



Guidance on Avoiding Fraud and Cybercrime Linked To Covid-19

In light of the heightened risk of fraud and cybercrime as a by-product of COVID-19, Action Fraud have issued updated guidance.

Below is a roundup of last weeks advice:
(Note: links on Day 2, 5 and 6 all go to the same Action Fraud web page)

Day 1:

Received a call or email asking for your personal or financial info? Take a moment to stop and think, it could protect your money. For more info, visit: <https://takefive-stopfraud.org.uk/advice/general-advice/>

Take a moment to stop and think.
It could protect your money.

ActionFraud
National Fraud & Cyber Crime Reporting Centre
actionfraud.police.uk

Day 2:

Coronavirus-related scams are on this rise. Here's where you can get the latest information on how to protect yourself: <https://www.actionfraud.police.uk/covid19>

UK CORONAVIRUS SCAMS

Get the latest information about coronavirus-related scams here: [actionfraud.police.uk/covid19](https://www.actionfraud.police.uk/covid19)

Day 3:

Mandate fraud is one of the most reported frauds in the UK. You can defend yourself and your business against it by following these simple tips...
<https://www.actionfraud.police.uk/a-z-of-fraud/mandate-fraud>

Mandate Fraud

- Verify all invoices, as well as requests to change bank account details. To check that a request is legitimate, contact the supplier directly using established contact details you have on file.
- Access to sensitive financial information should be carefully controlled. Don't dispose of confidential documents without shredding them first.
- Check your bank statements regularly for any suspicious transactions. If you notice anything unusual, notify your bank immediately.

Day 4:

Keeping in touch with friends and family online? Check out these top tips on how to protect yourself from the latest online threats.

Stay Safe Online
Top tips for staff

Regardless of the size or type of organisation you work for, it's important to understand why you might be vulnerable to cyber attack, and how to defend yourself. The advice summarised below is applicable to your working life and your home life. You should also familiarise yourself with any cyber security policies and practices that your organisation has already put in place.

- Who is behind cyber attacks?**
 - Online criminals:** Are really good at identifying what can be monetised, for example stealing and selling sensitive data, or holding systems and information to ransom.
 - Foreign governments:** Generally interested in accessing really sensitive or valuable information that may give them a strategic or political advantage.
 - Hackers:** Individuals with varying degrees of expertise, often acting in an untargeted way - perhaps to test their own skills or cause disruption for the sake of it.
 - Political activists:** Out to prove a point for political or ideological reasons, perhaps to expose or discredit your organisation's activities.
 - Terrorists:** Interested in spreading propaganda and disruption activities, they generally have less technical capabilities.
 - Malicious insiders:** Use their access to an organisation's data or networks to conduct malicious activity, such as stealing sensitive information to share with competitors.
 - Honest mistakes:** Sometimes staff, with the best of intentions just make a mistake, for example by emailing something sensitive to the wrong email address.
- Defend against phishing attacks**
Phishing emails appear genuine, but are actually fake. They might try and trick you into revealing sensitive information, or contain links to a malicious website or an infected attachment.
 - Phishers use publicly available information about you to make their emails appear convincing. Review your privacy settings, and think about what you post.
 - Know the techniques that phishers use in emails. This can include urgency or authority cues that pressure you to act.
 - Phishers often seek to exploit 'normal' business communications and processes. Make sure you know your organisation's policies and processes to make it easier to spot unusual activity.
 - Anybody might click on a phishing email at some point. If you do, tell someone immediately to reduce the potential harm caused.
- Secure your devices**
The smartphones, tablets, laptops or desktop computers that you use can be exploited both remotely and physically, but you can protect them from many common attacks.
 - Don't ignore software updates - they contain patches that keep your device secure. Your organisation may manage updates, but if you're prompted to install any, make sure you do.
 - Always lock your device when you're not using it. Use a PIN, password, or fingerprintface id. This will make it harder for an attacker to exploit a device if it is left unlocked, lost or stolen.
 - Avoid downloading dodgy apps. Only use official app stores (like Google Play or the Apple App Store), which provide some protection from viruses. Don't download apps from unknown vendors and sources.
- Use strong passwords**
Attackers will try the most common passwords (e.g. password1), or use publicly available information to try and access your accounts. If successful, they can use this same password to access your other accounts.
 - Create a strong and memorable password for important accounts, such as by using three random words. Avoid using predictable passwords, such as dates, family and pet names.
 - Use a separate password for your work account. If an online account gets compromised, you don't want the attacker to also know your work password.
 - If you write your passwords down, store them securely away from your device. Never reveal your password to anyone, your IT team or other provider will be able to reset it if necessary.
 - Use two factor authentication (2FA) for important websites like banking and email. If you're given the option, 2FA provides a way of 'double checking' that you really are the person you are claiming to be when you're using online services.
- If in doubt, call it out**
Reporting incidents promptly - usually to your IT team or line manager - can massively reduce the potential harm caused by cyber incidents.
 - Cyber attacks can be difficult to spot, so don't hesitate to ask for further guidance or support when something feels suspicious or unusual.
 - Report attacks as soon as possible - don't assume that someone else will do it. Even if you've done something (such as clicked on a bad link), always report what's happened.
 - Don't be afraid to challenge policies or processes that make your job difficult. Security that gets in the way of people doing their jobs, doesn't work.

Day 5:

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Day 6:

Using outdated software leaves your devices and data vulnerable to cyber criminals. Don't make life easy for them, always install the latest updates.

<https://www.actionfraud.police.uk/covid19>

Watch for the latest software updates

UPDATE

Cyber criminals use weaknesses in software to attack your devices and steal your identity. Software and app updates are designed to fix these weaknesses and installing them as soon as possible will keep your devices secure.

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Day 7:

Urgent-sounding messages are a common tactic used by criminals. If you get a text or email asking for your personal or financial details, here's what you need to do....

How to deal with scam texts and emails

Don't click on the links or attachments in suspicious emails, and never respond to messages that ask for your personal or financial details.

For more information, visit [actionfraud.police.uk/cybercrime](https://www.actionfraud.police.uk/cybercrime)