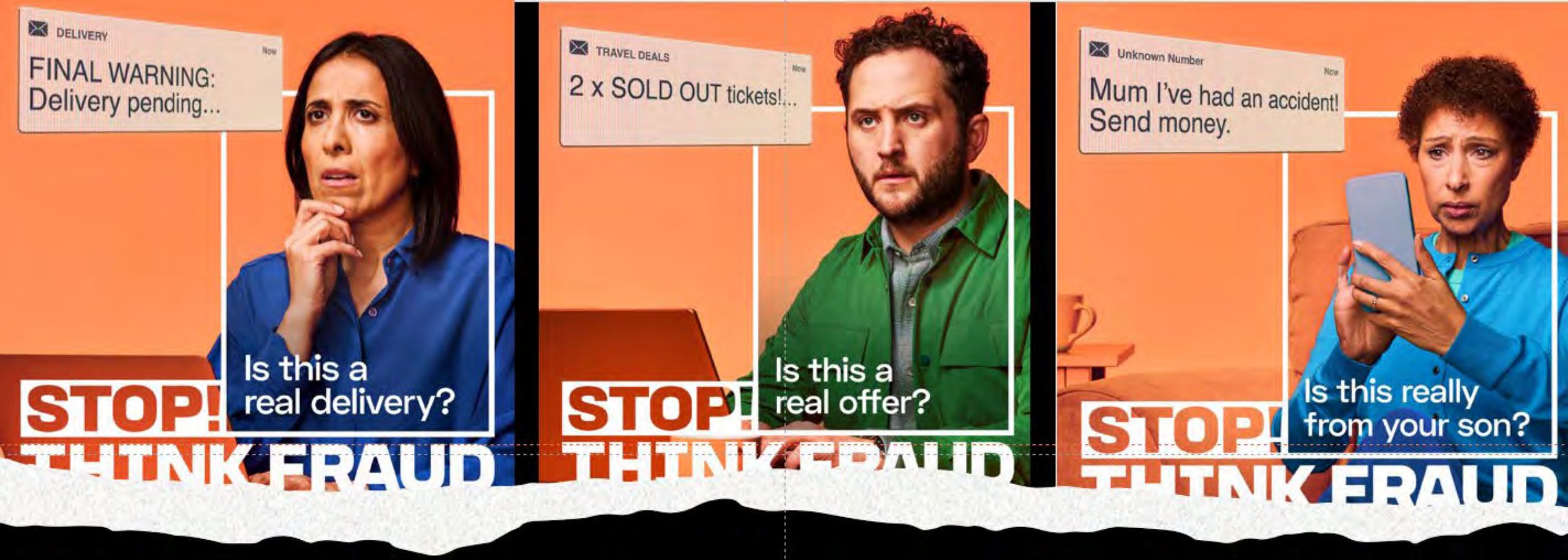
Protecting yourself from fraud & cyber crime

Chen TSUI & Alan MORDEY
Cyber Prevent & Protect Officers
Serious Fraud & Cyber Unit
Hertfordshire Constabulary



Fraud and Cybercrime accounts for 40% of reported crime

https://stopthinkfraud.campaign.gov.uk


There is a flavour for everyone!

Cyber security isn't just about technology

It's about:

1. your **privacy,**
2. your **money,**
3. your **identity,** and
4. your **safety.**

Remember A, B, C, and...

...no need to rush or panic!

A

Accept nothing on face value

B

Believe nothing until confirmed!

C

CONFIRM EVERYTHING!

Social engineering

Criminals attempt to trick users into doing '*the wrong thing*':

- ✘ divulging sensitive/personal information
- ✘ opening/downloading an email attachment – but it's a scam
- ✘ clicking links/visiting a fake website

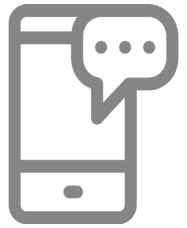
Scam messaging typically:

1. are from an **authority / organisation / person you heard of.**
2. appeal to your **emotions.**
3. have a sense of **urgency.**
4. are topical / current **events.**

email/online 'Phishing'



text 'SMShing'



phone 'Vishing'



'Quishing'

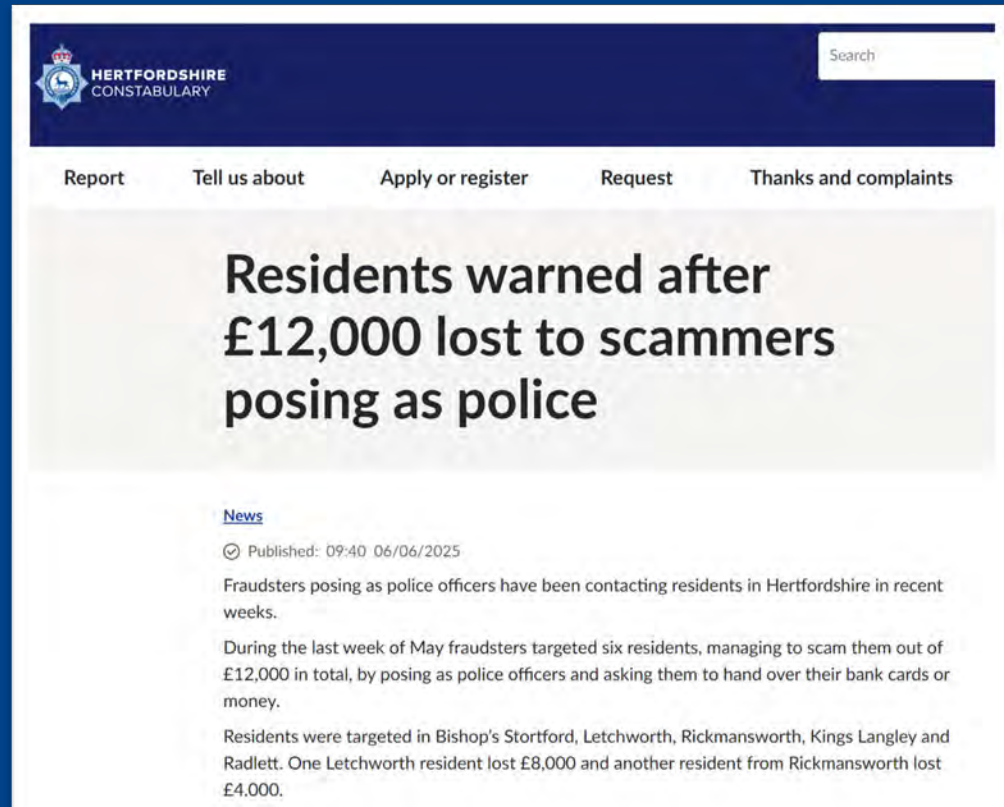


Scam Calls, Text Messages & Phishing Emails

Fraudsters 'spoof' a business' legitimate phone number or another random phone number to avoid being detected.

They claim to be:

- Your bank's fraud department, the Police, HMRC,
- Tech / computer repair support e.g. Microsoft, your internet provider,
- An investment company,
- Your mobile phone provider,
- and more...



HERTFORDSHIRE CONSTABULARY

Search

Report | Tell us about | Apply or register | Request | Thanks and complaints

Residents warned after £12,000 lost to scammers posing as police

News

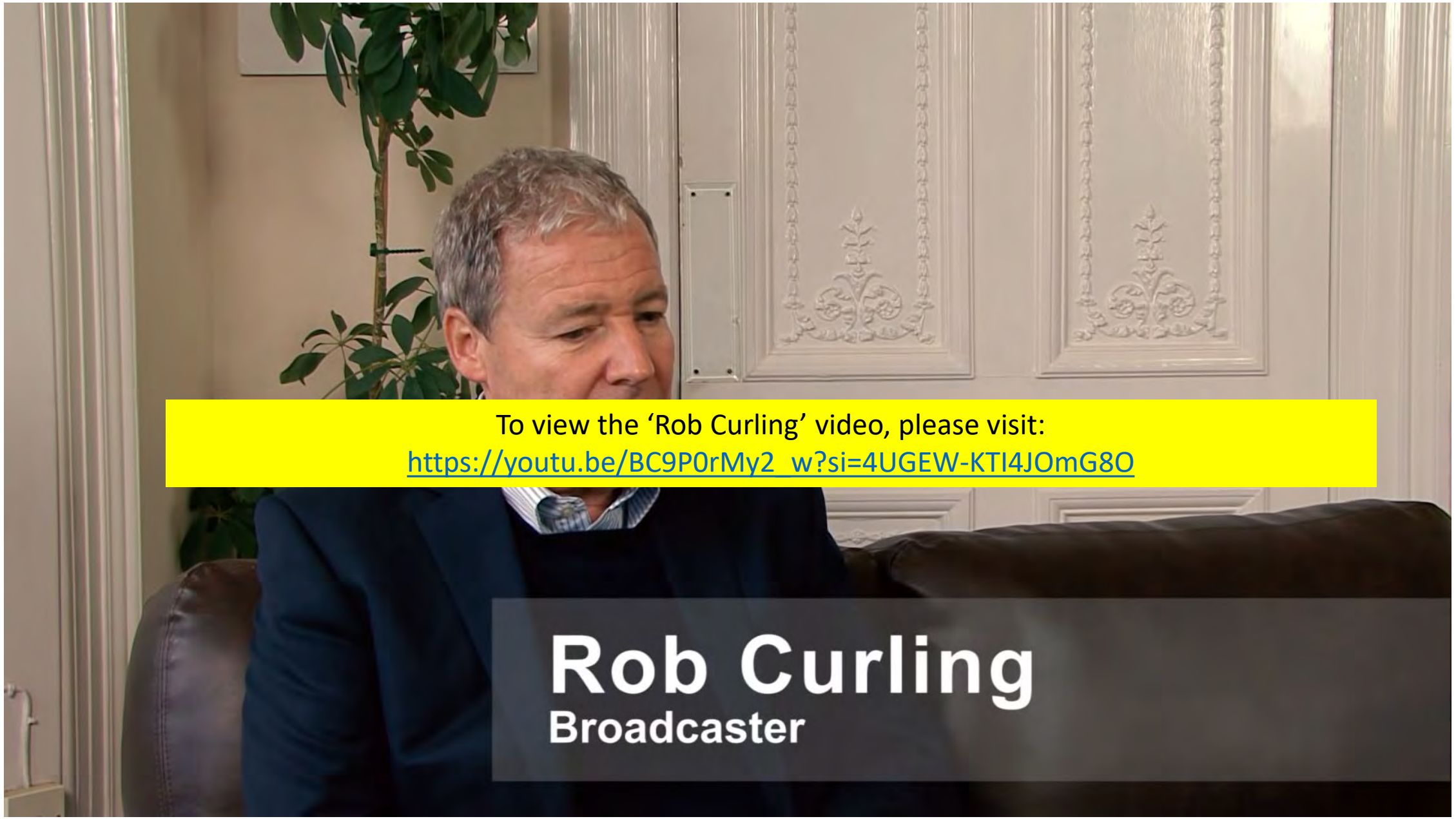
Published: 09:40 06/06/2025

Fraudsters posing as police officers have been contacting residents in Hertfordshire in recent weeks.

During the last week of May fraudsters targeted six residents, managing to scam them out of £12,000 in total, by posing as police officers and asking them to hand over their bank cards or money.

Residents were targeted in Bishop's Stortford, Letchworth, Rickmansworth, Kings Langley and Radlett. One Letchworth resident lost £8,000 and another resident from Rickmansworth lost £4,000.

Call from the Police...


To view the ‘Rob Curling’ video, please visit:
https://youtu.be/BC9P0rMy2_w?si=4UGEW-KTI4JOmG8O
Rob Curling
Broadcaster

Be patient with banking staff if they ask you loads of questions...

Banking Protocol

Banking Protocol launched in MAY 2017

- Response to Courier Fraud, Rogue Traders, Romance / Dating & Investment frauds.
- Banking staff trained to recognise signs of potential fraud in action.
- Trained to dial 999, and quote ‘Banking Protocol’.
- Police response is expected.

Secondary Banking Protocol launched NOVEMBER 2019, whereby bank will contact victim over phone re recent attempted transaction

- If not happy, staff can call victim into branch, payment frozen.

FRAUD!

SPOT IT AND STOP IT!



Calls claiming to be the bank or the police



Sudden claims of suspicious banking activity



Being asked for PIN number or passwords



Requests for bank card or cash as 'evidence'



Asked to purchase high-end jewellery and goods



'Couriers' sent to collect card, cash, or bank details

Police or bank officials will never ask for pin numbers, bank cards, goods, money, or request your assistance with an investigation!

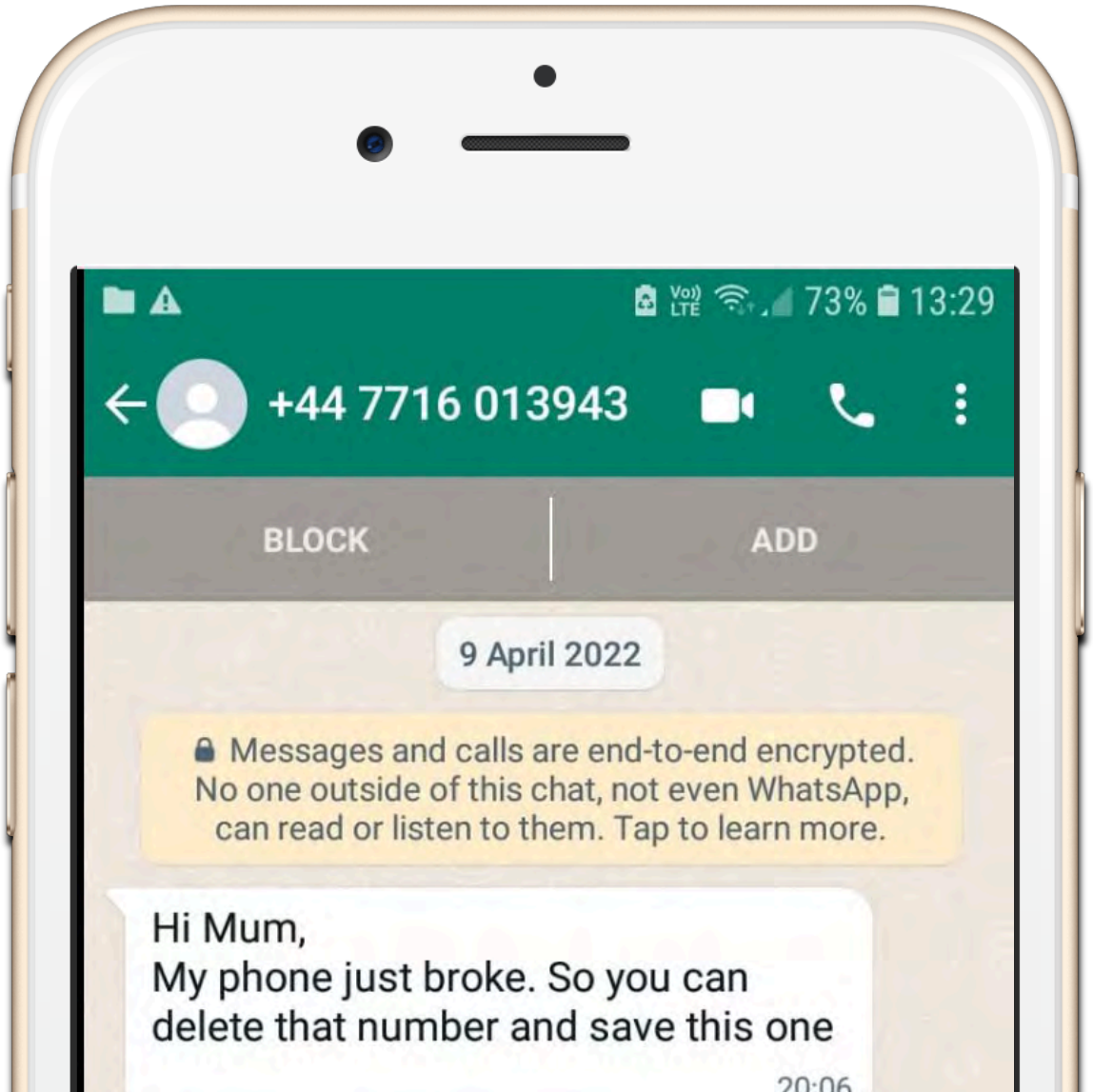
To **verify** the caller, hang up the phone and wait 5-10 minutes (criminals may keep your landline open) or use a different phone.

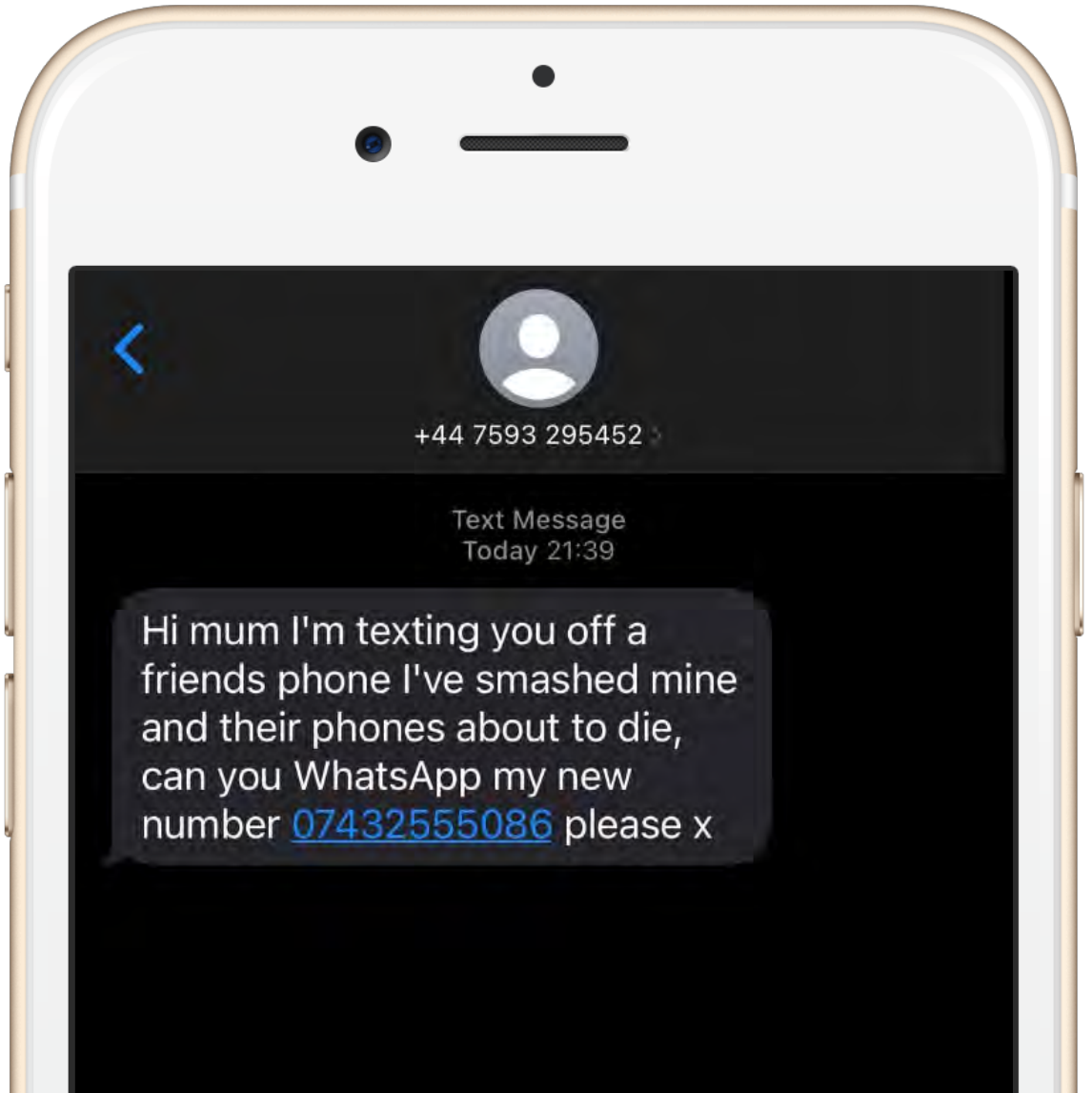
- call **101** - to verify if the person is a police officer
- call **159** - to speak to your bank (or call the number on the back of the bank card)



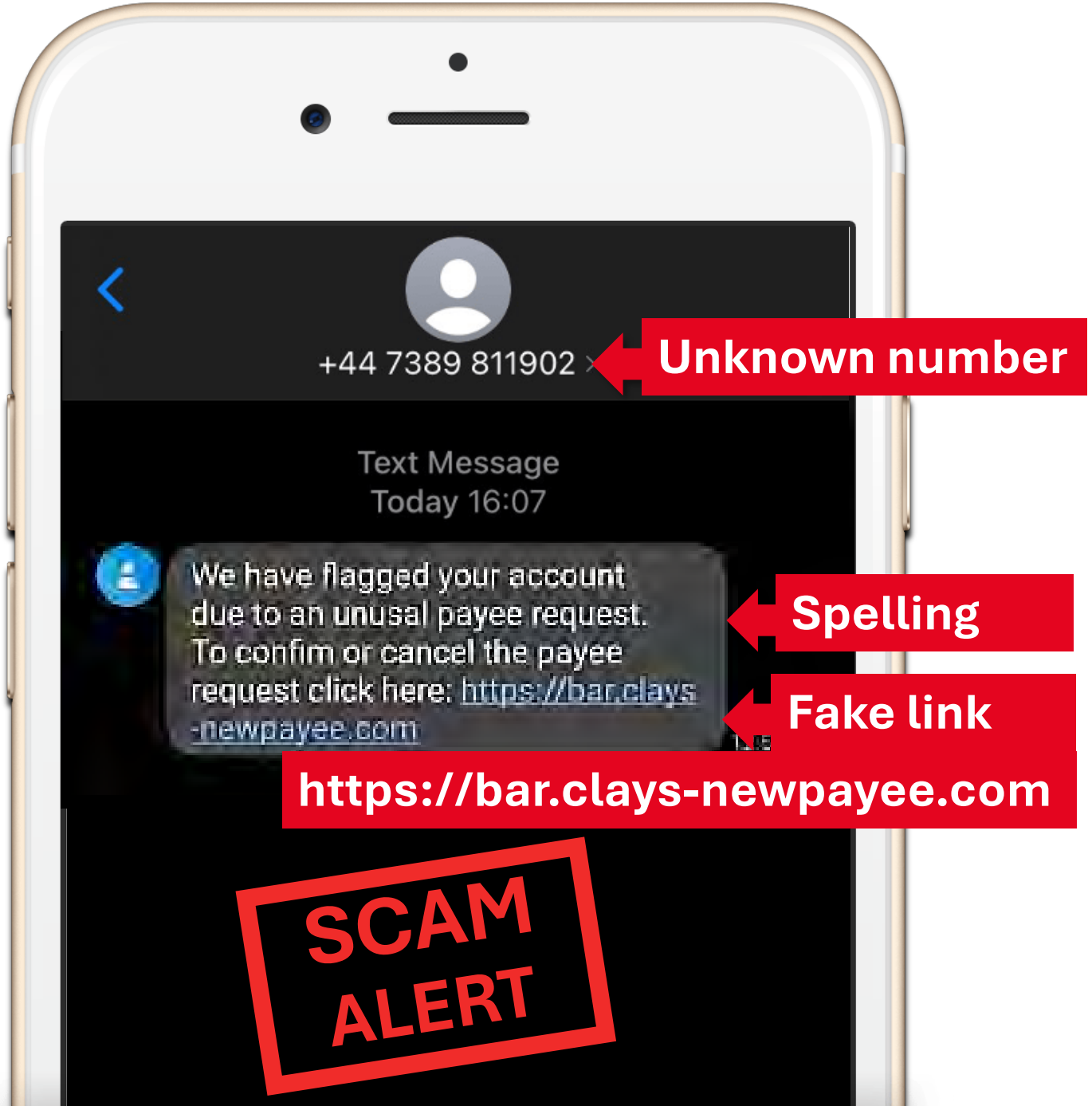
Hi Mum...

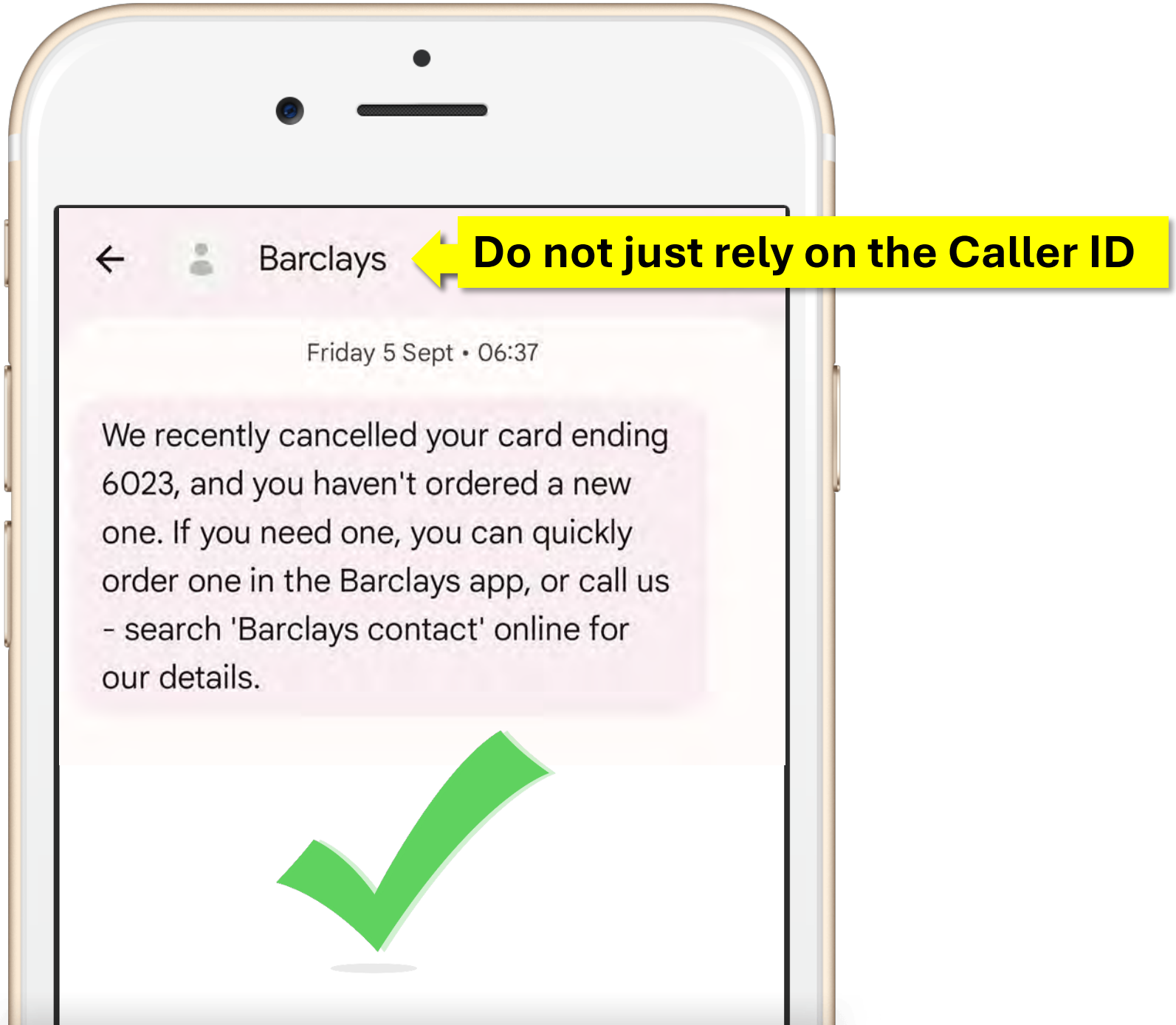
‘Family/Friend in Need’ Text Scam





Genuine or Fake?


+44 7389 811902
Unknown number
Text Message
Today 16:07
We have flagged your account due to an unusal payee request. To confim or cancel the payee request click here: https://bar.clays-newpayee.com
Spelling
Fake link
https://bar.clays-newpayee.com
SCAM ALERT


Barclays
Do not just rely on the Caller ID
Friday 5 Sept • 06:37
We recently cancelled your card ending 6023, and you haven't ordered a new one. If you need one, you can quickly order one in the Barclays app, or call us - search 'Barclays contact' online for our details.

Check the website URL -
Can you spot the fake website! Option 1 or 2?

1. https://www.barclays.co.uk

2. https://www.barclays.co.uk

Tips:

1. Never click suspicious links in messages.
2. Use the app or bookmark the website that you use often.
3. Check that the website URL begins with ‘https’ or 🔒. Always double-check the URL.



Criminals keep on giving...

SCAM ALERT

Verification Steps

1. Press Windows Button " ⊞ " + R

2. Press CTRL + V

3. Press Enter

Enfield Council · Follow

19h ·

We're issuing a warning to our residents who park their vehicles in the borough. Our teams have
fake QR code from

an a QR code to pay for
h the PayByPhone App,
r at local shops
n.

g fines, known as PCNs,
d for payment by text,
age.

ing fraud at Stop Think
FNmiV #SaferEnfield

DVLA - Information Reque

You can update y
online at:

RCS message

08:37

Access to this PC ha
this PC or restart it.
Windows Security
Scan
Your
Dear
Our reco
Under th
record liv
iPlayer.
To avoid
evidence
Micros
group
Erro
Sor

BBC Sign in Home News Sport Weather iPlayer Sounds

NEWS

Home | InDepth | Israel-Gaza war | US election | Cost of Living | War in Ukraine

Business | Market Data | Economy | Technology of Business | AI Business

Banks must refund fraud up £85,000 in five days



GETTY IMAGES

Necessary adjustments to follow

Done

TC

The Co-operative

message call video mail

other

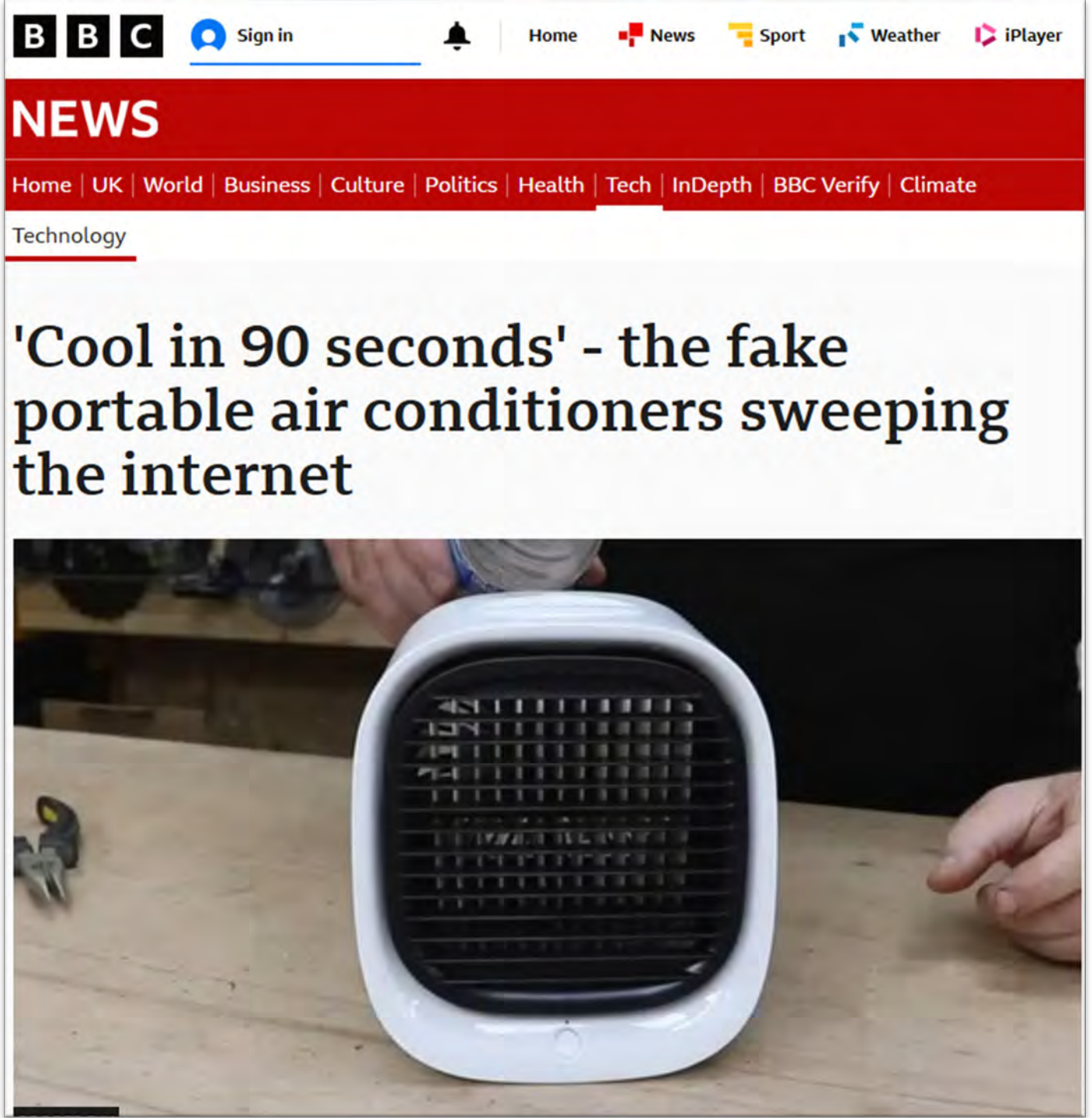
wannee.may@obecmail.org

The Banking Team

Great offers on social media & websites

Too good to be true...

... and it usually is!



Get rich quick!

Investment & Pension Scams

Scammers persuade you to part with your pension/cash:

- **promising investment opportunities that are simply ‘too good to be true’,**
- **giving false information.**

They call several times and could even have details of previous investments you’ve made.

Watch out for:

- Any cold calls out of the blue.
- ‘Loans’, ‘savings advance’ or ‘cashback’ from your pension or talk about new investment techniques.
- Investments in stocks and shares in wine, jewellery, carbon credits or land.
- Investments in cryptocurrency or foreign exchange trading.

facebook.com

About the ad

Multiple versions of this ad ⓘ ‹ 1 of 2 ›

UK Bonds Investments
Sponsored
ID: 261812169252413

£50,000 Minimum Investment - Fixed Rate, Fixed Return, 1-5 Year Options, Monthly Interest Paid To Your Bank Account



About the Page

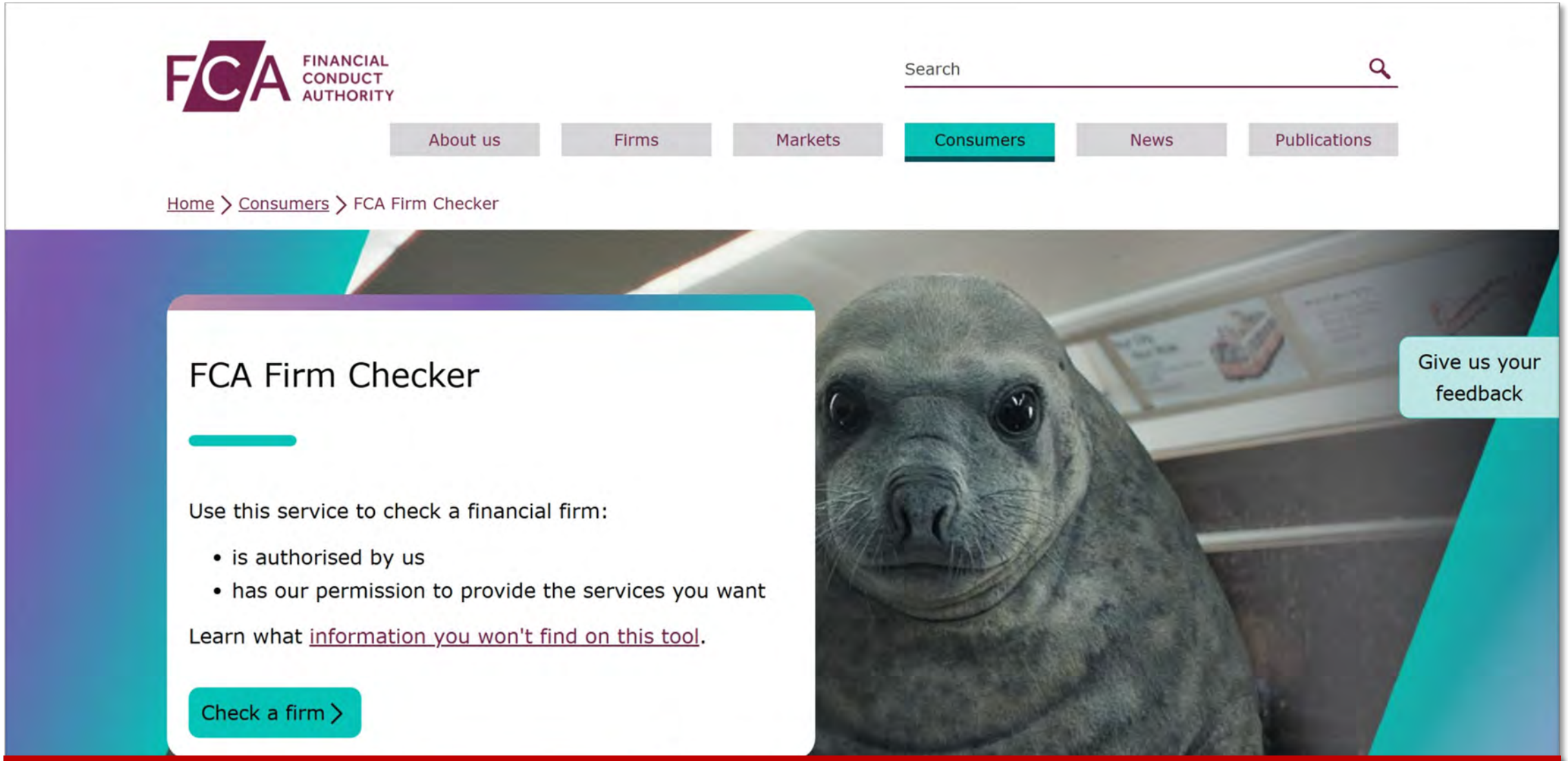
See ads

UK Bonds Investments
@ukbondsinvestments
0 likes • Investment management company

More info

Bonds are Fully Guaranteed Fixed Returns Available 1-5 Year Terms FCA Regulated Monthly Interest Paid

SCAM ALERT



Use the FCA Firm Checker to check if a firm is authorised and has permission for the service it's offering you.
https://www.fca.org.uk/consumers/fca-firm-checker

Deep Fakes,
Misinformation & Disinformation





Martin Lewis ask you to send a direct message

0 followers · **0** following · **0** posts

Financial service

Message

Mentions

Intersec33

Sponsored

Like Page

Economists warn that 2018 crash will come this summer. Martin gave the best advice ever, how to stay safe during this crisis....




To view ‘Without Consent’ video, please visit:
https://www.youtube.com/watch?v=F4WZ_k0vUDM&t=3s

Protect yourself



Do you lock your doors?

Yes?

Do you have separate keys for all your doors?

Yes?

Then lock your online accounts with your digital key (aka your password).

Which of these passwords is the strongest?

1. **Qwerty123** - Commonly used password!
2. **Pa55w0rd** - Commonly used password!
3. **EpicCamelMountain35%** 
4. **oe4D!3£** - Not enough characters and how will you remember 20, 30, 40+ unique passwords like this?

Create a strong password using ‘Three Random Words’



Strength of the password:	Examples of passwords:	How long it takes for a computer to guess the password:
Very, very weak	blue	Less than a second
Very weak	waterblue	13 seconds
Weak	blueredgreen	2 minutes
A bit stronger	waterbluechair	12 hours
Strong	water!bluEchAir5	A few months/~~years~~

Managing your Passwords



Password Manager: A tool that generates, stores and protects all your passwords; it is encrypted. It can only be unlocked with your 'master' password – so you only have one password to remember!

Password managers can be an app or built into your web browser (e.g. Chrome, Safari, Edge).

Note: If saving passwords into your web browser, others sharing your device may be able to access your accounts.

Advantages:

- Generates strong and unique passwords for you
- Autofill passwords on the correct website
- Synchronises your passwords across your different devices
- Let's you know if a password has been breached or leaked

Turn on your 2FA (2 Factor Authentication) or 2SV (2 Step Verification)

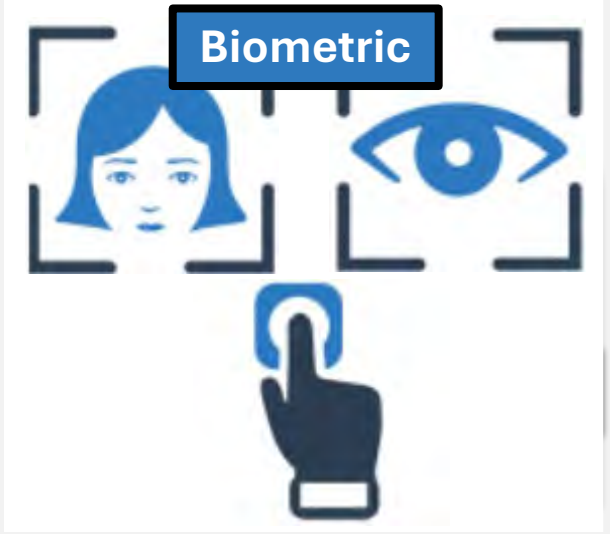
PASSWORD or PIN

Something you know



2FA

Something you have or are



ACCOUNT DENIED

If 2FA not correct, then no access is granted

Received notification of access? Your password is known - change your password immediately.

Setting up 2-Step Verification (2SV) - NCSC.GOV.UK

What is a Passkey?

A simpler, safer way to sign in—no passwords needed.

National Cyber Security Centre

Passkeys: what are they & how do they work?

THE OLD WAY: PASSWORDS

You have to:

- Create a secret word or phrase
- Remember it
- Type it correctly every time
- Make sure nobody steals it



It's like having dozens of different keys and trying to remember which one fits each door.

THE NEW WAY: PASSKEYS

You sign in using something you already use every day:

Fingerprint | Face recognition | Device PIN

Instead of typing a password, you simply unlock your device, and it confirms it's really you.

HOW A PASSKEY WORKS



1. The website asks, "Is this really you?"
2. Your device checks your fingerprint, face, or PIN.
3. If it matches, the device says, "Yes, it's the owner."
4. You're signed in.

You never have to remember or type a password.

Back up your data

In case:

- **Your device is lost, stolen or broken.**
- **Accidentally deleted data (or becomes unreadable).**
- **Your account/device is infected because of a virus.**



Update your devices

- Phones, tablets and computers.
- Smart devices (video doorbells, smart watches, TVs, etc.
- If possible, avoid buying and using devices that are no longer supported by the manufacturer.



Note: Windows 10 devices is unsupported from 14th October 2025!

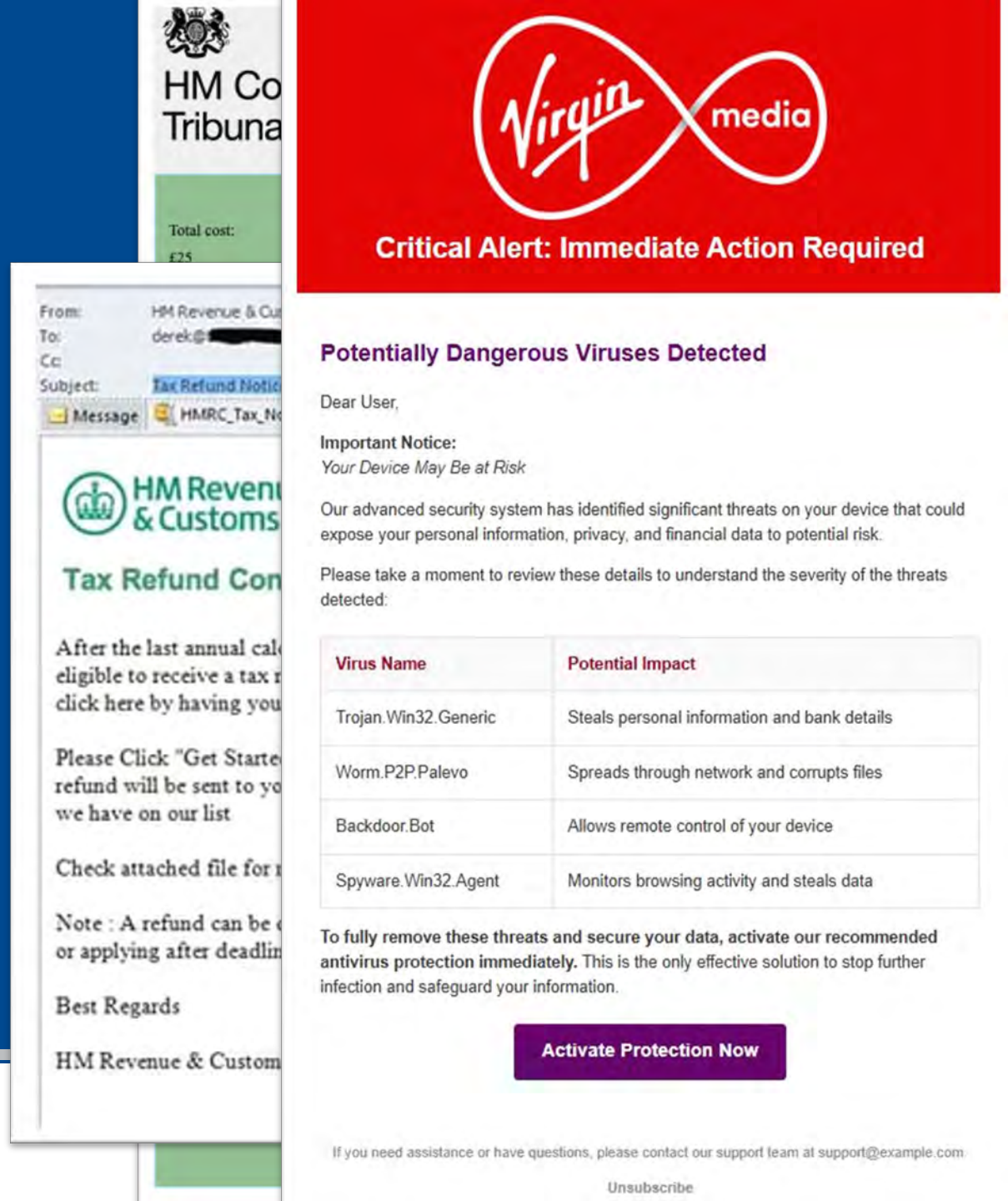
Source: https://www.ncsc.gov.uk/section/advice-guidance/all-topics

Watch out for MalWare (Malicious Software)

- attachments shared by email (e.g viruses and other harmful software that can compromise your device),

or

- links in emails that can go to malicious websites that are disguised as genuine websites.



Your digital footprint

Any activity conducted across the internet leaves a trace or ‘digital footprint’.



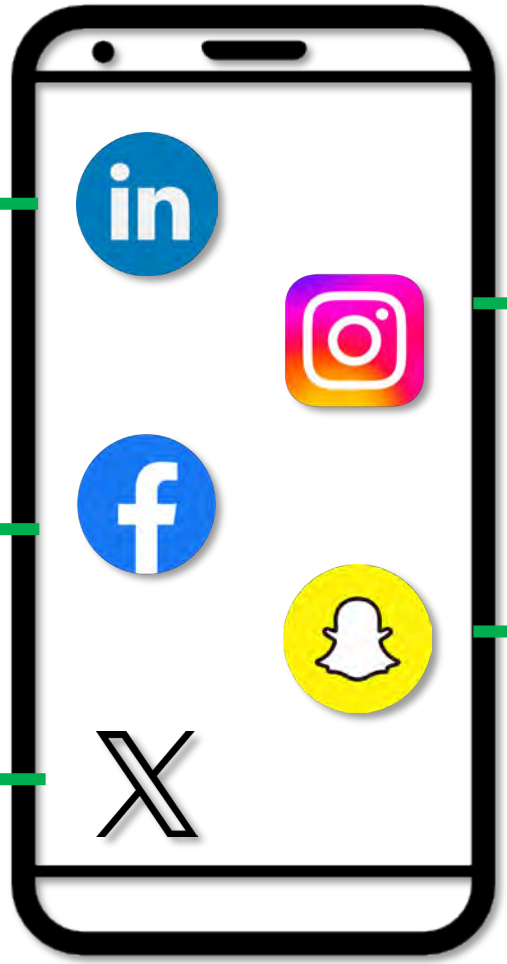


To view the ‘Data to go’ video, please visit:
https://www.youtube.com/watch?v=sq-0tjv4_BA

Tips for Social Media

- Enable 2SV/2FA
- Turn off activity broadcasts
- Check who can see your connections

- Review profile “about” settings – education, work, relationships, family, life events etc.
- Limit past posts
- Check who can see your friends and followers
- Check who can view your photos



- Make account private
- Disable activity status and location

- Turn on “ghost mode” to hide your location
- Disable quick-add
- Stop sending data usage

Tips – digital footprint

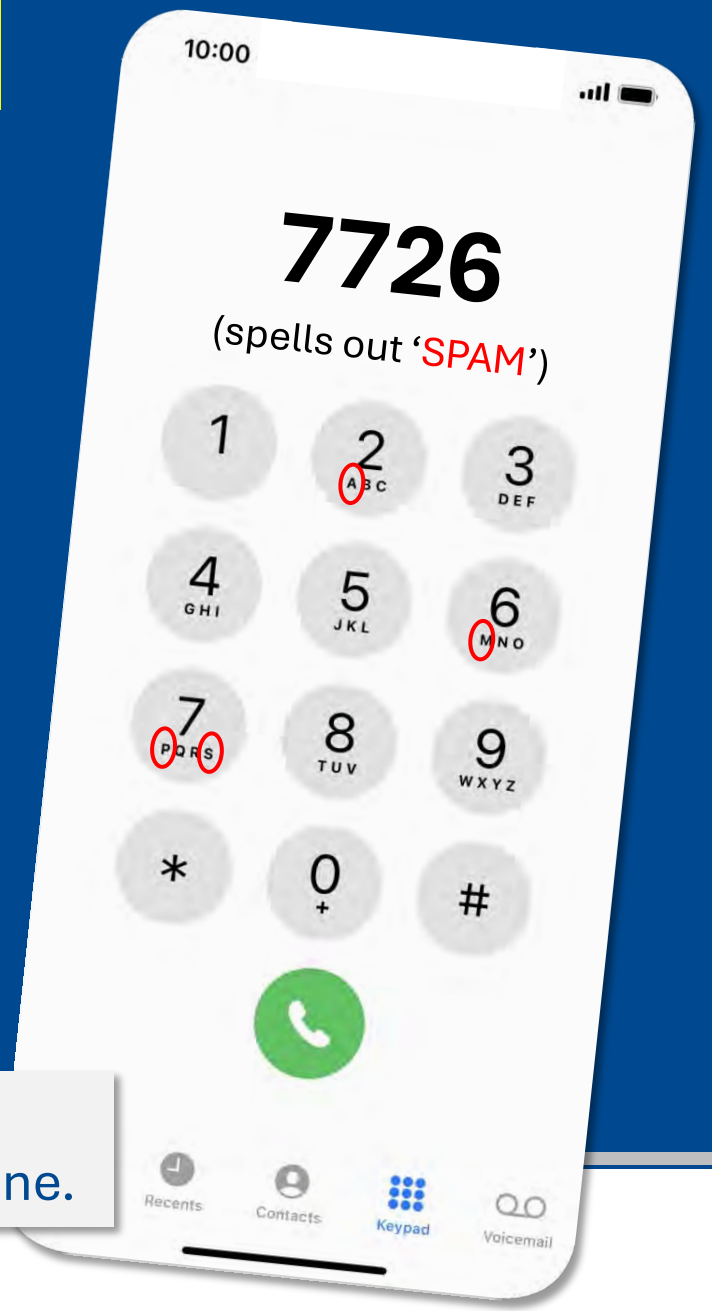


Don’t click ‘Unsubscribe’ links blindly as it may direct you to fraudulent web pages that closely mimic legitimate unsubscribe portals.

- Do you need to handover your details for that discount or email receipt?
- Beware when using public WIFI. Are you connecting to a genuine one?
- Facebook and other social media: “People you may know”. Do you know them well enough to connect / befriend them?
- Electoral Register: opt out of the Open register
- 192.com and other online telephone directories: opt out / remove yourself
- Close old and unused accounts / remove your data!

Always report scam emails, texts, websites, adverts & phone calls

- **Forward suspicious emails to report@phishing.gov.uk**
- **Forward scam texts to 7726** (handy tip: 7726 spells out SPAM on a phone keypad)
- **Report suspicious phone calls: text 7726 with the word 'Call', followed by the caller's telephone number**
- **Report fake/scam websites, and adverts, visit:** www.reportfraud.police.uk



Tip: click Ofcom for detailed instructions on how to report suspicious calls and texts on your mobile phone.

Action Fraud has been replaced with Report Fraud

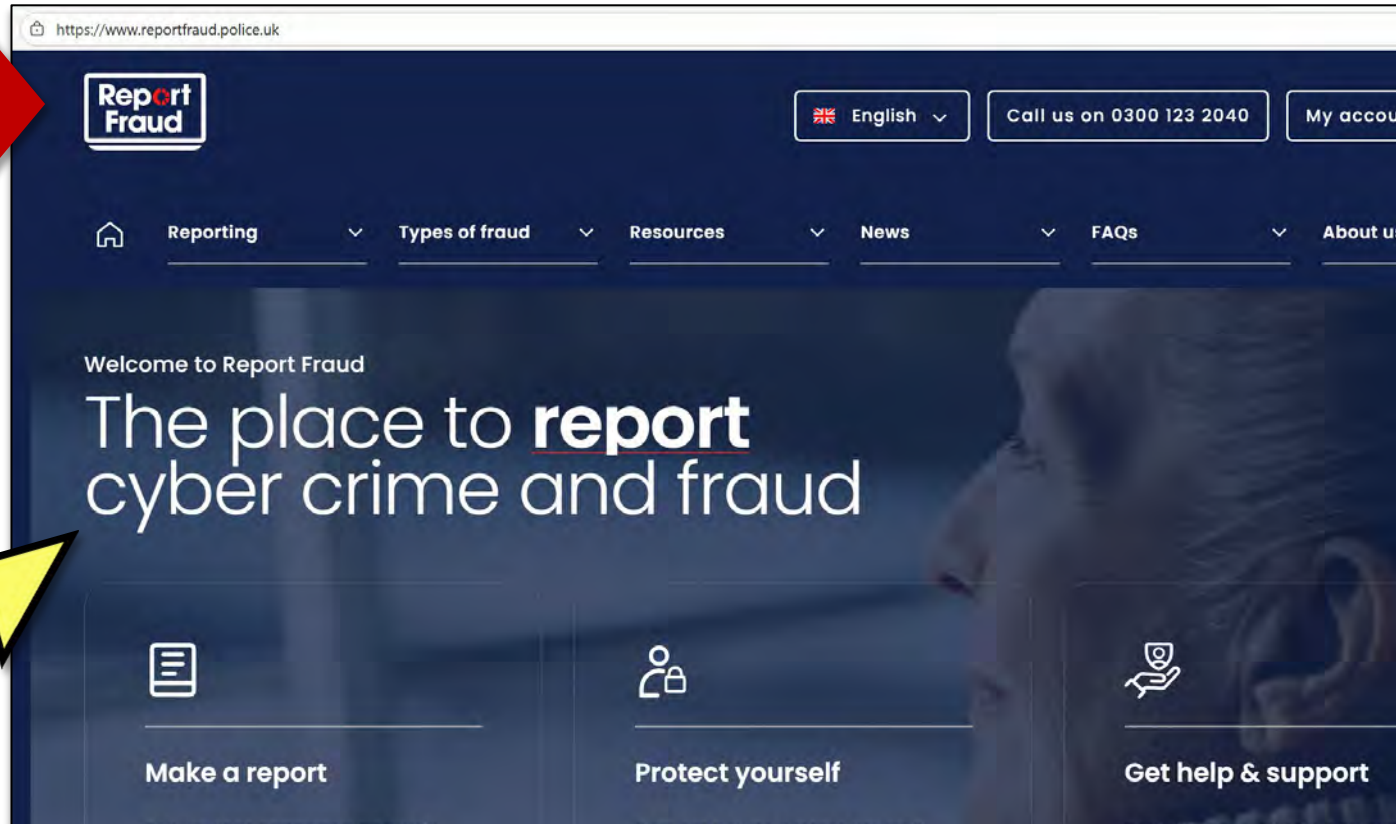
Incurred financial loss or have been hacked as a result of responding to:

- **a phishing text message,**
- **an email,**
- **a phone call,**
- **a (social media) advert or**
- **a website?**

Report it.

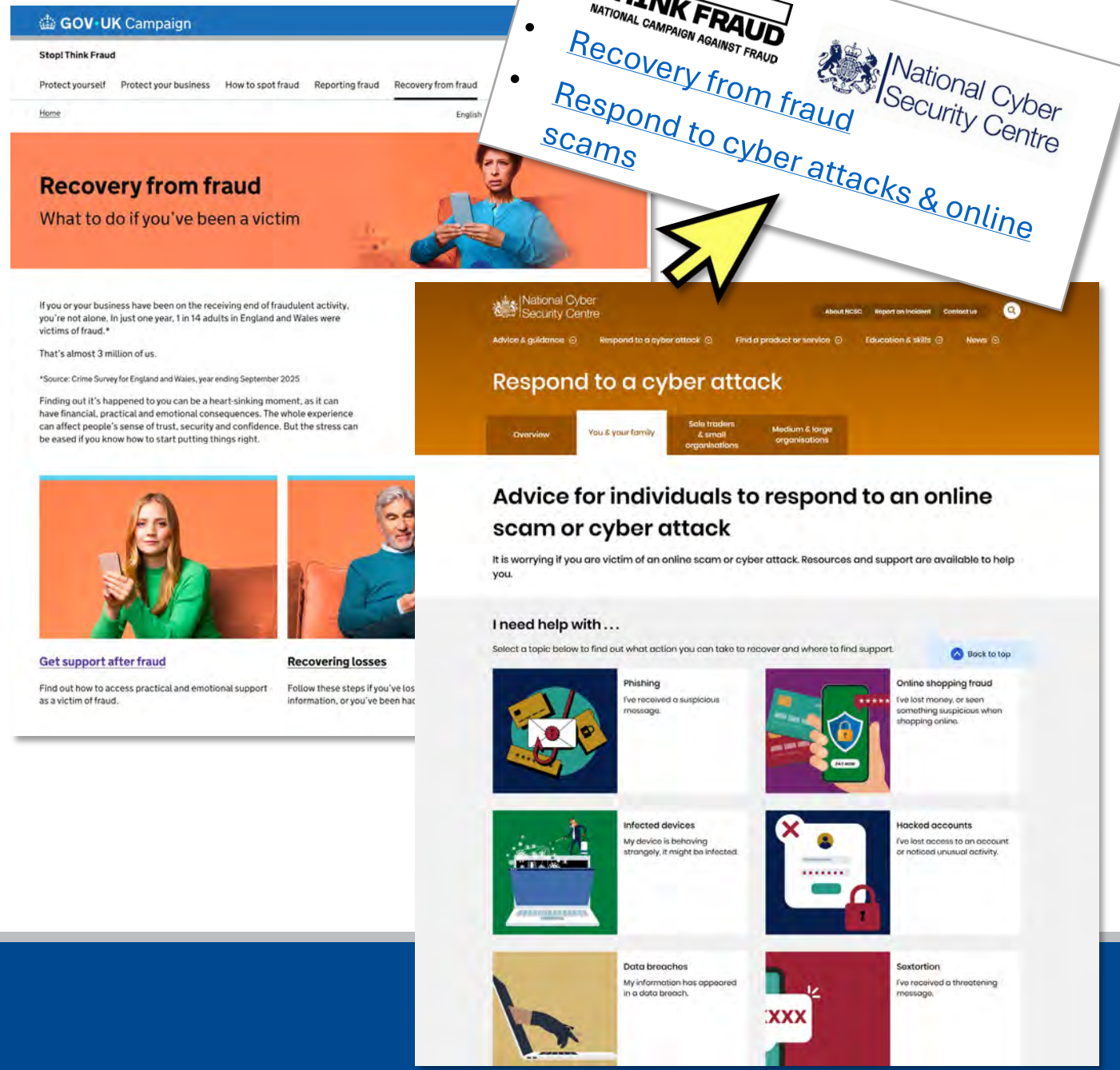
Report Fraud

Call 0300 123 2040
reportfraud.police.uk



If you are a victim…

1. Don’t be embarrassed.
2. Scams can, and do, happen to anyone.
3. Always report to help prevent others falling victim to scams.
4. Visit these resources on how to respond to an online scam or cyber attack.



Herts Connected

- A free interactive messaging service from Hertfordshire Police to keep up-to-date with what is happening in your local area and crime prevention advice including events from the Police.

- Quick and easy to sign up here: https://www.hertsconnected.co.uk



2026-2027 Cyber Crime & Fraud Prevention Events in Libraries

	The following libraries will host multi-talk events:	The following are single-talk events on Cyber Crime & Fraud Prevention delivered by Hertfordshire Police.
	• Cyber Crime & Fraud Prevention - Hertfordshire Police • Rogue Traders & Scams - Trading Standards • Scams & Victim Support - Beacon Victim Support • Fraud Against the Council - SAFS The events run from 10:45 to 14:15. The schedule of talks will be advertised via Herts Connected and social media. **FREE TO ATTEND** **NO BOOKING REQUIRED**	Please see the event listings below for specific times.
October	• Hatfield - Wed 7 Oct 2026 • Hoddesdon - Fri 16 Oct 2026	• Goffs Oak - Mon 5 Oct 2026, 11:00-12:30 • Tring - Mon 19 Oct 2026, 18:30-20:00
November	• Croxley Green - Wed 4 Nov 2026	• Buntingford - Tue 10 Nov 2026, 11:00-12:30 • Welwyn Garden City - Tue 24 Nov 2026, 10:00-12:00
January	• Hitchin - Fri 29 Jan 2027	• Berkhamsted - Wed 20 Jan 2027, 10:00-11:30
February	• Ware - Mon 1 Feb 2027 • St Albans - Wed 10 Feb 2027	• Oxhey - Fri 26 Feb 2027, 13:00-14:30
March	• Borehamwood - Wed 3 Mar 2027	• Baldock - Mon 1 Mar 2027, 10:30-12:00
April	• Bishops Stortford - Thu 29 Apr 2027	
May	• Stevenage - Tue 4 May 2027	• Hertford - Tue 18 May 2027, 13:00-14:30
June	• Watford - Wed 9 Jun 2027	• Rickmansworth - Mon 28 Jun 2027, 10:30-12:00
July	• Letchworth - Wed 14 Jul 2027	• Waltham Cross - Wed 21 Jul 2027, 12:30-14:30

Sign up to Herts Connected, Hertfordshire Police's free messaging service, to receive the latest crime prevention advice and information about cyber crime and fraud prevention events at your local library.

Signing up is quick, easy and free at www.hertsconnected.co.uk



Herts.police.uk/cyber-fraud and **EasternProtect.org**
(more cyber security awareness resources)

HertsCyberProtect@herts.police.uk
(book us for more cyber security awareness sessions)

ERSOU Cyber Protect and Cyber Choices

Survey completion is appreciated



Any Questions?

https://www.smartsurvey.co.uk/s/Hertfordshire-INDIVIDUALS