

October Cyber Scam Update



YAHOO! Data Breach - Change Your Passwords Now

Yahoo says hackers have stolen information from an estimated **500 million users** in what appears to be the largest publicly disclosed cyber-breach in history.

The breach included swathes of personal information, including names and emails, as well as "unencrypted security questions and answers". 8 million UK Yahoo accounts are known to have been affected.

Top Tips

- Change your password and security questions for your online accounts. You should change passwords often and never use the same one twice. See below for some tips on how to create new passwords.
- Monitor your account for any suspicious or unexpected activity.
- Be very wary of any emails purporting to come from Yahoo, particularly if they prompt you to click on any links, download any attachments or give out any personal information.
- Be wary of anyone calling asking for personal information, bank details or passwords. If in doubt, just hang up.
- Contact your bank/credit card company, so that they can monitor for suspicious activity on your account.
- Watch out for signs of <u>identity crime</u>. Visit sites such as <u>Experian</u>, <u>Equifax</u> or <u>Noddle</u> (others are available) to check your credit rating to make sure no one has applied for credit in your name.
- Yahoo is also asking users to consider using <u>Yahoo Account Key</u>, a simple authentication tool that eliminates the need to use a password altogether.

Need To Change Your Password?

- make it long and complex
- use a line from your favourite book/song/film
- use the first letters of each word
- change some of the letters for numb3r5 and punctuat!on
- Find it difficult to think of (and remember) new passwords? Download a password manager which does the hard work for you make sure you have a secure password to access this!

OCTOBER'S TOP TIP: BE SAFE ACROSS ALL OF YOUR DEVICES

 $Y_AHOO!$

- Phones and tablets should not be ignored when thinking about online safety.
- Anti-Virus is available for, and should be installed on, mobile devices.
- Be aware of scam apps read user reviews & see what the app wants to access before downloading it.
 THINK: Why would a 'calculator app' want to access your contacts or camera?

If You Are Affected

If you fall victim to any scam, report to Action Fraud on 0300 123 2040 or http://www.actionfraud.police.uk

If you would like support as a result of becoming a victim of any crime, contact Victim Support on 01926 682 693.

Facebook Hack & Paypal Scam Warning

Fraudsters are hacking victims Facebook accounts through unknown means and changing their password and phone number.

The fraudsters then message the hacked victims' friends to ask them to receive payments through PayPal for various reasons. They then ask for their phone number so they can communicate through WhatsApp.

The fraudsters try to convince the victim to receive funds into their PayPal account and transfer them into a bank account of the scammers' choice.

A chargeback is then initiated through PayPal, leaving the PayPal account holder out of pocket as they have already sent the money to the fraudster's bank account.

Top Tips

- If you receive a suspicious message from a friend on Facebook, contact them via other means to check the message is genuine.
- Create a strong password. You should change passwords often and never use the same one twice.
- If your Facebook account has been hacked and you no longer have control, <u>follow these</u> guidelines on how to recover it.



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'Compensation Fund' Email Warning

There is a phishing email currently in circulation that claims to be from the City of London Police. The departments that it claims to represent include the 'Fraud Intelligence Unit' and the 'National Fraud Intelligence Bureau'. The email is titled 'compensation fund' and has a letter attachment that claims to be offering financial compensation to victims of fraud. The letter uses the City of London Police logo.

The letter states that in order for compensation to be arranged, the receiver of the email should reply disclosing personal information. It states that HSBC and the South African Reserve Bank have been chosen to handle the compensation claims. All of these claims are false. The email and letter are fraudulent and should not be replied to.

Top Tips

- Opening attachments or clicking on links contained within emails from unknown sources could result in your device being infected with malware or a virus.
- The City of London Police and the National Fraud Intelligence Bureau will never email you asking for you to disclose personal information.

 National Fraud Intelligence Bureau

Have you been a victim of Cyber Crime?

Would you like to share your story to raise awareness of Cyber Crime issues in Warwickshire?

If so, get in contact with Warwickshire County Council's Cyber Crime Advisor

Email: alexgloster@warwickshire.gov.uk

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Rise In TV Licensing Fraud Emails

Fraudsters have been issuing fake TV Licence refund emails in a bid to steal victim's bank account details.

The scam email claims to offer a refund for overpayments of TV Licence fees, but states the victim's bank details are needed to be updated before the refund can be issued.

The email then links to a website designed to look like TV Licensing's own website with a form for victims to enter their details.

Do not respond to this email if it is sent to you.

Reporting A Scam

Make a scam complaint to Warwickshire Trading Standards via <u>Citizens Advice Consumer Service</u> on 03454 040506.

If you would like to have an advice session with Warwickshire County Council's Cyber Crime Advisor, contact alexgloster@warwickshire.gov.uk

Keep up to date with the latest updates on Community Safety in Warwickshire.

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COMING SOON

CYBER SAFE WARWICKSHIRE WEBSITE

Financial Scam 'Every 15 Seconds' In The UK

A financial scam was committed once every 15 seconds in the first half of this year.

More than one million cases of card, cheque, phone or online fraud were recorded from January to June, Financial Fraud Action (FFA) said. This was a 53% rise on the same period last year.

Losses are often refunded by banks, but not in every case. Many people are too embarrassed to admit they have been caught out.

Last year, financial fraud losses reached £755m – a 26% increase on the previous year.



Email deception, as well as phone and text-based scams, are now common tools in the modern-day bank robber's trade – reflected in official crime figures which now include fraud data.

Top Tips

- Never disclose personal details such as PINs and passwords
- Don't assume an email request or caller is genuine
- Don't be rushed. Genuine callers allow time to return a call
- Have confidence to refuse unusual requests
- If you do fall victim report it to Action Fraud