

**Fraud and Scams Quiz  
for  
Scams Networking & Engagement event  
24 January 2018**

*(courtesy of AirS)*

Q1



Get a higher level of protection

Hello [REDACTED]

It's been more than a year since you last updated your personal info.

Keeping your personal information up to date can help better protect your account.

Sounds like a good idea? All you have to do is go to eBay and take a look at your personal info to confirm that it's still correct. If you updated your personal info recently, please ignore this reminder.

[Protect your account](#)

Sincerely,  
The eBay Accounts Team

Q2

Subject: Your account has been limited until we hear from you

From: Customer service <Acces@up.com>

Date: 3/22/2016 4:14 PM

To: [REDACTED]

# PayPal

## We need your help

Your account has been suspended, as an error was detected in your informations.  
The reason for the error is not certain, but for security reasons, we have suspended your account temporarily

**We need you to update your informations for further use of your PayPal account.**

[Update your information](#)

You are currently made disabled of :



Adding a payment method  
Adding a billing address

Sending payment  
Accepting payment

Q3



Dear valued customer,

You have new documents available in Barclays Cloud It .

kindly please follow step 1 of 2 & 3 carefully to view important documents.

[Log in to Barclays Online](#)

Please note: Kindly have your PINsentry card reader to access documents for safety of your online service.



Sean Gilchrist  
Digital Banking

Barclays Bank PLC. Registered in England. Barclays Bank PLC is authorised and regulated by the Financial Services Authority (FSA). Registered No 1026167.

**Data Protection**

Under the Data Protection Act you have a right of access to certain personal records. Should you wish to exercise this right please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire

---

PRUDENTIAL 

Dear Mrs [REDACTED]

As part of improving the service we provide to our customers, we recently launched a new online service – MyPru.

We're giving selected customers early access to MyPru before general release – you're part of this select group.

[Register for MyPru](#)

[Registering for MyPru](#) is easy and can be completed in a few simple steps. You'll need to have your policy or plan number to hand.

### About MyPru

MyPru is Prudential's secure online facility where you can check the value of your policy at any time.

Once registered, you'll also be able to:

- Change your address and check other personal details.
- Send us secure messages.
- View and download information and support relevant to your product.

Q5

Google

## Your system is heavily damaged by Four virus!

We detect that your [REDACTED] is 28.1%  
DAMAGED because of four harmful  
viruses from recent adult sites. Soon it  
will damage your phone's SIM card and  
will corrupt your contacts, photos, data,  
applications , etc.



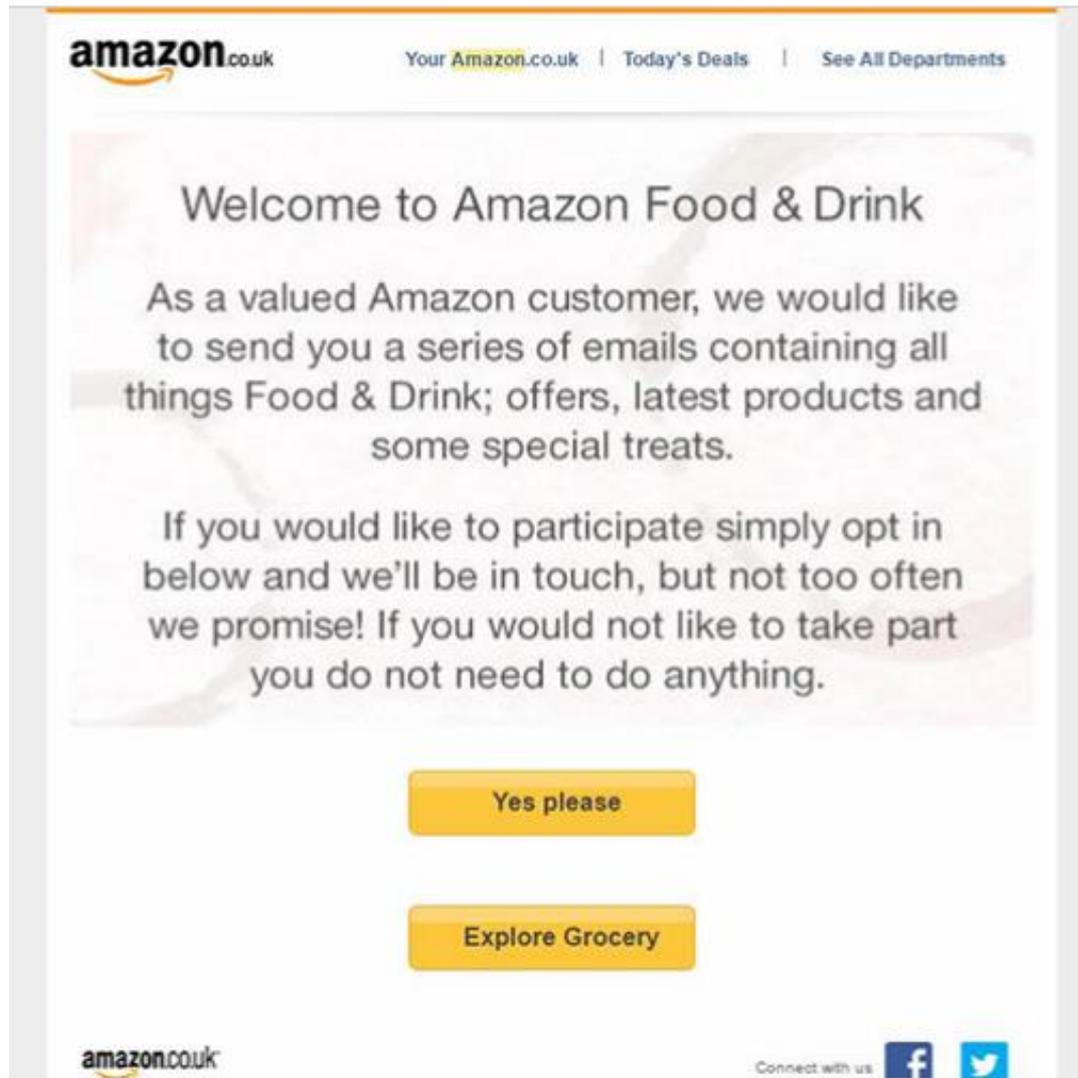
If you do not remove the virus now , it will cause severe  
damage to your phone . Here's what you NEED to do  
(step by step ) :

Step 1: Tap the button and install APP for free on  
Google Play!

Step 2: Open the app to speed up and fix your browser  
now!

REPAIR FAST NOW

Q6



amazon.co.uk      Your Amazon.co.uk | Today's Deals | See All Departments

## Welcome to Amazon Food & Drink

As a valued Amazon customer, we would like to send you a series of emails containing all things Food & Drink; offers, latest products and some special treats.

If you would like to participate simply opt in below and we'll be in touch, but not too often we promise! If you would not like to take part you do not need to do anything.

[Yes please](#)

[Explore Grocery](#)

amazon.co.uk      Connect with us  

Q7

## Your latest statement and pre-advice of interest & charges is available online

Dear Customer,

Your latest statement and pre-advice of interest & charges for account ending 240 is ready for you online now. Just logon to [natwest.com/online](https://natwest.com/online) and see more information on your account.

If you need more help in understanding your statement, visit our statement area at [natwest.com/yourstatement](https://natwest.com/yourstatement)

With your online banking remember you can also

- Make payments quickly and easily
- Move money between accounts instantly
- Search transactions to find what you need quickly

Q8



## The Fraud Prevention Quiz

Which of the following emails is most likely to be a scam?

- A** - An email from an estate agent claiming to have brochures attached for properties that may be of interest to you.
- B** - An email from an internet dating site inviting you to join up now at a discounted price.
- C** - A £90 parking ticket from UK Parking Control Ltd.
- D** - An email from your child's school containing a newsletter attached.



## The Fraud Prevention Quiz

You have found an excellent holiday deal online!

You are keen to book it asap before all the places are sold out.

**Which of the following should be a cause for concern regarding fraud?**

**A** - There's a problem with the website so their payment system is currently down. The only way you can now make payment now to secure your places is to transfer the money directly to their bank account online.

**B** - Many of the reviews online say the hotel is haunted and even the owner won't stay there.

**C** - They only allow payment by online bank transfer – payment using other means could invalidate their insurance scheme.

**D** - The website says it is custom to tip the porter at the airport and the coach driver who takes you to the hotel so to have some change ready.



## The Fraud Prevention Quiz

You have joined an internet dating site looking for a relationship.

Some of the members may have money as opposed to love on their mind, and are looking for someone to scam.

**Which of the following sounds most like a scammer?**

**A** - Someone who lives locally and is very keen to meet you at a café nearby after only talking for two days.

**B** - A person who lives an hour away, can't drive for 6 weeks due to a foot injury but has said you can travel up there and meet somewhere close to him/her.

**C** - Someone with pictures of a flashy car and likes expensive holidays. Doesn't always reply to your messages.

**D** - Someone who lives locally but is working abroad for a few months. They have a child with them who is sick and needs medical help.



## The Fraud Prevention Quiz

Fred is terrible at remembering passwords.

He is always locking himself out of his computer at work after the weekend.

**What would be a safe password choice for him to remember easily?**

**A** - Colinthedog - Fred has a photo of his beloved pet on his desk so won't forget this password.

**B** - Starwars1 - Fred is a huge Star Wars fan so this should be easy to remember.

**C** - Clarebear - This is his nickname for his wife - none of his colleagues know he has a nickname for his wife so this should be pretty safe.

**D** - Mythfrcbwthy - This is 'May the force be with you' without the vowels. Well known star wars quote.

# Answers

1. **Real** - Our expert says: "This genuine eBay email is simply asking the recipient to confirm details already held on its system. It also gives the option of updating or ignoring the email. However, it is still good practice to read messages within your eBay account by entering the web address manually to sign in, rather than clicking a link within an email."
2. **Fake** - Our expert says: "The sender email address has nothing to do with PayPal. Always check these very carefully." 2. Fake – sender's email incorrect
3. **Fake** - Our expert says: "Your bank knows your name and should never address you simply as a 'valued customer'. Barclays told Which? it will never ask you to verify your account or security details via email or text."

# Answers

4. **Real** - Our expert says: "This is a genuine message sent to Prudential customers, but the fact that it invites a 'select group' to click on a link and register for a service could make you nervous. If you are ever in any doubt, call the company first, or forward the email to its phishing department (in this case [fraud.enquiries@prudential.co.uk](mailto:fraud.enquiries@prudential.co.uk)) to check that it is legitimate."
5. **Fake** - Our expert says: "This fraudulent message is trying to create a sense of panic - a common phishing tactic. Step back and take a minute before you click anything."
6. **Real** - Our expert says: "This email gives you the option of taking part or ignoring the email, which is usually a good sign. Nonetheless, sophisticated phishing attempts do slip through the net, so it is still a good idea to hover your mouse cursor over any links (don't click them) as most email software will show a pop-up window of the actual web address you'll be taken to. You may be able to use the same technique to check the email address in the 'from' field too."

# Answers

7. **Real** - Our expert says: "Confusingly, this genuine email from the bank addresses its recipient as 'customer', rather than using their full name. NatWest told Which? it is planning to update the template that it uses for these emails."
8. **C** - Emails claiming to be from UK Parking Control Ltd (UKPC) are a known scam. The email tells you to open an attachment to view details of the parking offence. The attachment is loaded with malware and should be deleted. However, if you stop and think for just a minute before viewing there are many things that appear to be strange about this email. For example email addresses are not requested when registering your car with the DVLA, so how do they have this information? Also parking tickets are sent through the post.
9. **A & C** - It has been reported that some bogus holiday websites claim that you have to pay by online bank transfer due to some insurance policy. Reputable firms would be expected to take usual methods of payment. Then in the event that it is a scam, the chances of getting your money back are best if you have paid by credit card. Paying by debit card is a better option than either bank transfer or cash.

# Answers

- 10.D** - It is common for dating fraudsters to pretend to be working abroad. This allows them the opportunity to talk and gain your trust over a period of time (possibly months) before they ask for money, often for their child, not necessarily for themselves. Could also be for their business in order to fund an excellent business deal, allow them to sell their business or pay a tax bill, etc.
- 11.D** - This is a great password for Fred as to access his computer the other person would need to know the phrase and the way in which it has been altered. The other three could be known to other people or displayed on social media and would be fairly obvious choices.