

- **A SCAM OYSSEY**
- **TODAY'S AGENDA**
- Definition of a SCAM
- Origins of Scams
- Evolution of Scams
- How BIG is the problem ?
- Common Types of Scams & Examples
- Prediction of Future Scams
- Useful free websites
- **SCAM : A DEFINITION**
- A scam is a deceptive act designed to obtain money, goods, or sensitive information through misrepresentation
- Scams rely on intentional deceit and an economic motive
- **How BIG is SCAMMING ?**
- Global losses exceed \$1 Trillion annually
- Businesses struggle to balance security vs customer experience
- 50% of consumers experience scam attempts **weekly**
- Fraud is the most common crime in the UK (40% of all crime)
- Fraud increase UK 31% versus prior year
- **ORIGINS OF SCAMS**
- Scams date back over 2000 years
- 300 BC : a Greek Merchant attempted to sink his ship to claim Insurance
- Ancient Rome : manipulation of weighing scales to cheat buyers
- "Scam" originated in 1800's ; possibly from "scamp"
- Increase in "confidence tricks" in the 90's
- Emergence of Ponzi schemes , identity theft
- Digital theft explosion due to the internet
- **SCAMMING**

- PHISHING
- SMISHING
- VISHING
- SOCIAL MEDIA
- **PHISHING**
 - Tricks people with emails that push them to (i) click on links (ii) download links (iii) visit dodgy websites
- **SCAM EMAILS**
 - Simply forward to :
 - report @phishing.gov.uk
 - (then delete)
- **SMISHING**
 - Tricks people with text messages with harmful links that steal your data or install malware
- **SCAM TEXTS**
 - Simply forward to :
 - 7726
 - then delete : do not engage
- **VISHING**
 - Uses phonecalls or voicemails to convince people to take risky actions
- **SCAM CALLS**
 1. Do not engage if number not recognised
 2. BLOCK number
- **SOCIAL MEDIA**
 - Facebook / Instagram : select 3 dots in top right-hand corner & press “report”
 - WhatsApp : open the chat with the sender, tap name to view profile, scroll down and tap “Report”
- **PREDICTIONS**

- Increase in the use of Social Media (FaceBook, WhatsApp, TikTok, Instagram) to promote fake investments and romance Scams
- AI – driven deepfakes and voice cloning will increase impersonation scams
- Senior Citizens targeted as they present “easy pickings” UNLESS members of BSCC
- **DEEP FAKE**

<https://youtu.be/iV3cD9oYij4?is=cr7l8LLmP4bOYG5b>

- **USEFUL FREE WEBSITES**
- signup.which.co.uk : *free scam alerts by email.*
- haveibeenpwned.com : *check if your emails or passwords have been compromised*
- 2fa.directory : *lists companies that offer 2FA*
- reportfraud.co.uk : *receive alerts on scams and fraud in your area (utilises the Neighbourhood Alert Programme)*