

Cyber Crime Neighbourhood Watch Summary

John Parham, Town, District and County Councillor is the nominated link member with police on cyber-crime. He admits his own learning curve had been considerable. Here are some surprising facts

- You are eight times more likely to be a victim of cyber-crime as a physical crime.
- Young people are the most likely victims including grooming and “county lines” #.
- People need to be aware of key vulnerabilities, fraud (the older group) and sexual exploitation (the younger group).

Fraud scams are now very sophisticated. The main thrust is supposed calls from “banks” advising of suspicious activity and the need to transfer funds out. These calls are very believable. Students are encouraged to open bank accounts and then sell them on which then become the recipient bank account. Technology now exists to display a fraudulent call appearing to come from a trusted number.

Standard advice is

- 1) Never give details to anyone on an unsolicited call – always ‘phone back on another ‘phone.
- 2) Phone back using the number on the credit card

There are currently approximately 400 reported attempted frauds / month in Avon and Somerset. The bottom line is if you use your PIN to transfer funds the bank will not compensate you. Only about 2% of reported frauds are investigated.

Credit Card Shopping

When paying by credit card for a fraudulent transaction the trader takes the hit if payment was by “contactless”. The bank takes the hit if payment was by chip and pin. Some traders routinely refuse “contactless” payment unless the customer personally known to them. There is a 24 hour “pause” before the money is actually transferred. “Card skimming” is when the card is copied so NEVER let a credit leave your possession – not even for seconds. Sadly the technology now exists to read card details even when in your pocket and people are now investing in “scan-blocked” wallets.

Extract from the Shepton Mallet Neighbourhood Watch meeting on 15th November 2018

#County Lines Explanation

Gangs are deliberately targeting vulnerable children – those who are homeless, living in care homes or trapped in poverty. These children are unsafe, unloved, or unable to cope, and the gangs take advantage of this.

These gangs groom, threaten or trick children into trafficking their drugs for them. They might threaten a young person physically, or they might threaten the young person’s family members. The gangs might also offer something in return for the young person’s cooperation – it could be money, food, alcohol, clothes and jewellery, or improved status – but the giving of these gifts will usually be manipulated so that the child feels they are in debt to their exploiter.

However they become trapped in county lines, the young people involved feel as if they have no choice but to continue doing what the gangs want.