Buckinghamshire&Surrey
trading standards

Staying Safe Online



© Andrew Gadd

This is serious





Office of National Statistics:
"There were **4.1 million** reported offences of fraud in 2024.
A **33% increase** from 2023"

The National Crime Agency:
"...we estimate only **14%** of fraud cases are being reported"

National Audit Office:
"Online fraud is now the most commonly experienced crime... it has been overlooked by law enforcement..."





Action Fraud / Report Fraud:
"**80%** of all fraud is on the internet"

Action Fraud / Report Fraud:
"Surrey & Sussex Police were sent **5600 reports** of fraud in 2023.
This resulted in **259** prosecutions" **(4.6%)**





FOI requests to the police:
Surrey: **2357** officers **11** are on the 'Fraud Desk' **(<0.5%)**
Metropolitan: **34,328** officers **245** are on the 'Fraud Desk' **(0.7%)**

House of Commons Justice Committee:
"**2 per cent** of police funding is dedicated to combating fraud but it makes up **40 per cent of reported crimes**".



Passwords



Password Strength

LondoN2018 or **19Evelyn82** — Upper case, lower case and numbers – poor

Charlie+2018 or **Resurge#19** — Adding ‘odd’ characters make it a little stronger

Tp4Z$rT5q1i9s&3z5c2iD — Brilliant but useless as you’d never remember it

Passwords

Good to use different passwords for different places – but difficult to remember them all

Use a few passwords

Use more complex passwords for important websites

(Websites that don't store your personal details could all have the same password. Examples - BBC, newspapers, e-card sites, DIY stores etc)

The National Cyber Security Centre recommend you do **NOT** change your password regularly

(But do change it if you think it's been compromised)

Passwords

Good Passwords – that you can remember:

Use an acronym that means something to you.

My daughter's birth date is 13 April 1982

Can become: **Md'sbd13Apr82**

or

Use three random words

Example:

Fruitbowl.Wardrobe.Printer







Passwords

Don’t use:

Something that you might refer to in a conversation
(Partners / child’s / grandchild’s name, favourite sports team,
street where you live, pet’s name etc)

Do use:

Something that doesn’t come up in conversation:
(Mother’s place of birth, partner’s middle name, father’s first name etc)

Consider:

A Password Manager -‘ProtonPass’ ‘Nordpass’ ‘1Password’ etc
(Search for ‘password manager’)

Passwords

Don’t forget your mobile phone!



Most are purchased with no password set

(Use fingerprint / facial recognition if available)

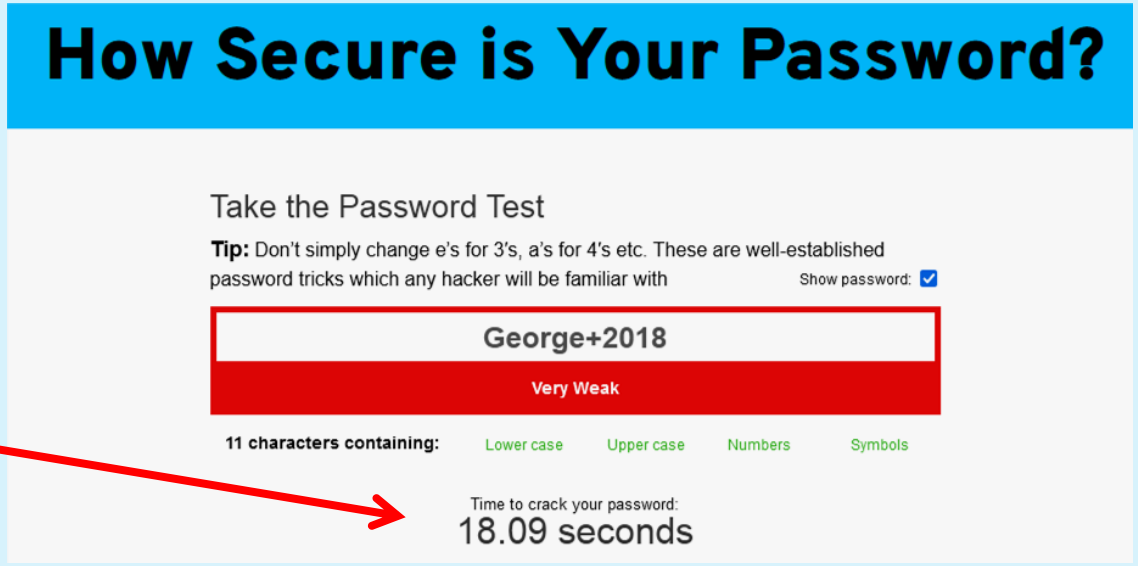




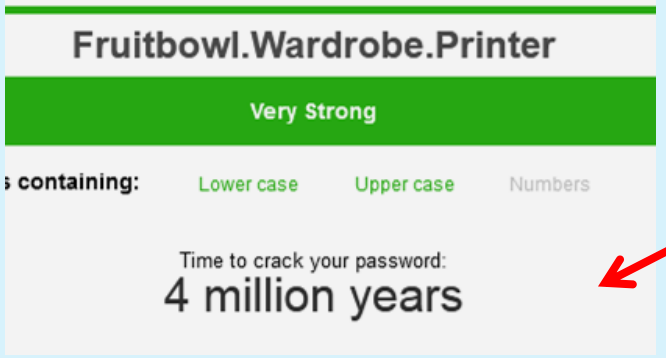
Passwords

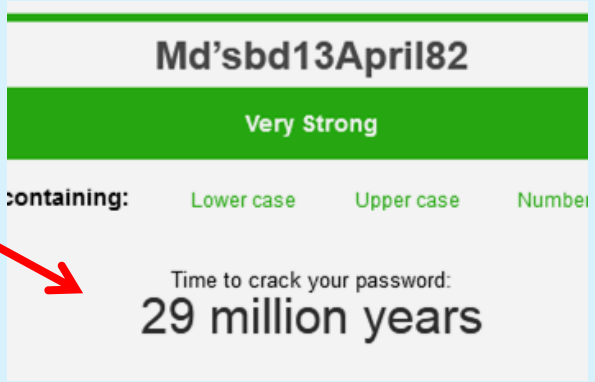
Whatever password you choose, find out how good it is at **passwordmonster.com**

A password based on your grandson's name and birth year doesn't take long to break



These passwords take a bit longer





Passwords – a final word

Two Step Authorisation (2SA)
Also known as **Two Factor Authorisation** (2FA)

Adds a second layer of security –
in addition to your password





The website sends a code - usually via text - that you have to enter before you can finish signing in.

If it's an option – enable it

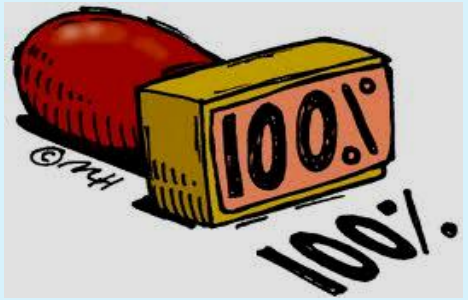


Bank Accounts



You can reclaim any money lost as long as you haven't displayed "Gross negligence"

Bank security is probably perfect



So – scammers try to trick *you* into giving them your details

Phishing

Maybe like this:

PayPal

Because it has expired, your credit card has been removed from your PayPal account.

If this was the only credit card on your PayPal account, you will need to add a new card to continue sending instant PayPal payments.

To add a new debit or credit card, log in to your PayPal account at www.paypal.co.uk, go to your Profile, and click **My money**.
Yours sincerely,
PayPal Direct

If you clicked on the link...

Phishing

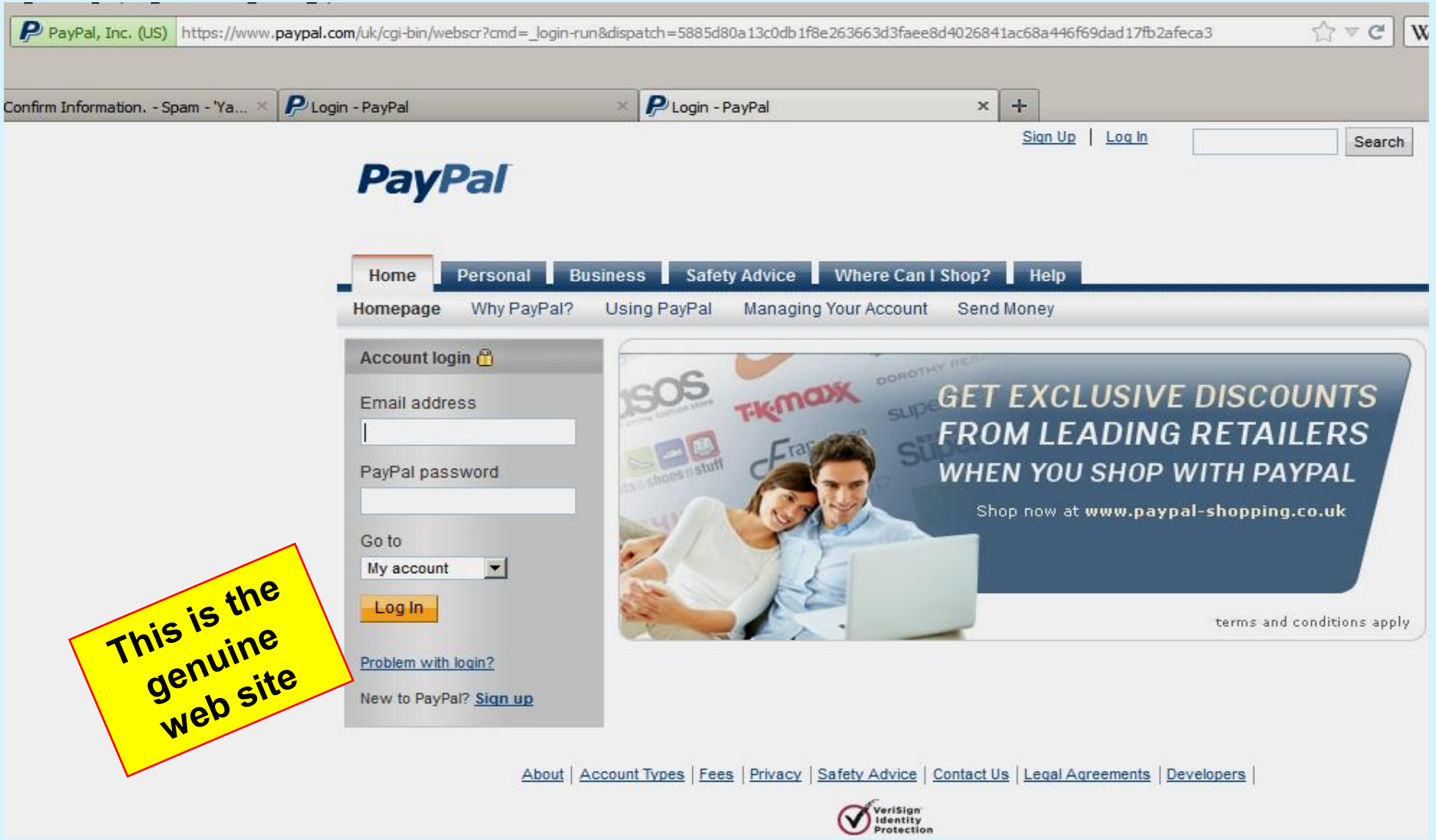
You'd arrive here...



Looks good, but this is a web forgery

Phishing

But you thought you were here



Phishing

Look at the real website address



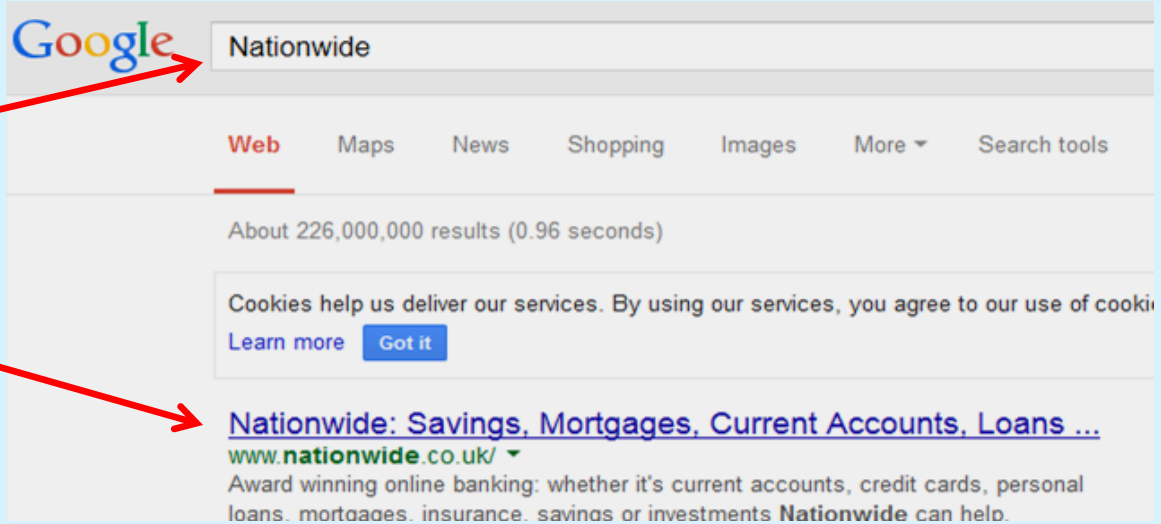


It is safest to type in the web address yourself



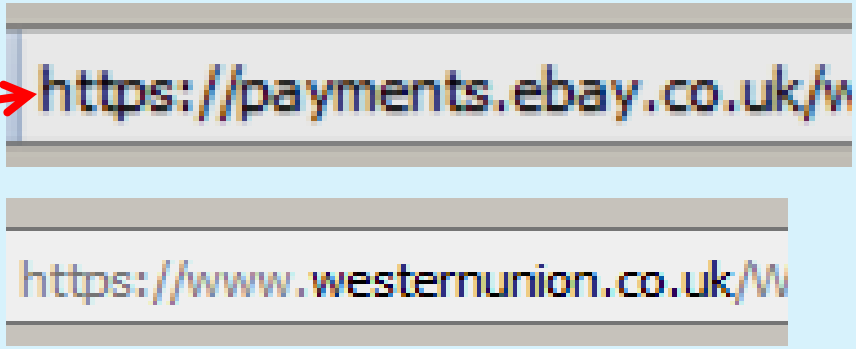
Or carry out your own web-search...

and follow the link



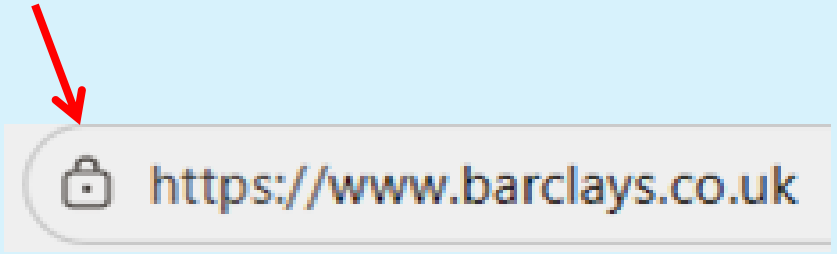
Using Money Online

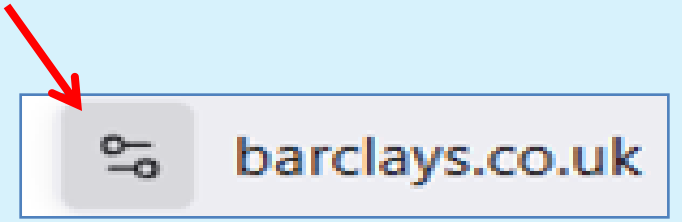
Https means your data cannot be intercepted. But it doesn't mean it is a **trustworthy** site

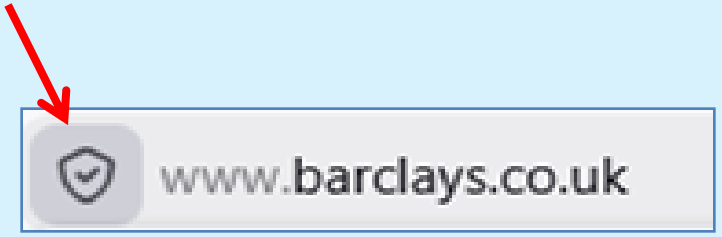


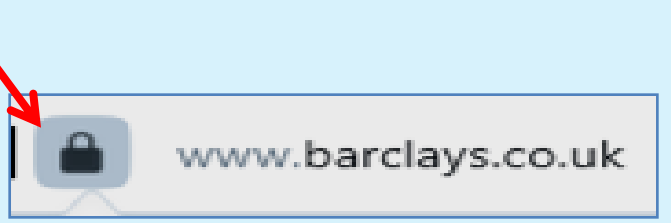
But more security information is available

Depending on your browser, click on the 'site information' icon:

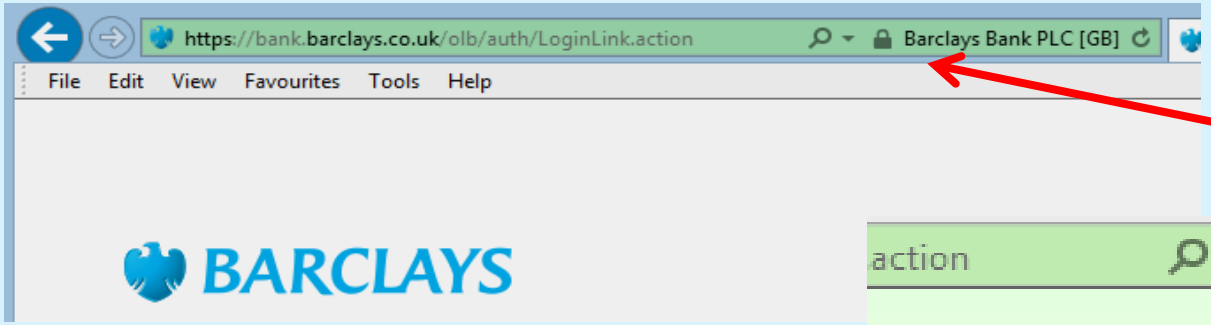








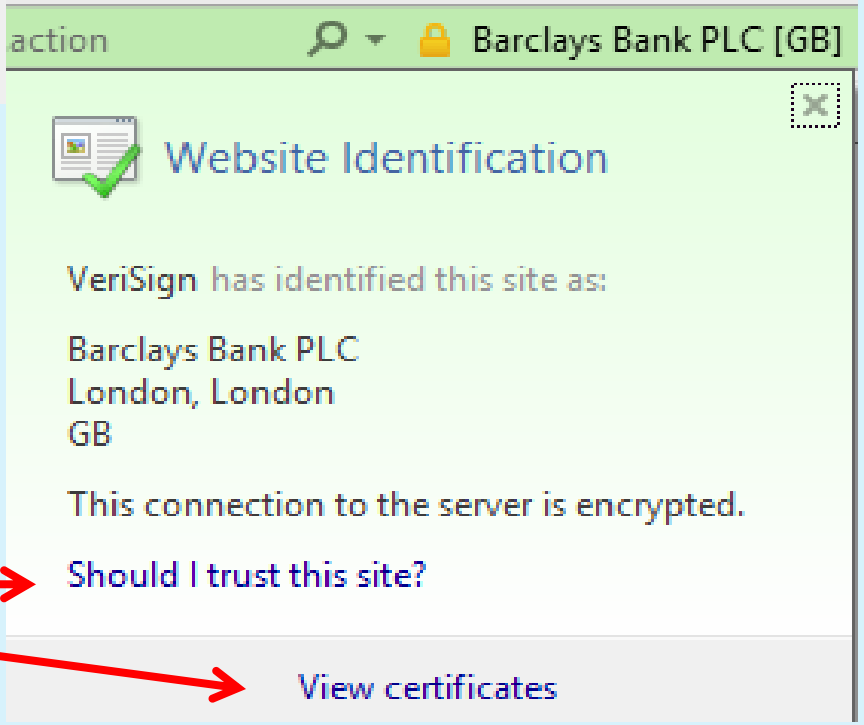
Using Money Online



Click on the symbol...

You will see more information – check the details

And follow the links for more detailed information



It should give you confidence that it is a genuine site

Using Money Online

Use a credit card instead if you can.
The seller won't know your bank details and the card company will have a method of dispute resolution

For an extra layer of security:

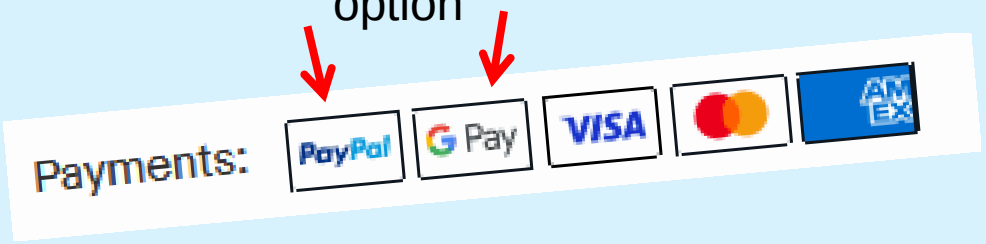
Sign up to an online payment platform:
PayPal / Apple Pay / Google Pay



It puts a trustworthy agent between you and the supplier

They all have a dispute resolution centre

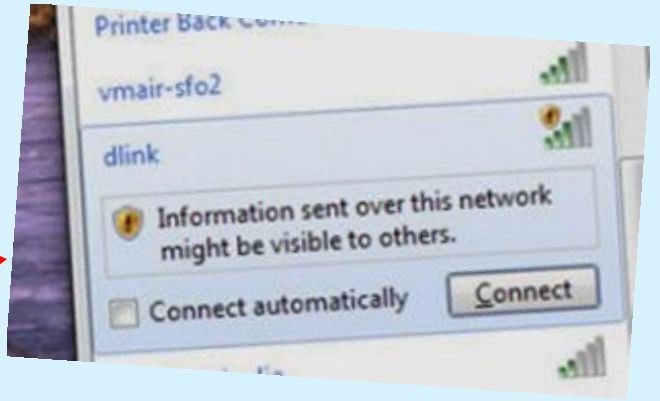
Use it to pay the supplier, if it's an option



Public Wifi



Public internet access is inherently unsafe



A hacker can access your device if they are using the same router

If you use public WiFi, **never** do anything confidential or use a debit or credit card







Safer Internet Browsing

We've all heard of service providers being hacked

Maybe your data was stolen...

Co-op cyber attack affects customer data, firm admits, after hackers contact BBC



M&S reveals hackers accessed customer data

MARKS AND SPENCER | CONSUMER | CYBER ATTACK | Tuesday 13 May 2025 at 8:11pm

NEWS | POLITICS | FOOTBALL | CELEBS | TV | SHOPPING | ROYALS

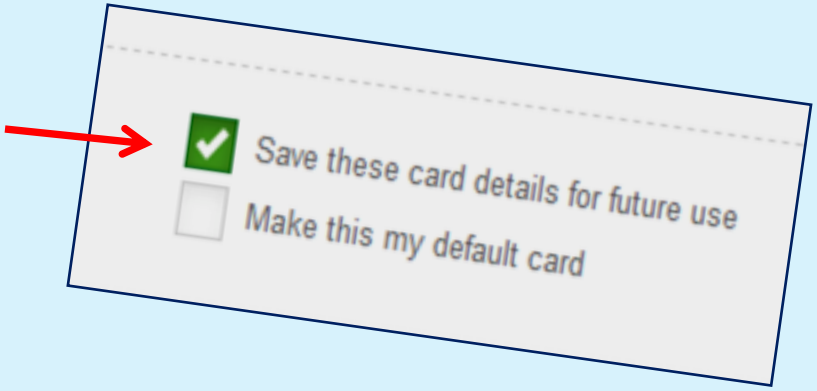
Harrods cyber attack: Luxury store is latest target in worrying trend

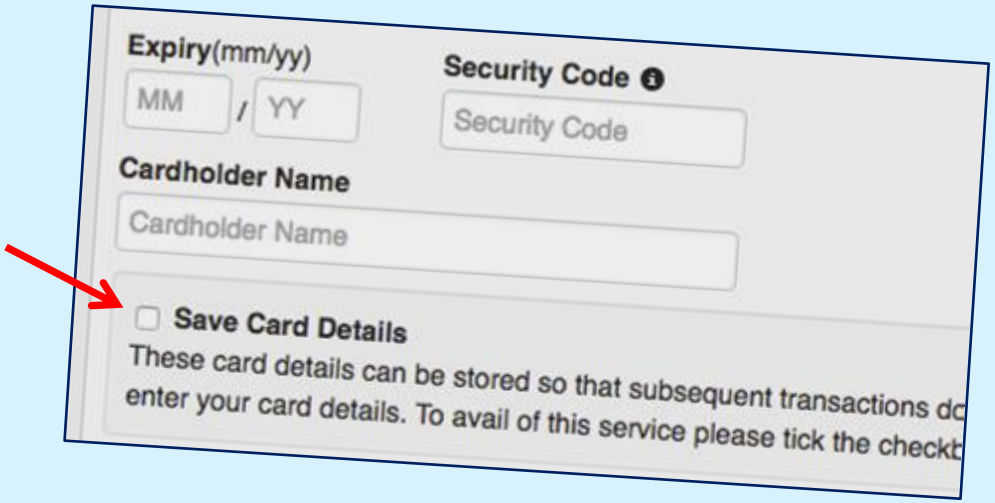
Harrods follows M&S and the Co-op in being targeted by cyber hackers in recent days, with the other two supermarkets still reeling days after the attacks which caused chaos

Safer Internet Browsing

It is not quite as convenient, But if you **don't** allow the provider to store your card details, you'll be less exposed

Make sure the 'Save' box is not ticked







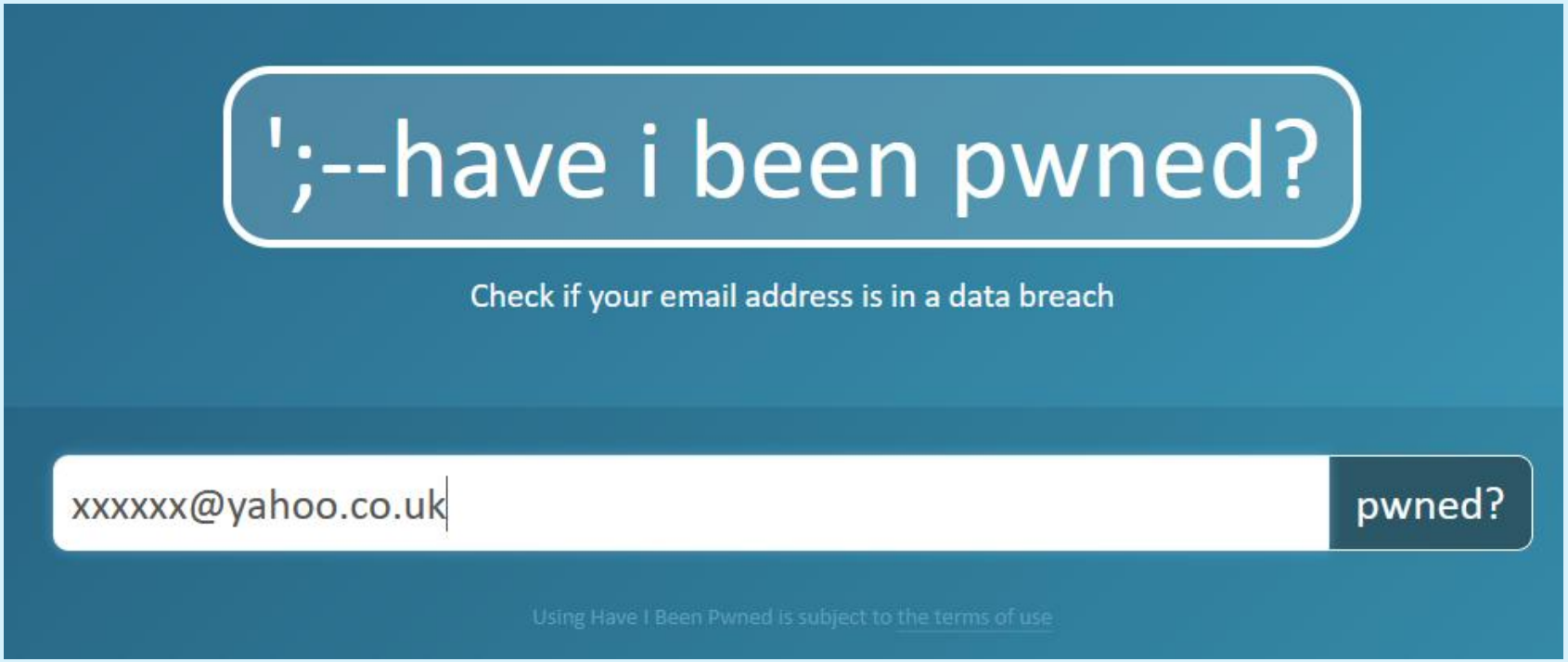
After a data breach, be **very** suspicious of any emails asking you to 'confirm your details' or reset your password

Has your data been stolen?

Visit

haveibeenpwned.com

Enter your email address into the box and click on ‘pwned?’



Has your data been stolen?

haveibeenpwned.com

If you see this message -

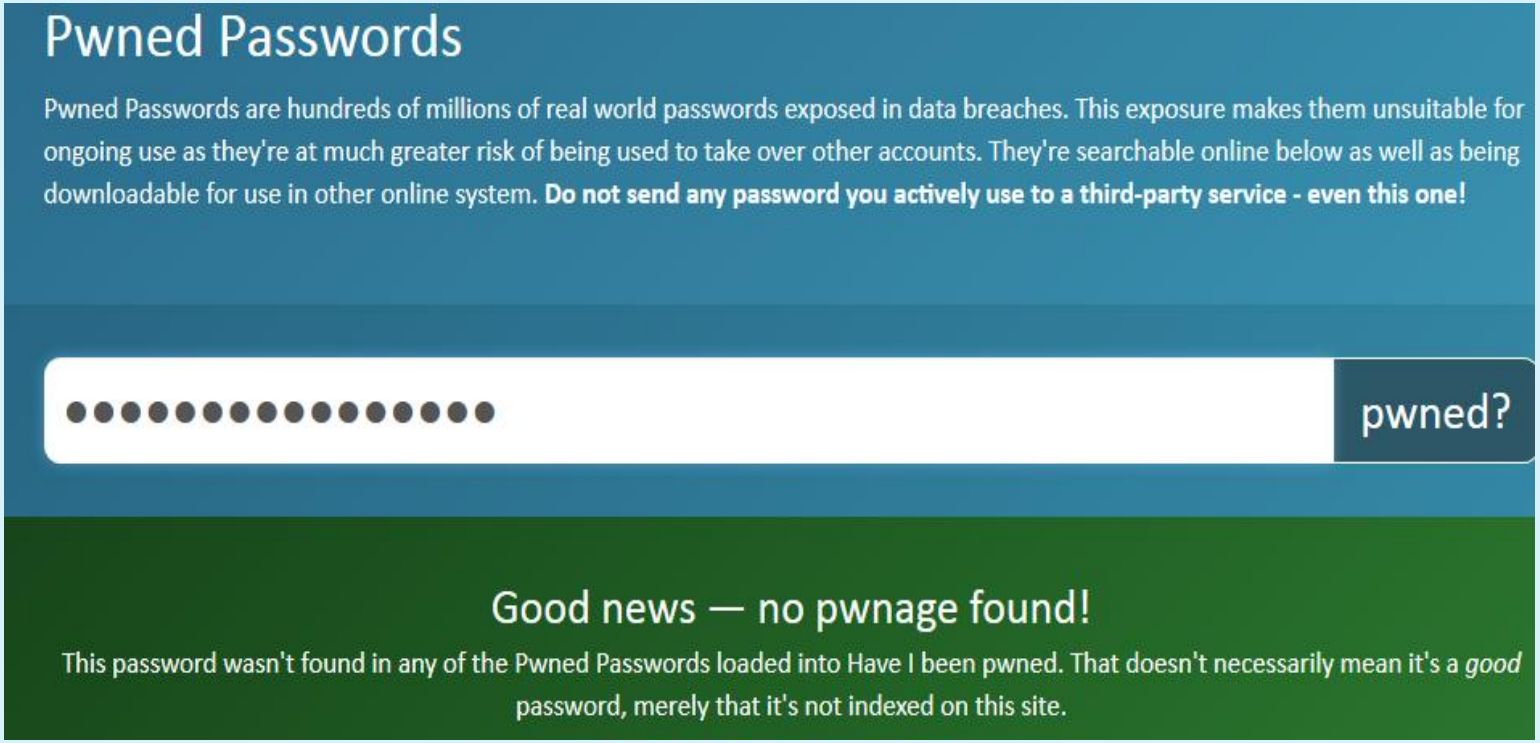
You need to change the password on that account



Has your data been stolen?

haveibeenpwned.com

On the same site, you can see if **any** password you use has been found on a compromised site



This does not measure the strength of a password
Just if it's been found in a data breach

Email Scams

Scam emails are better than they were

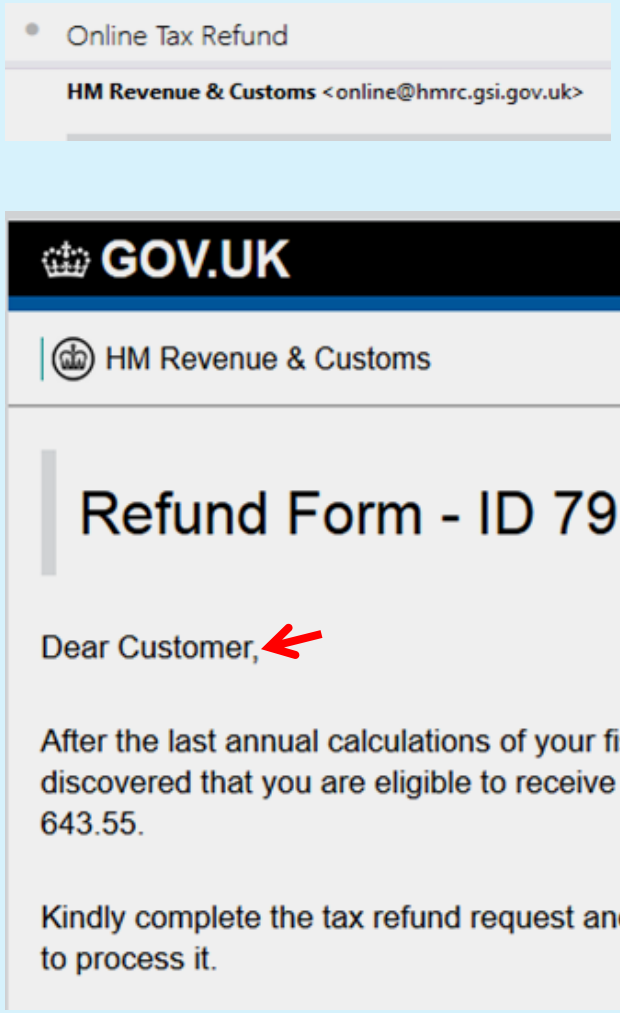
It has a genuine looking email address

Correct logo

No spelling or grammar mistakes

A believable £643.55

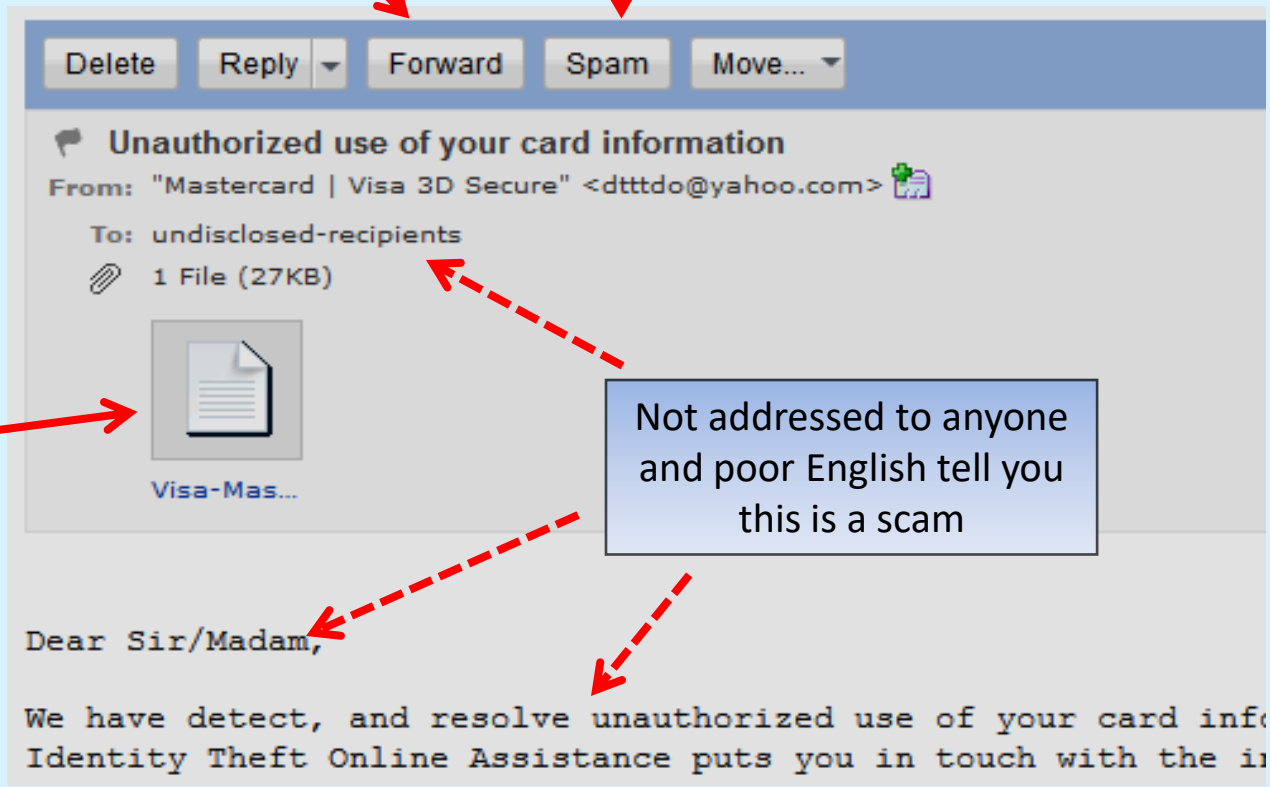
BUT: Not addressed to you and no '£' sign



Email Scams

Forward this to report@phishing.gov.uk and the National Cyber Security Centre (ncsc.gov.uk) will try to get the sender shut down

Then click on 'Spam'. This email will be sent to your Spam folder. Future emails from this address will bypass your 'In' box and sent straight to the spam folder



A suspicious attachment. Don't click on it

Not addressed to anyone and poor English tell you this is a scam

And... **Never reply or 'unsubscribe' as you just confirm your email address is active**

Email is Not Secure

Why does your bank never email statements to you?

Because email is <u>not</u> secure

Your email will travel around the internet *in plain text*

Think of your email as a postcard!

For a secure email, search for: Proton Mail, Startmail, Tutanota, Zohomail or Thexyz

Google said they have (now) stopped reading emails for keywords to show more personalised adverts

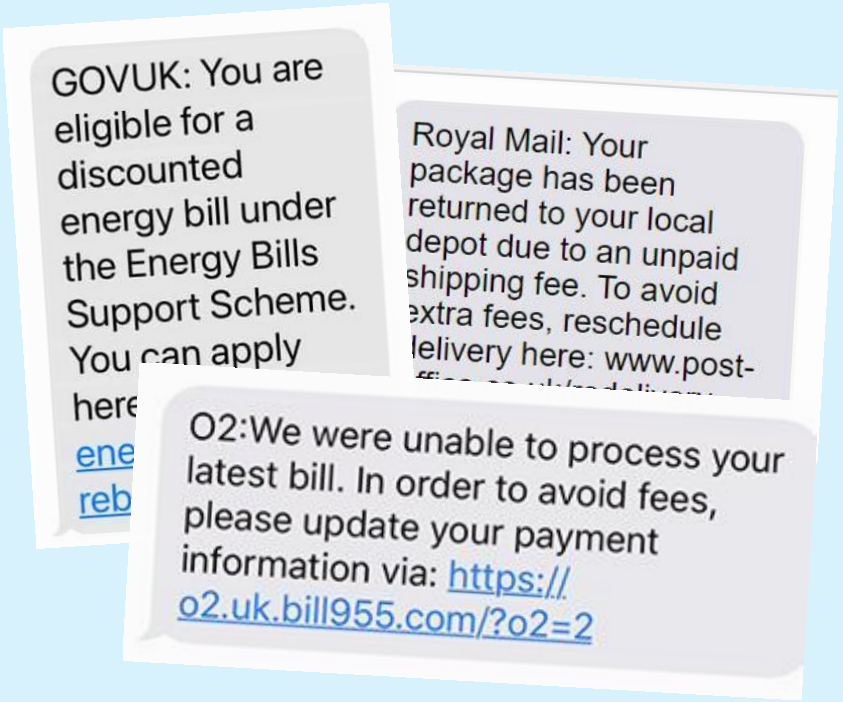


Text & Phone Scams

If you receive a phishing / scam text, NEVER respond.

Forward them **7726** and the National Cyber Security Centre will get the sender shut down.

(**7726** spells SPAM on an alphanumeric keypad)



If you receive a phone call claiming to be from your bank or building society, hang up. Phone **159**

https://stopscamsuk.org.uk/159



Social Media Safety



Use extra precautions when using social media on mobile devices

According to the Surrey Police...



Don't:

Tweet photos from inside your home

Mention your address on any social network

Announce when you're going on holiday

Post your holiday pictures whilst on holiday

Post photos of new expensive items you've bought or received

Assume the safety settings of your social profiles are where you left them

Staying Safe Online

For further study, the following websites are recommended:

reportfraud.police.uk
ncsc.gov.uk/cyberaware
getsafeonline.org
welivesecurity.com
takefive-stopfraud.org.uk
saferinternet.org.uk
ofcom.org.uk/online-safety
staysafeonline.org

If you are reading this on the pdf, these are working web-links. Just click on them.

Sign up for the: Which? Scam Alert Service
And the Trading Standards Newsletter
View the Surrey Police 'Little Book of Big Scams'

Don't forget your bank or building society!
They will have their own security pages!



I hope this presentation has been useful

A pdf version of these slides is available at

https://tinyurl.com/5bmm6x5z

Or use:



Any feedback (good or bad) is gratefully received at:

presentationfeedback2023@gmail.com

Thank you in advance!