TransUnion

Fraud Education Programme

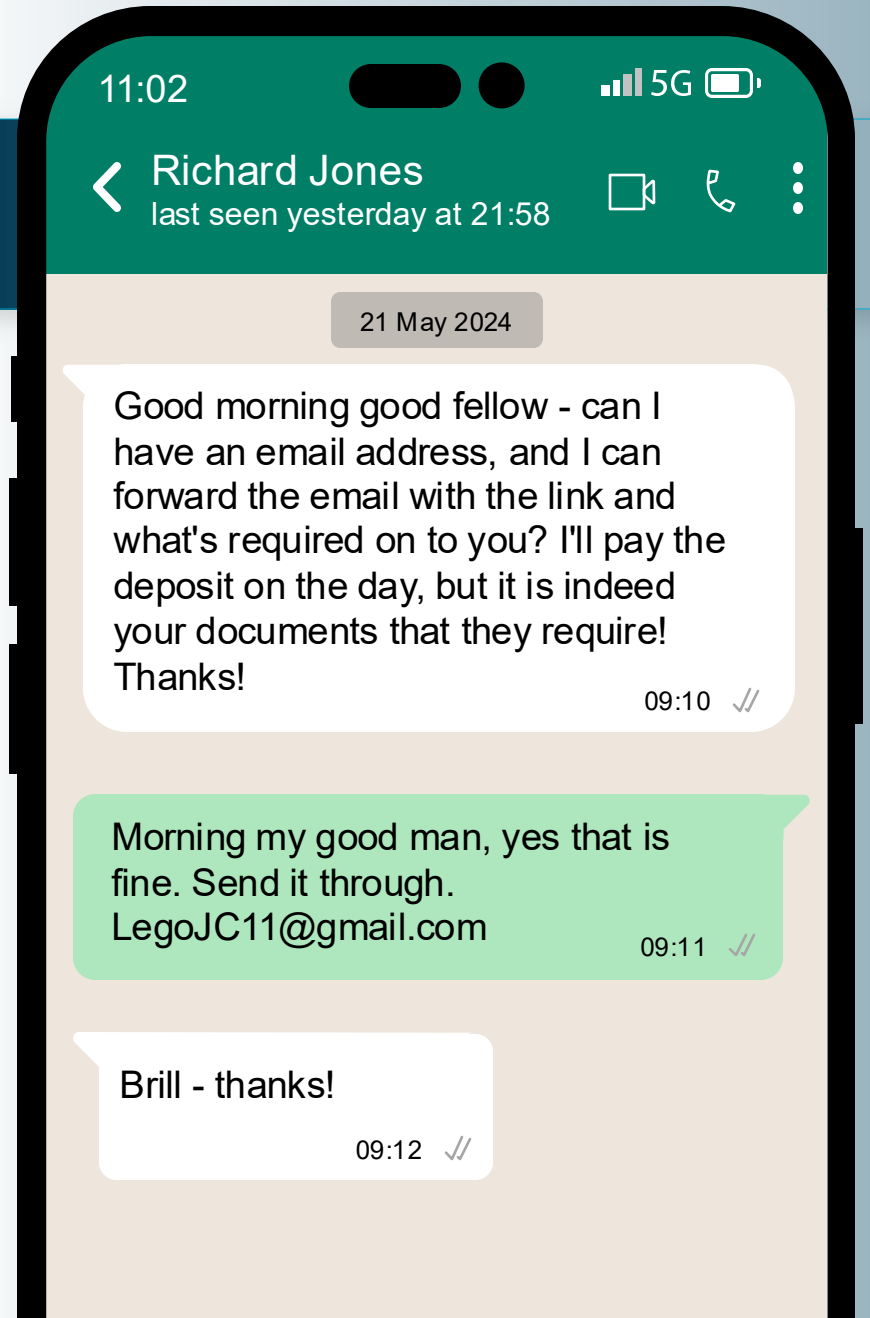
Quiz

Beat the fraudsters who spam



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A message exchange between two friends.



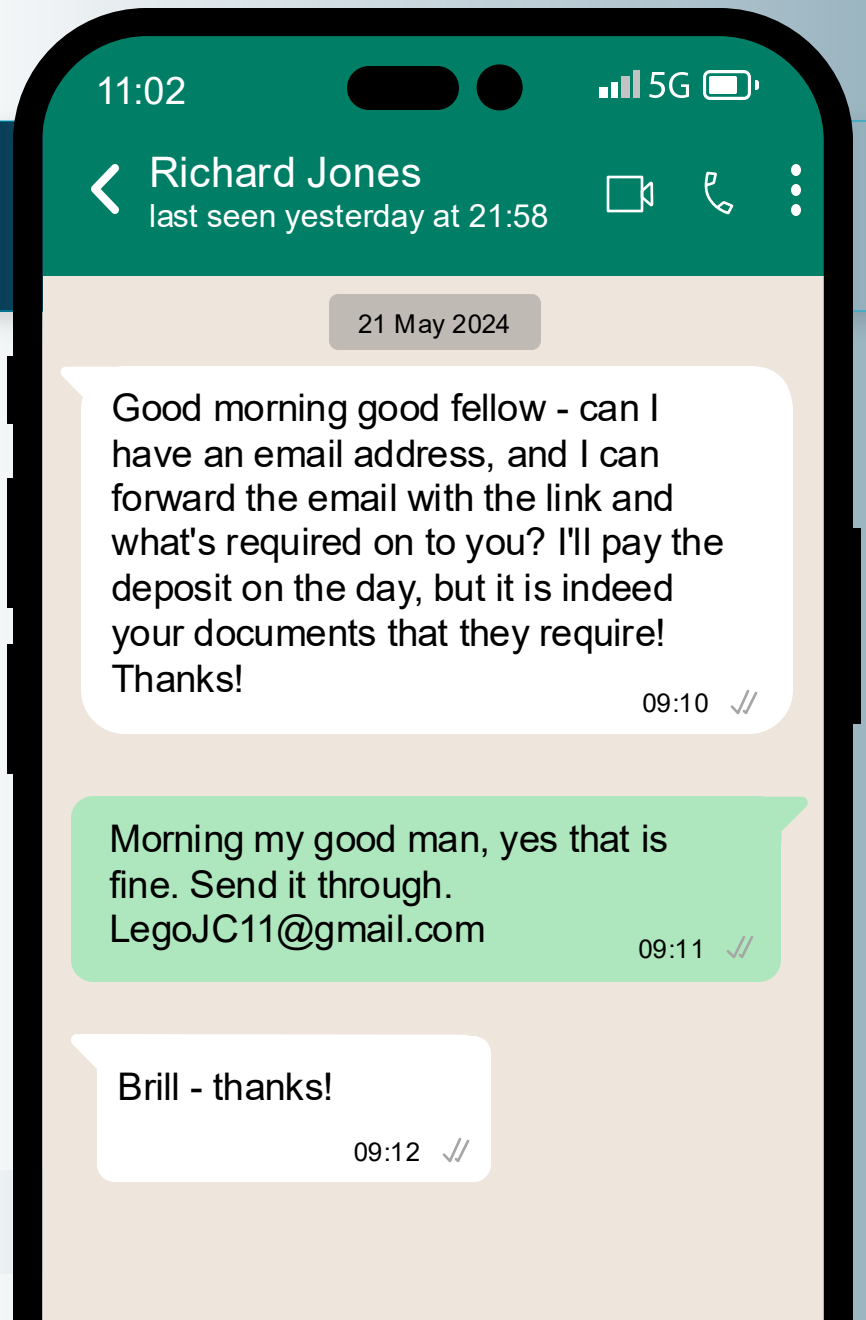
Is this What's App message exchange suspicious?



A Yes

B No

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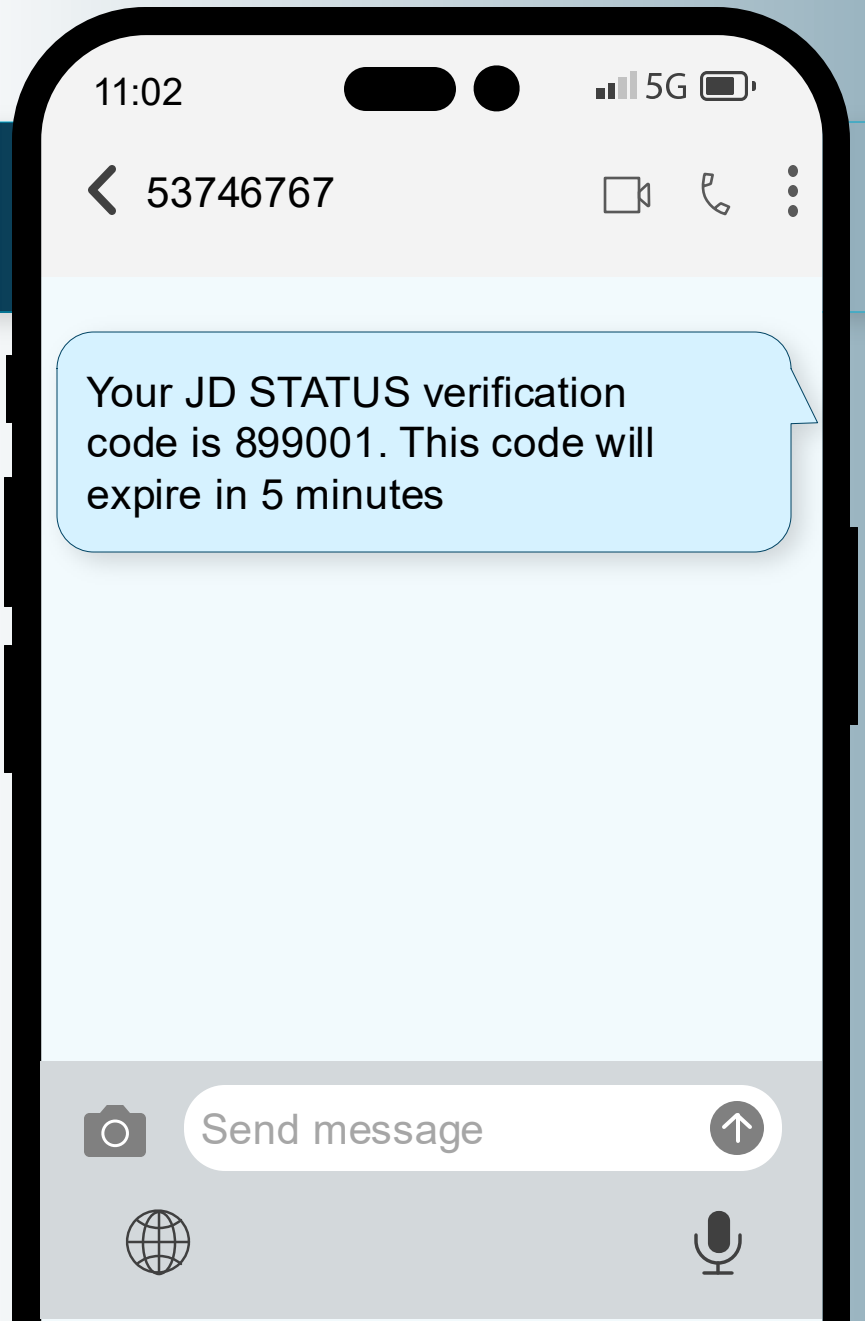


Answer is **No**



- It’s a genuine conversation between two friends
- The sender is known to the recipient
- The ask for the email address was expected
- The reason for the ask was known.

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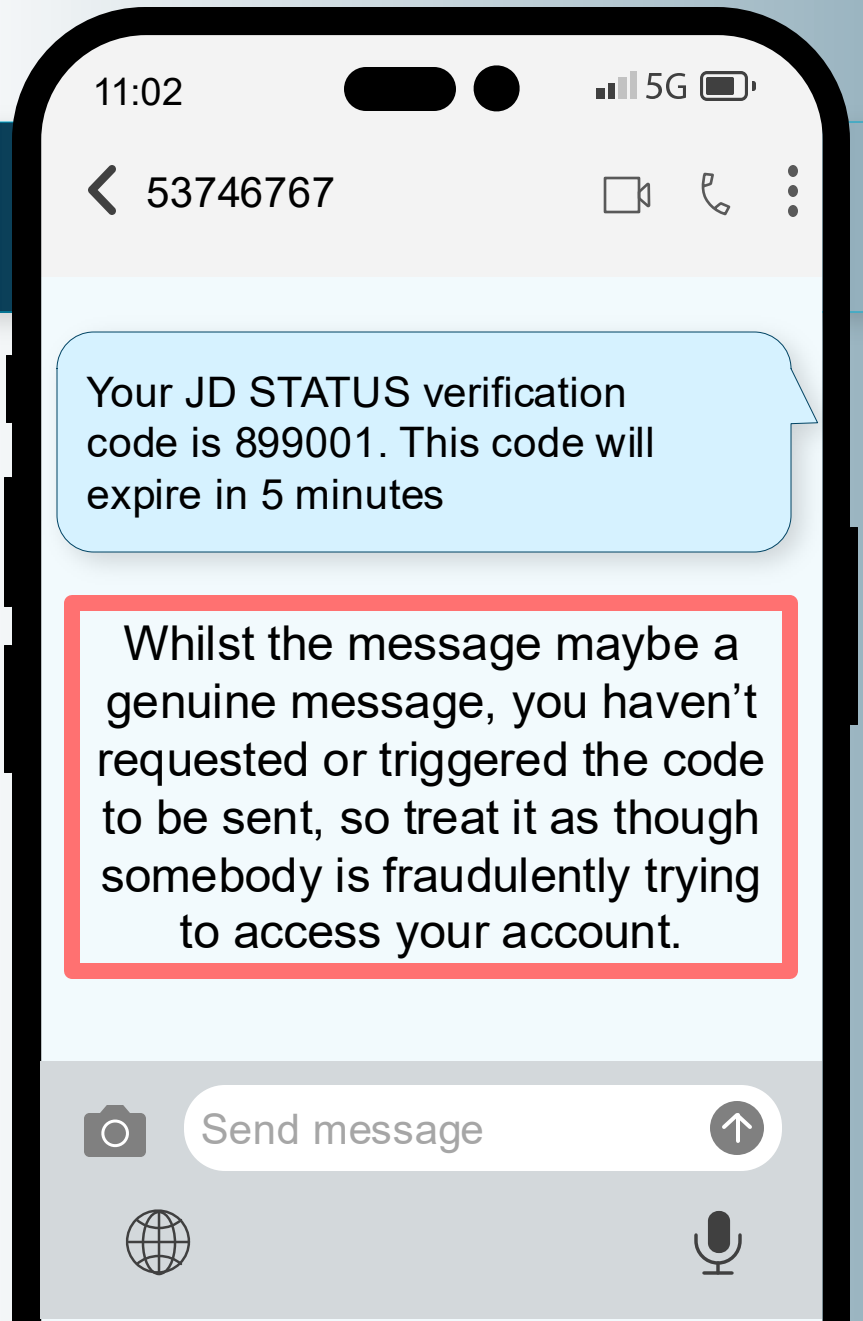
You receive this message, with a new verification code to access your account. It's not expected.

What should you do?



- **A** Ignore it
- **B** Log into your account to change the password
- **C** Contact the company to query the message
- **D** Do B and C

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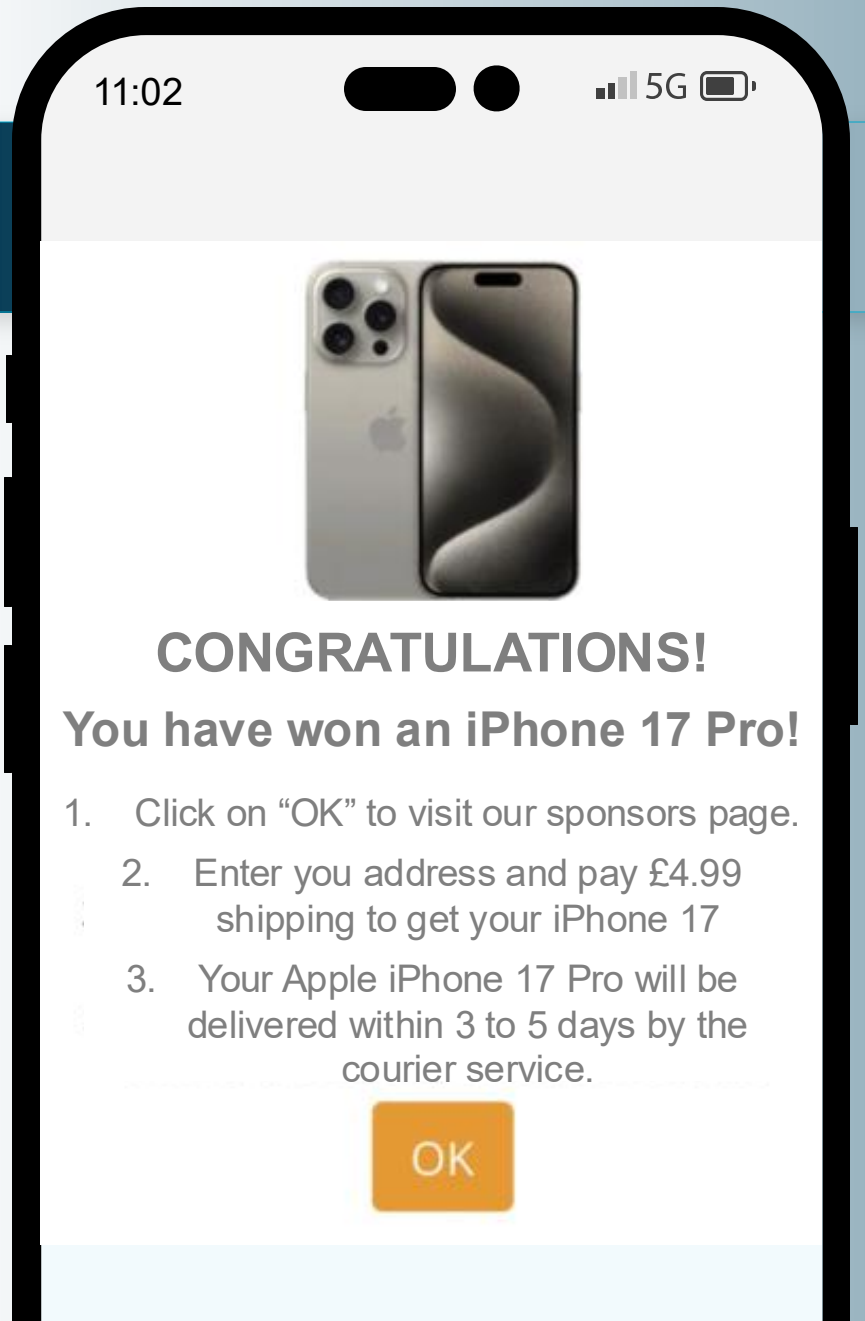


Answer is **D**



- Log into your account to change the password
- Contact the company to query the message

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You received an email offering you the chance to win an iPhone.

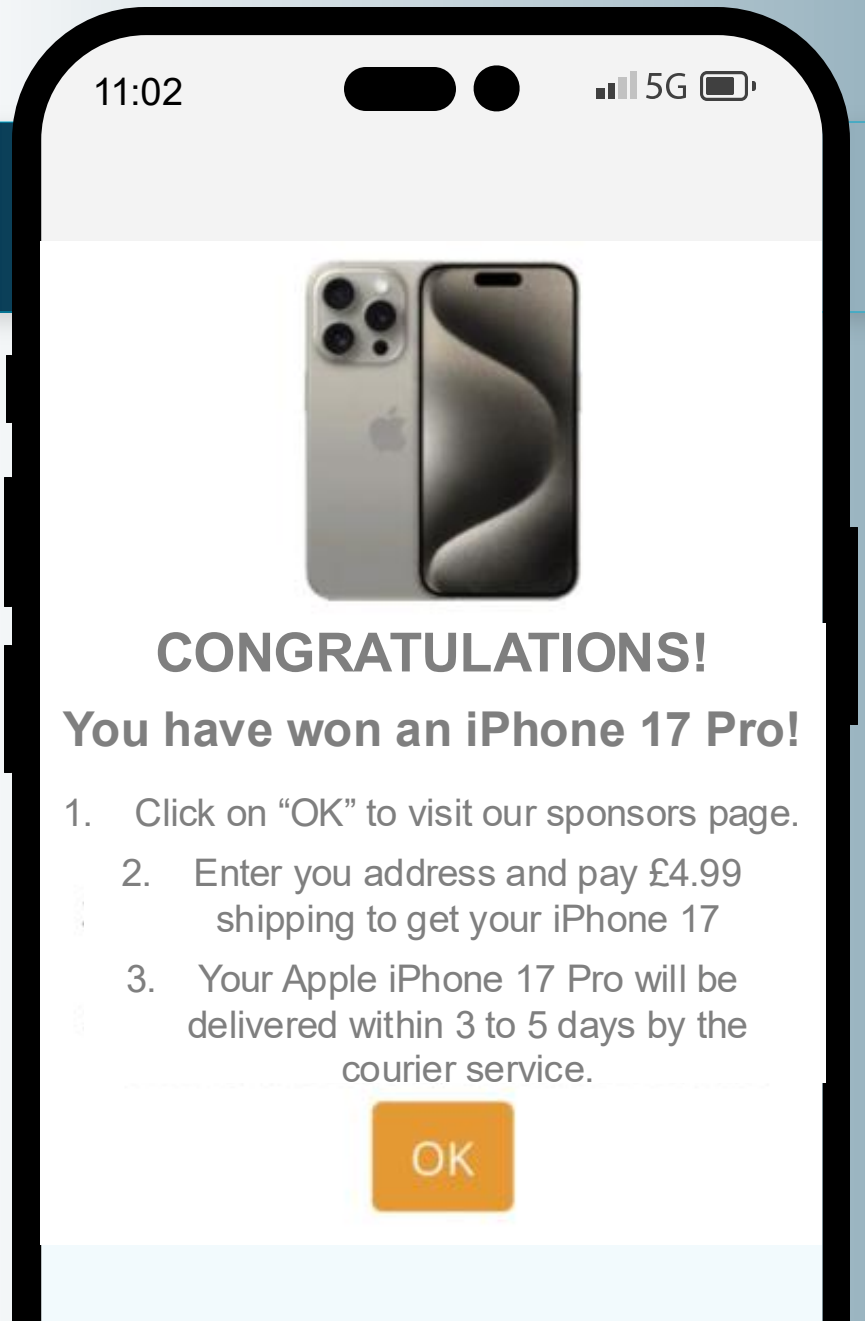
What do you do?

A Sign up immediately

B Ignore it



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Answer is **B Ignore it**



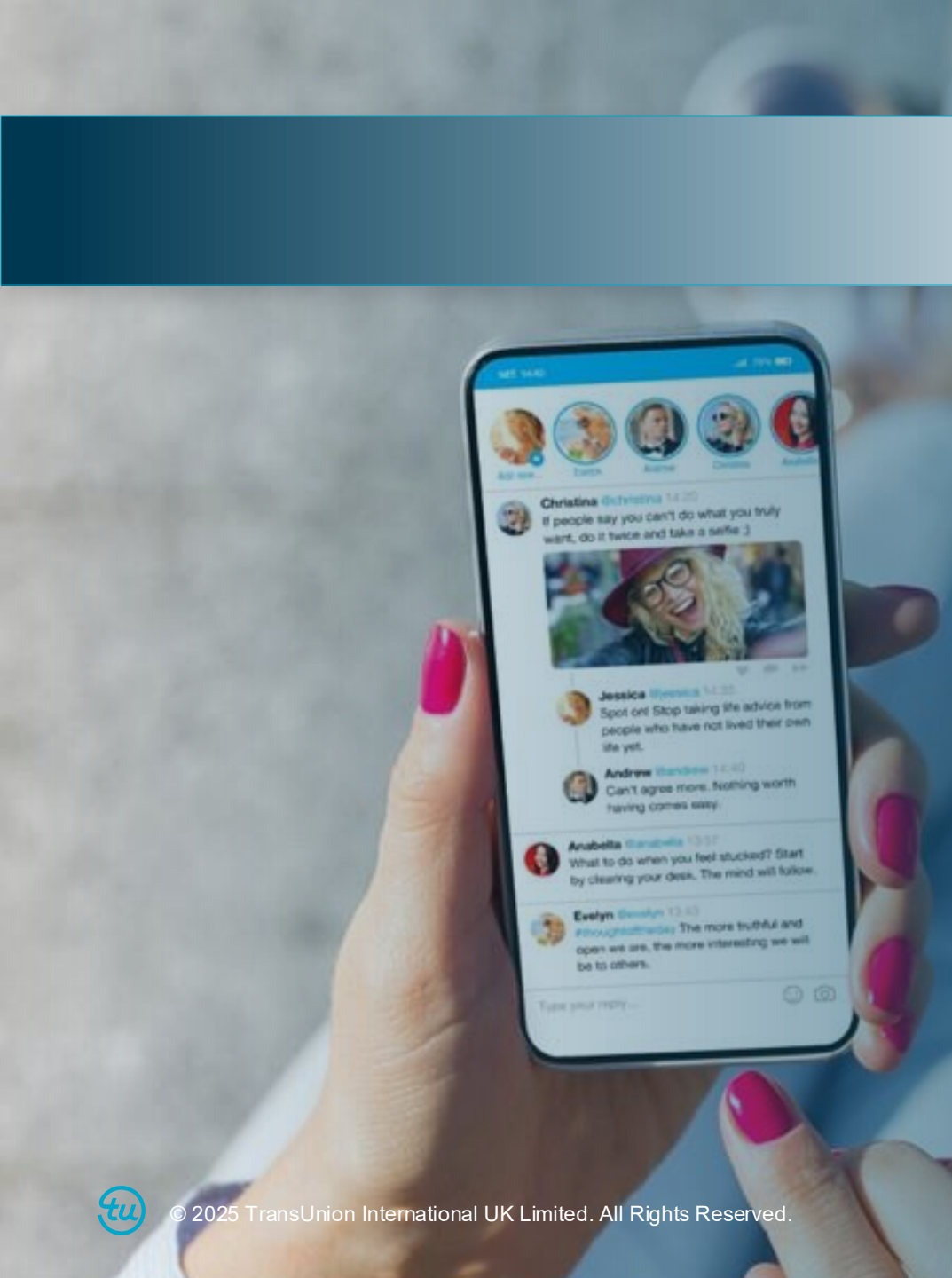
Why? Ignore it because

- You wouldn’t normally pay for shipping if you had won something
- The link says it will take you to their sponsors page which is unusual
- US Dollars not UK £

Source: UK University

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As you scroll through your messages, you receive a suspicious email or message, what should you do?



A

A: STOP

- Speed up
- Tell a friend you've won the competition!
- Obviously, do as the request asks and share your details
- Promptly act, because the offer is only available for a short amount of time

B

B: STOP

- Slow down
- Think it through
- Over check
- Pass it by someone you know

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The answer is B

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 Action Fraud

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[PayPal] ……..



Dear PayPal customer,

Your PayPal account is limited. You have 24 hours to solve the problem, or your account will be permanently disabled.

We are sorry to inform you that you no longer have access to PayPal's advantages like purchasing and sending and receiving money.

Why is my PayPal account limited?

We believe that your account is in danger from unauthorised users.

What can I do to resolve the problem?

You have to confirm all of your account details on our secured server by clicking the link below and following the steps.

Confirm Your Information

You receive this message from PayPal, advising of a problem with your account.

What should you do?

- **A** Ignore it
- **B** Respond straight away by clicking the button
- **C** Do not select the button 'confirm your information' instead log into your account to check everything is ok
- **D** Contact PayPal's customer service team to check if the email is genuine
- **E** Do C and D

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[PayPal] ……..

PayPal

Dear PayPal customer,

Your PayPal account is limited. You have 24 hours to solve the problem, or your account will be permanently disabled.

We are sorry to inform you that you no longer have access to PayPal's advantages like purchasing and sending and receiving money.

Why is my PayPal account limited?

We believe that your account is in danger from unauthorised users.

What can I do to resolve the problem?

You have to confirm all of your account details on our secured server by clicking the link below and following the steps.

Confirm Your Information



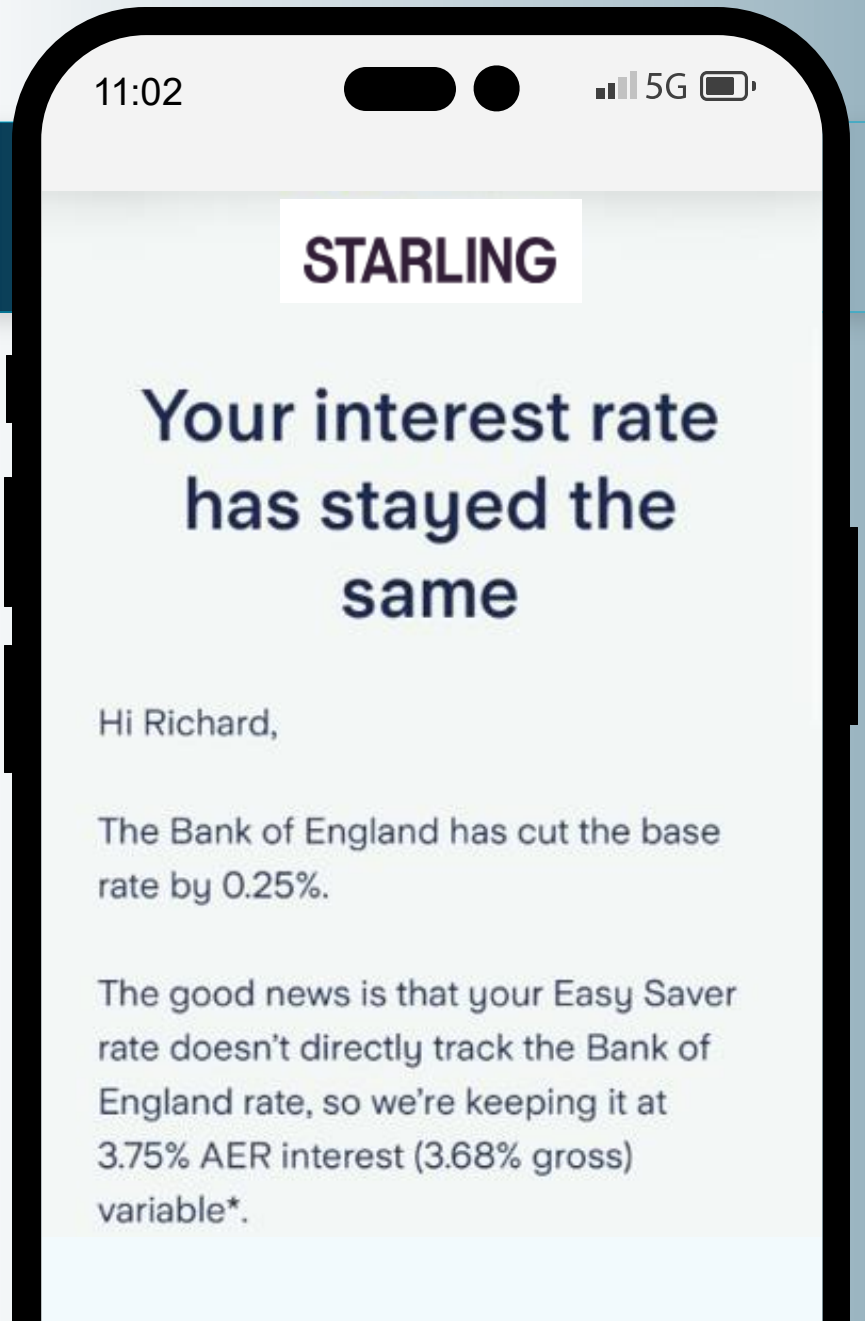
Answer is **E**

Yes, this email is spam because:

- The email is unexpected
- Call to action is 'Act Now!'
- Pressure to act within 24 hours
- Talks about a non-specific problem
- Uses the words 'secure server' which a genuine message wouldn't
- The wording and phrases used don't read as though a genuine company has written them
- Uses alarming language such as 'in danger from unauthorised users' to get your adrenalin going which induces stress, anxiety, all prompting you to act quickly

Source: Chat forum on Reddit discussing

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You are a Starling Bank customer, and you receive this email from the bank.

Is it a genuine email?

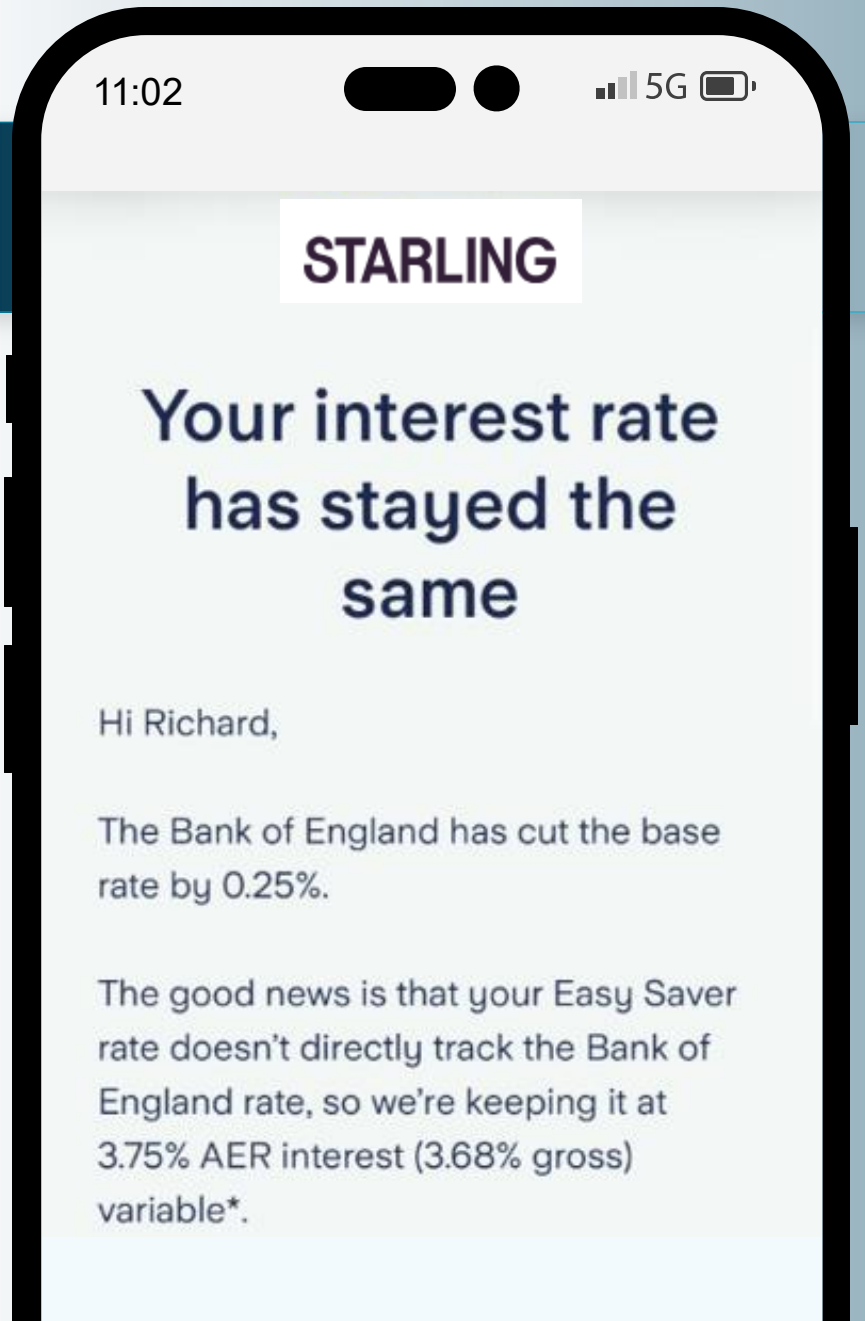


A Yes

B No

Source: Reddit

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Answer is **Yes, it's a genuine email**

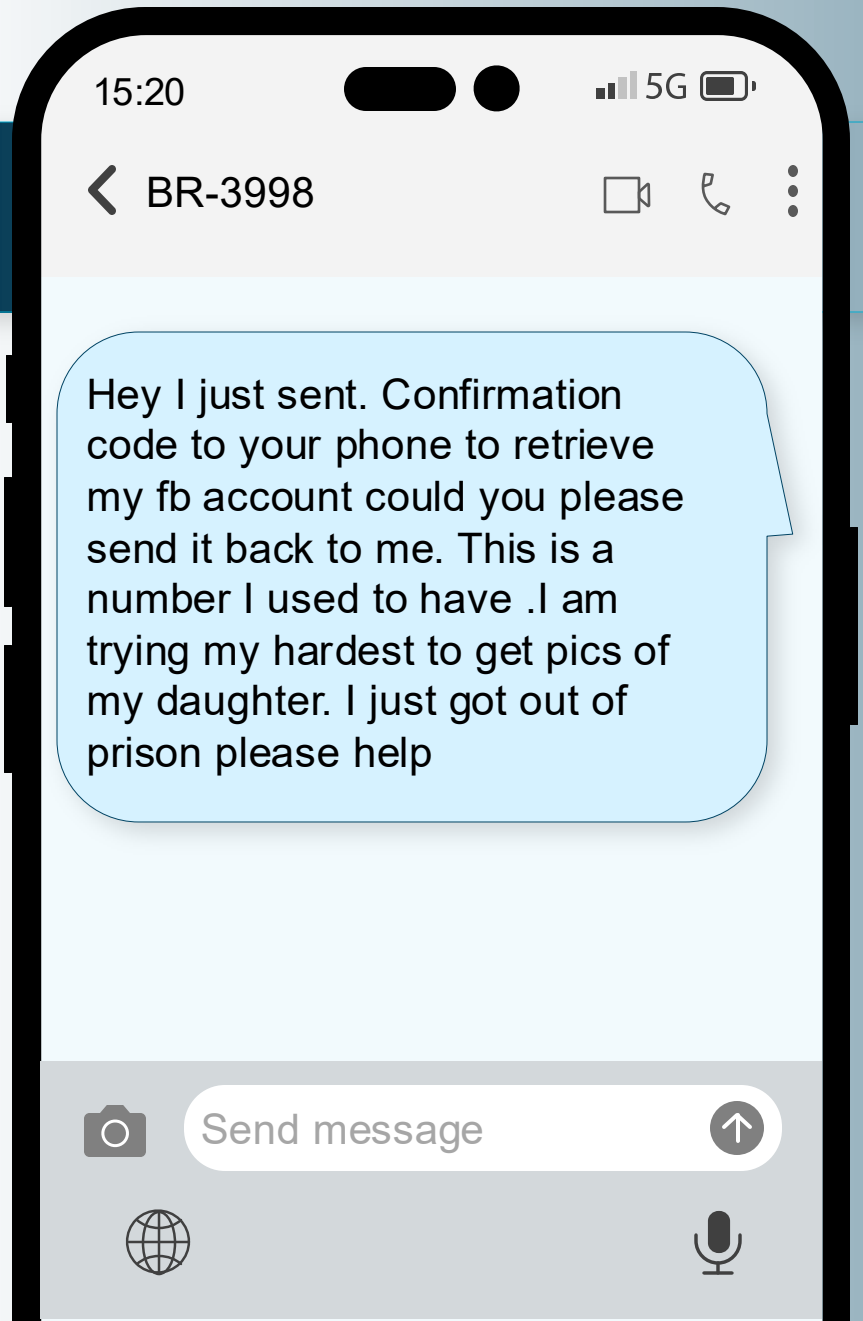


Why? The email is:

- Well worded
- Uses the correct logo
- An 'Information' email i.e., not asking you to do something
- Very unlikely to be fraudulent because fraudsters don't waste their time telling you things!

Source: Reddit

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You receive this text message which is unexpected.

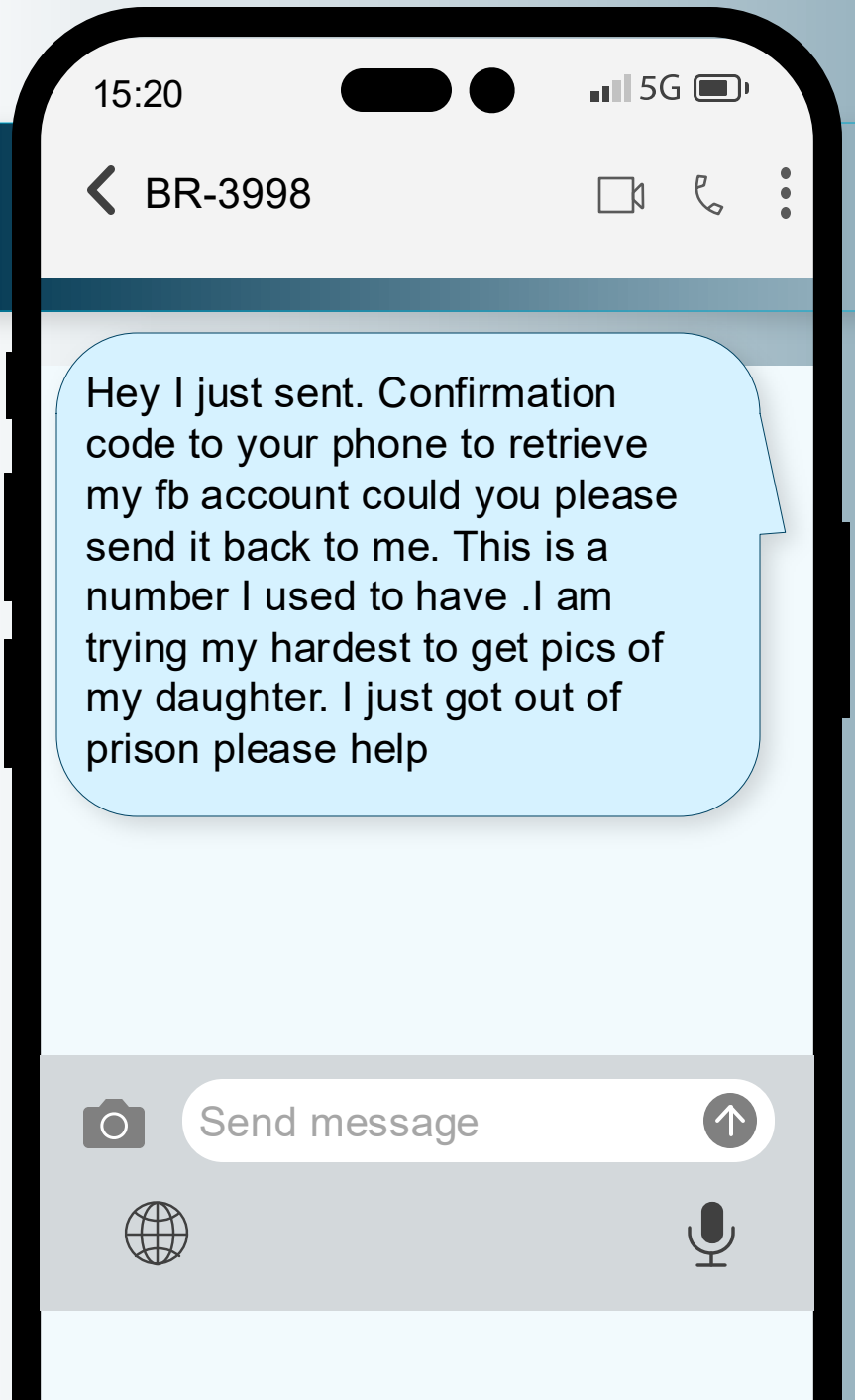
Is this message suspicious?

A Yes

B No



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Answer is **A**



Why? It's suspicious because

- It's unexpected
- It's from an unknown phone number
- You may not know anybody who has been in prison
- It's badly worded
- It has poor use of grammar
- It's guilting you about photos of his daughter, aiming to trigger your hormones and a reaction to respond.

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Remember, fraudsters are clever, but you are smarter!

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Q&A

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