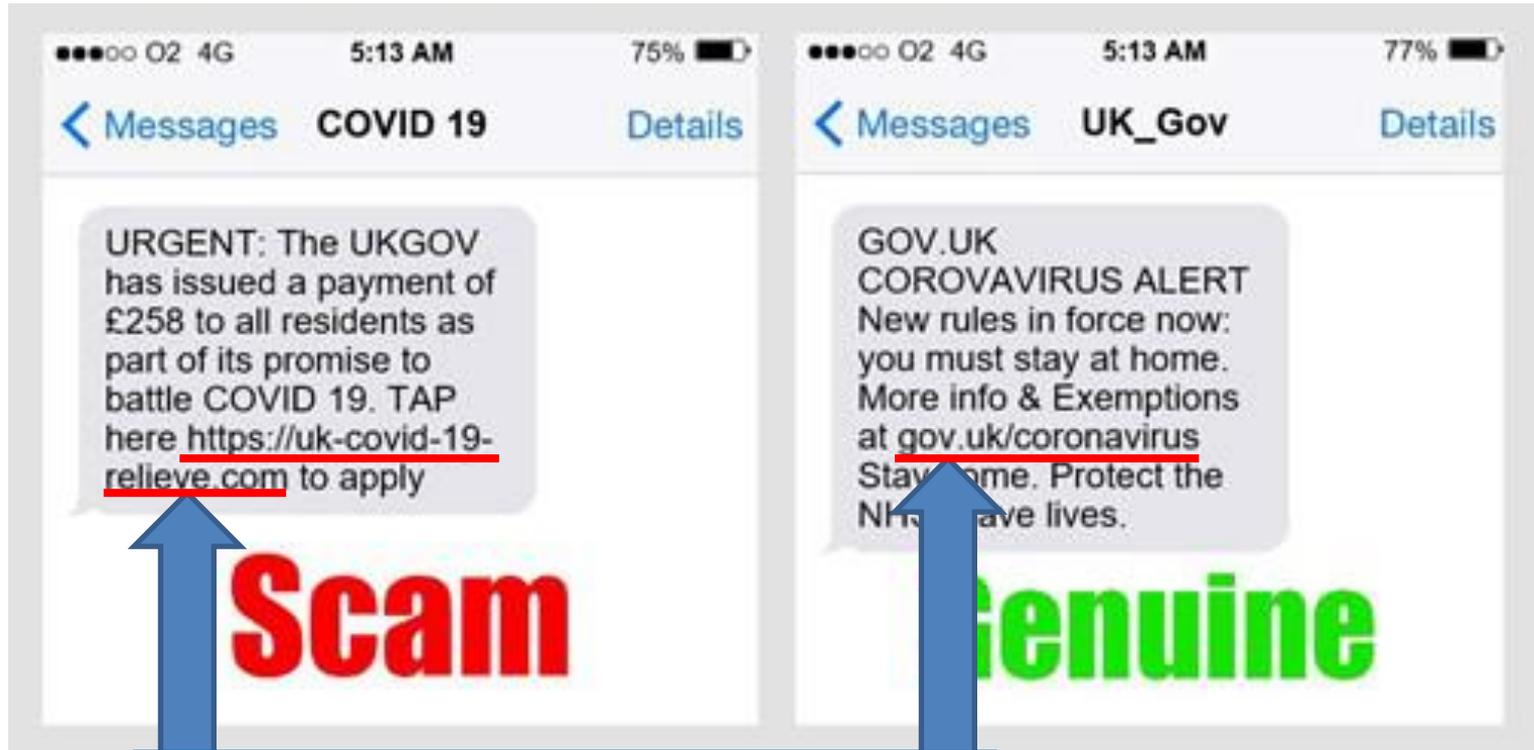


We would like to inform you  
that you have been recorded as  
leaving your home on 3  
occasions yesterday. A fine of  
£35 has been added to your  
[gov.uk](#) account. For further  
information please visit [gov.uk/  
coronavirus-penalty-payment-  
tracking](#). Protect the NHS. Save  
lives.

# It's not easy to tell the difference

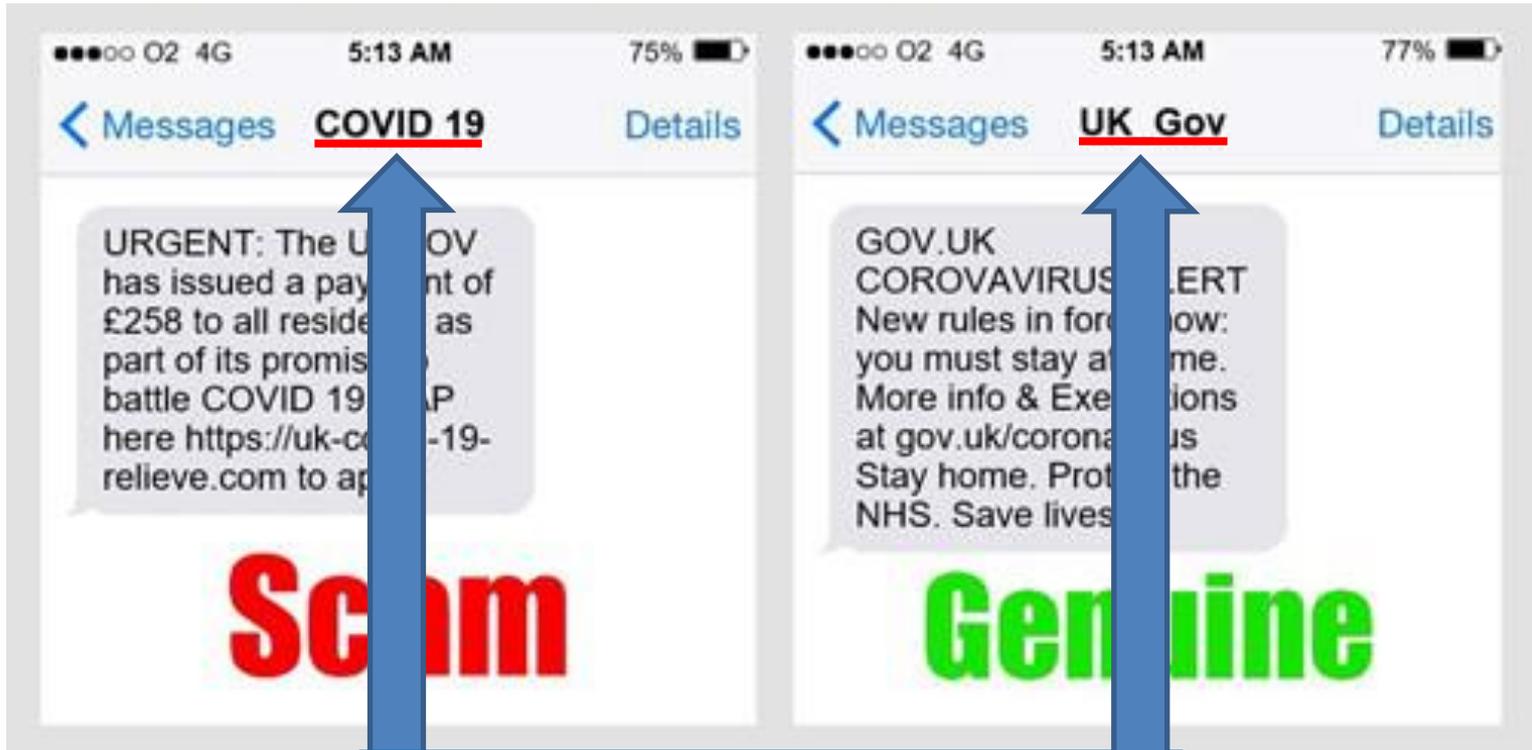


# It's not easy to tell the difference



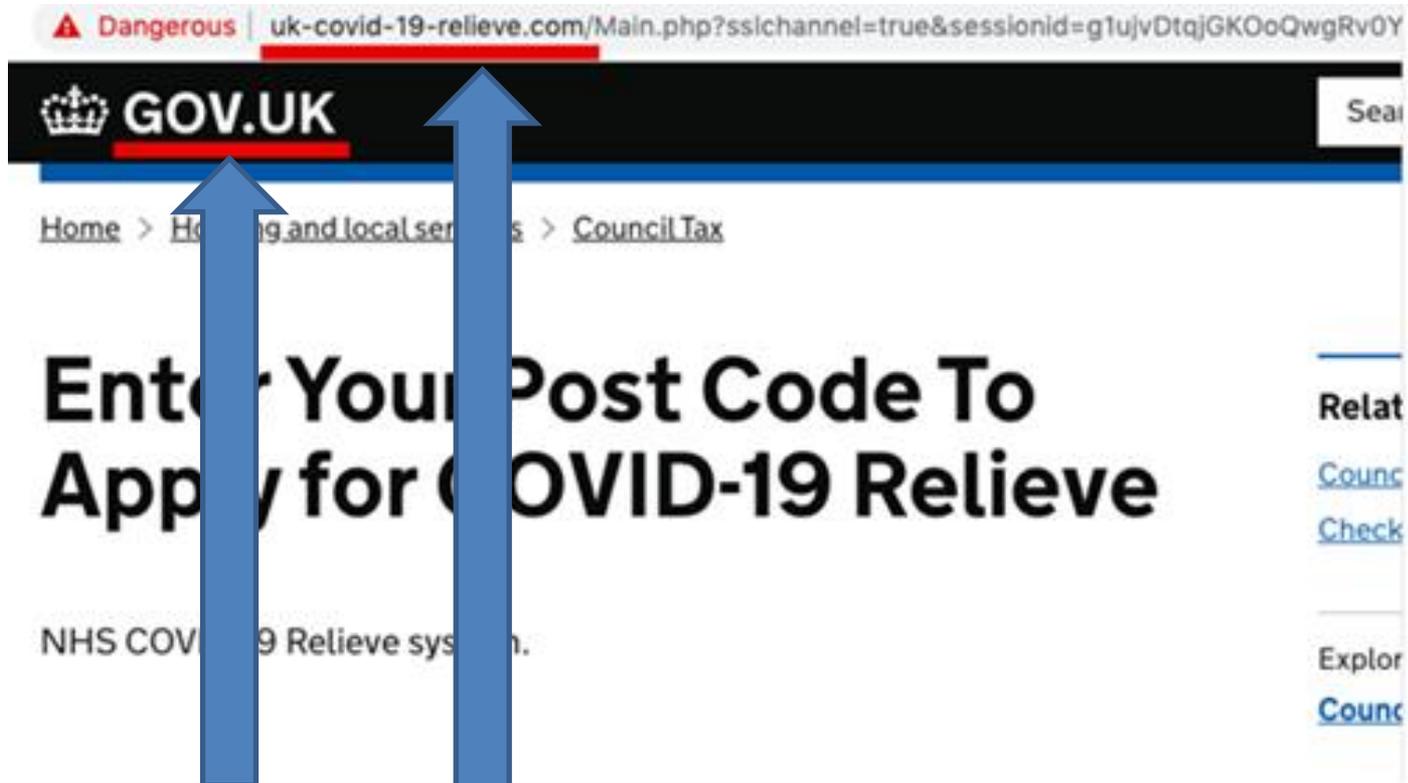
Check the domain name

# It's not easy to tell the difference



Check the sender name

It's not easy to tell the difference



Check the URL in the browser

# Defending Against SMS and Online Scams

- DO avoid any links or attachments in emails
- DO avoid any links in texts
- DO take time to check emails and texts are from a legitimate source
- DO report and delete any suspicious emails and texts immediately
- DO only purchase goods online from reputable trusted retailers and use a credit card where possible
- DO only install apps through the Apple Store or the Android Play Store

# Example Telephone Scams

# Telephone: Ofcom Scam

A recorded message or caller will claim that, because of more people working from home due to coronavirus, your broadband needs to be slowed down or switched off. They will try to encourage you to either speak to an operator, or press a button for more information.

- If you speak to an operator, you could give them your personal information or your financial details, which could result in **identity theft** or **financial loss**.
- If you press a button on your phone you could be connected to a high-cost premium number, leaving you liable for a **significant call cost**.

# Telephone: Test and Trace Scam

The caller tells you that you are likely to have been “in close proximity to someone who has tested positive for COVID-19” and tells you to self-isolate for seven days and take a test.

They refuse to identify who tested positive because it is confidential information but say you must be tested within 72 hours and ask for an address to send a kit to.

Then they push for bank details to pay a fictional one-off £50 fee and tell you to read your 16-digit card number, threatening a penalty for non-compliance.

*The NHS test and trace system is completely free. Genuine contact-tracers will never ask for bank details, ask you to set up a pin, ask you to provide social media details or ask you to download anything.*

# Telephone: Face Masks and Sanitiser Scam

The caller claims to be arranging to distribute face masks and hand sanitiser to over 50s.

Some callers claim to be from the “Preservation Society” and try to engage you by discussing current coronavirus social isolation advice before stating they are distributing these items to people over 50.

The cold caller then attempts to take a payment of £29.

Of course, the masks and sanitiser never arrive.

# Defending Against Telephone Scams

- DO hang up the phone, wait five minutes and call back on a trusted number
- DO remember the police, the NHS or your bank will never ask you to transfer money or ask for your PIN number
- DO take your time - criminals will try to rush you. A genuine caller will wait for you to contact them on your terms

# Example Doorstep Scams

# Doorstep Scams

- Offering to buy shopping for the resident then keeping the money
- Selling fake face masks and sanitiser door-to-door
- Selling COVID-19 test kits door-to-door
- Offering to take your temperature in your house, then stealing or worse
- Doorstep cleansing services that offer to clean drives and doorways to help prevent the spread of the virus

# Defending Against Doorstep Scams

- DO keep front and back doors locked, even when you are home
- DO ask them to wait on the doorstep while you verify their identity. Lock the door and call the organisation they claim to be from on a trusted number, not one that the visitor has provided
- If you have any doubts, DO ask them to leave and DO report to the police
- If you are not sure, don't open the door

Where to get advice and where to report scams

# Wash your hands of coronavirus scams!

Friends Against Scams aims to protect and prevent people from becoming victims of scams.

**STOP.** Be aware of people offering or selling:

- Virus testing kits
- Vaccines or miracle cures – there is currently no vaccine or cure.
- Overpriced or fake goods to protect yourself from coronavirus such as anti-bacterial products.
- Shopping or medication collection services.
- Home decontamination services.

**CHALLENGE.** Question communications and encourage others to do the same.

- Don't be rushed into making a decision. If it sounds too good to be true, it probably is.
- Only purchase goods and services from legitimate retailers and take a moment to think before parting with money or personal information.
- Don't assume everyone is genuine. It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you. If in doubt, speak to someone you trust.
- If someone claims to represent a charity, ask them for ID. Be suspicious of requests for money up front. If someone attempts to pressurise you into accepting a service they are unlikely to be genuine. Check with family and friends before accepting offers of help if you are unsure.

Be a good Friend,  
help to protect  
your family,  
friends and  
neighbours from  
scams.

**Read it.  
Share it.  
Prevent it.**

#ScamAware  
#Coronavirus



**PROTECT.** Contact:

If you think you have been scammed, contact your bank first.  
For advice on scams, call the Citizens Advice Consumer Helpline on

**0808 223 11 33.**

To report a scam, call Action Fraud on **0300 123 2040.**

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To learn more about different types of scams, visit [www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)

# Friends Against Scams Online Learning

**Chapter 1:** Why is learning about scams important?

**Chapter 2:** Types of Scams

**Chapter 3:** How to spot a victim...

**Chapter 4:** Anyone can be a scam victim...

**Chapter 5:** Spot the signs

**Chapter 6:** Top Tips - what can you do to protect yourself and/or others?

**Chapter 7:** Reporting a Scam

**Chapter 8:** Congratulations - You are now a Friend Against Scams

**Chapter 9:** If you would like to do more...

<https://www.friendsagainstscams.org.uk/training/friends-elearning>



# OPERATION **SIGNATURE**

Protecting Vulnerable Victims of Fraud

Operation Signature is the force campaign to identify and support vulnerable victims of fraud

- Read more: <https://www.sussex.police.uk/advice/advice-and-information/wsi/watch-schemes-initiatives/os/operation-signature/>
- More info via email: [operation.signature@sussex.pnn.police.uk](mailto:operation.signature@sussex.pnn.police.uk)
- Report online: <https://www.sussex.police.uk/ro/report/ocr/af/how-to-report-a-crime/>
- Report via email: [101@sussex.pnn.police.uk](mailto:101@sussex.pnn.police.uk)



- 1 Never disclose security details
- 2 Don't assume everyone is genuine
- 3 Don't be rushed
- 4 Listen to your instincts
- 5 Stay in control



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To report a **fraud**, contact:  
**Action Fraud** on **0300 123 2040**

To get **advice**, contact:  
**Citizen Advice** Consumer Service on **0808 223 1133**



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Helping companies develop cyber security instincts

<https://naturallycyber.com>