TransUnion

Fraud Education

Assembly Pack

Fraudsters are clever – but you're smarter



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Instagram

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Instagram Give Away!

Win a Brand New iPhone



To win

Snap a photo of anything to do with your school from this month.
Follow #iPhoneGiveaway, post your photo and tag #iPhoneGiveaway

The most creative and interesting image will receive a brand-new iPhone.

43 likes

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What is fraud?

Definition

"*Fraud is when trickery is used to gain a dishonest advantage, which is often financial, over another person*".

This deception could have been through fake emails - a fake social media profile - a fake website - promise of goods that don't exist as advertised - or making bank payments.

Words associated with fraud		
Scams	Scam Alert	Cheaters
Impersonation fraud	Deception	Stealing
ID Theft	Fake	Scammed for someone else's benefit
Forgery	Money Laundering	Spoof
Phishing	Coercion	Social engineering
Cap Rip-off	Shady	Grift
Hustle	Hoax	Cooked

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Source: Action Fraud, Homepage https://www.actionfraud.police.uk/what-is-fraud

Four types of fraud to be vigilant about



Buying goods online

Paying for things up front

Examples:
Online shopping, fake parcel delivery message, pay this admin fee first, competition prizes, ticket fraud



Money Mules and Banking fraud

Receiving money from someone you don't know and then transferring money to an unknown account, but keeping some money for yourself

Examples:
Cloned cash card, any link you click to share bank details, fake investments / saving accounts / crypto currency accounts



Scams, meeting people online

Fraud using computers or mobile devices (a.k.a. cyber fraud)

Examples:
False social media profiles, phishing emails, smishing text messages, suspicious links, hacking your online account



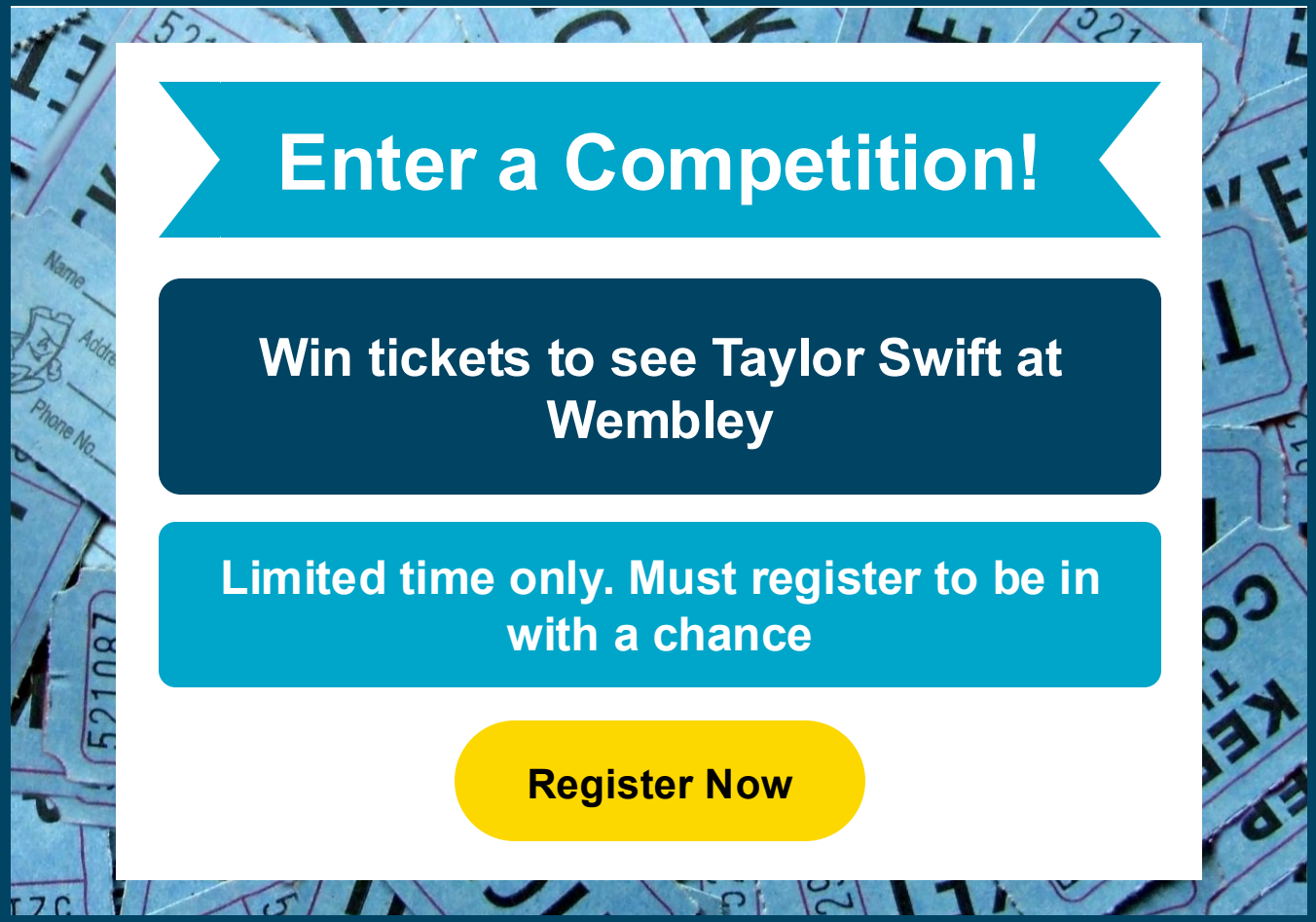
Identity theft

Stealing your name, address, date of birth, photo

Examples:
Hacking into your bank accounts or social media accounts, stealing your passport or driving license

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Instagram



Bit.li/inst123

1,003 likes

Registration Page

NAME:	xxx
Adress:	xxx
Date of birth:	xxx

Submit

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Instagram



Bit.li/inst123

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What to do if you’re targeted

STOP

- **S** Slow down - Don’t reply or click.
- **T** Think it through
- **O** Overcheck the ad / message - screenshot and report it.
- **P** Pass it by someone you trust

Talk to a parent, teacher, or trusted adult
Report any money losses to your bank
Report it to the Police via ‘Report Fraud’

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Support from organisations

You're not alone should you be a victim of fraud

Lots of people and organisations can help you:

- Family, friends, teachers, a neighbour – anybody you trust
- Charities like Victim Support, Childline, NSPCC
- Your bank
- Your mobile phone company
- Report it to the police (call 101 or Report Fraud), social media platforms
- Share your story to make others aware of what happened.

Three things you can do to better protect yourself:

1. Use three words or a phrase for passwords
2. Use different passwords for each account
3. Set up multi-factor authentication



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Remember Fraudsters are clever – but you're smarter

Challenge

"This week, spot one suspicious message and tell someone about it."



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