

Colin's Festive update

Action Fraud launches 24/7 helpline to combat cyber-attacks against businesses, charities and organisations

Posted 6th December 2017



46% of businesses experienced a cyber breach or attack between 2016-17.

- Businesses experiencing a live cyber-attack should call Action Fraud on **0300 123 2040** and follow the instructions.
- Live cyber reports sent to relevant law enforcement agency to get the best response.
- Businesses will be able to speak to specially trained advisors who can offer advice and support

Action Fraud, the national fraud and cyber-crime reporting centre, has launched a 24/7 live cyber-attack helpline. During its pilot since October 2016, Action Fraud's 24/7 cyber helpline received 377 reports which were then disseminated to the National Cyber Crime Unit (NCCU) or

local forces.

Between 2016 and 2017, 46% of businesses experienced a cyber breach or attack, according to the Cyber Security Breaches Survey 2017 carried out by the Department for Culture, Media and Sport. The effects of these attacks included loss of customer details, websites that were temporarily inaccessible as well as the subsequent loss of earnings, customer trust and damage to wider reputation. This development to the Action Fraud service is aimed at reducing this impact.

In the event of a live cyber-attack, Action Fraud's helpline gives access to specialist advisors who can offer advice and support to businesses, charities or other organisations in reporting the attack. These reports are immediately sent to the **National Fraud Intelligence Bureau (NFIB)**.

In order to prevent cyber criminals from operating, the NFIB assesses whether there are any websites, bank accounts or phone numbers that can be closed down. The reports are then sent to the relevant law enforcement agency for investigation if necessary.

What is a live cyber-attack?

A live attack is one that is ongoing, that is still affecting a business's systems and ability to function. There may still be an opportunity for law enforcement to stop the attack and/or secure evidence that will assist an investigation, so business owners are advised to call Action Fraud as soon as possible.

What happens when you report to the helpline?

When a business, organisation or charity calls, the advisors will ask a series of questions to help identify what type of attack is being experienced, give advice/support and pass it immediately to the NFIB.

Once Action Fraud's 24/7 helpline has taken the call and passed the report to the NFIB, they will review the report and conduct a range of enquiries in order to see if there are any other connected reports or links to known criminals. There may be ways for law enforcement to take action immediately.

Live cyber reports are sent to the relevant law enforcement agency for investigation within the UK in order to get the best response; this can be a local police force or the NCCU, which forms part of the National Crime Agency (NCA).

Who to contact

If a business, charity or other organisation is suffering a live cyber-attack, they are urged to call Action Fraud on **0300 123 2040** immediately and follow the instructions to reach the 24/7 cyber helpline.

If an organisation (private, public or voluntary) wishes to get information about cyber security, they should refer to advice from the **National Cyber Security Centre** (NCSC).

Director of Action Fraud, Pauline Smith said: "Reporting to Action Fraud's 24-hour helpline will not only offer support and advice. It will also enable the NFIB to assess whether reports link with those made by other businesses that have suffered a cyber-attack to determine whether known criminals are involved. These links can help to solve a cyber-attack more quickly using the expertise gained from other attacks.

"The development of this 24-hour service is aimed at reducing the damage that cyber-attacks can have on businesses, organisations and charities to give them the best chance of returning to business as usual as quickly as possible."

Fraudsters offering fake Government grants

Posted 7th December 2017

Individuals and businesses are being warned to watch out for cold calls and online contact from fraudsters who are offering victims the opportunity to apply for Government grants for an advance fee.

To make the grants look legitimate fraudsters have set up bogus companies and convincing looking websites that claim to be operating on behalf of the UK Government.

Fraudsters cold call businesses and individuals offering the grant and if they're interested direct them to fill out an online application form with their personal information.

Once the fraudsters have that information they'll contact back victims and congratulate them on being accepted onto the grant programme.

Pre-paid credit cards

Applicants are then asked to provide identification and are instructed to get a pre-paid credit card to deposit their own contribution to the fake Government grant scheme.

Fraudsters will then contact victims on the phone or are emailed and asked for the details of their pre-paid credit card and copies of statements to in order for them to add the grant funds.

Of course the grant funds are never given by the fraudsters and the money that's been loaded by the victim onto the card is stolen.

If you receive one of these calls, hang up immediately and **report it to us**. We've already taken down one website fraudsters have been using to commit this fraud and are working with Companies House to combat this issue.

Subject: Farmers Grant Fraud Alert

This is a message sent via Neighbourhood Watch. This information has been sent on behalf of Action Fraud (National Fraud Intelligence Bureau)

Action Fraud (Action Fraud, Administrator, National)

Farmers Grant Fraud Alert

Payment Diversion Fraud

The purpose of this alert is to provide knowledge and prevention advice to farmers in order to protect themselves from falling victim to 'Payment Diversion

Fraud'. CAP (Common Agricultural Policy) payments are expected to be paid to farmers in December 2017. Information on last year's payments are easily obtained via the government website allowing fraudsters to know when and how much potential targets will receive.

Fraudsters who purport to be a trusted senior colleague or established customer may request that you change their direct debit, standing order or amend a bank transfer so that the payment can be diverted to a bank account which is in control of the fraudster. Fraudsters will often make the request under the pretence of a highly sensitive or urgent transaction.

Contact is made via phone, letter but most commonly via email (personal or work address) used by the organisation or employee (which has either been spoofed or hacked). The fraudster then provides bank account details into which the monies should be paid.

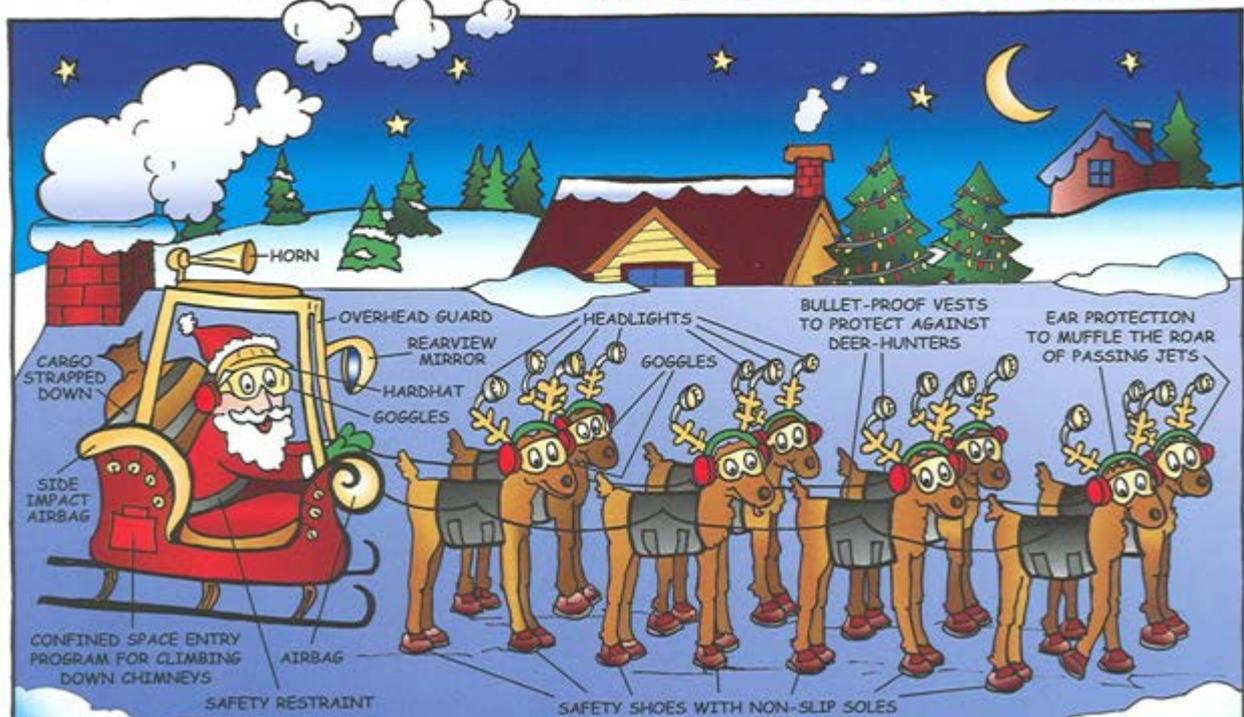
PROTECTION AND PREVENTION ADVICE:

- Ensure all staff, not just finance teams are aware of this fraud.
- Always verify email payment changes to financial agreements with the organisation directly using established contact details you have on file. If called ask the caller to give you a main switchboard number for you to be routed back to them. Alternatively, hang up and call them back using established contact details you have on file.
- Have a system in place which allows staff to properly verify contact from their CEO or senior members of staff; for example having two points of contact so that the staff can check that the instruction which they have received from their CEO is legitimate.
- Always review requests to change 'one off' payment requests. Check for inconsistencies or grammatical errors, such as a misspelt company name or a slightly different email address. Ensure computer systems are secure and that antivirus software is up to date.

https://www.actionfraud.police.uk/report_fraud

ActionFraud
Report Fraud & Internet Crime
0300 123 2040

UP ON THE ROOFTOP... *IT'S SAFETY SANTA!*



Colin's Latest Festive Blog



Well, here we are, getting closer to Christmas and still being bombarded by the advertising media, tempting us to buy expensive gifts, which, apparently, we or the recipients, cannot live without! No doubt, that as soon as Christmas passes, Easter eggs will be appearing on shop shelves. It's the circle of life and modern day living, which is now common place in our materialistic world. We live in a technological age, where there seems to be no end to gadgets and new innovations, that were not even thought about in my childhood. Being born in 1947, during the 'baby boom,' after the war, I grew up in my formative years, experiencing rationing into the 1950's, so like many of my peers, I am no stranger to austerity, make do and mend, and, making the most of the few presents that my parents were able to buy. I was happy and contented, and didn't ask for much in life, neither did I need it. I made the most of life, and enjoyed walking and playing, especially my walks with my parents and friends, through Waltham Forest and Epping Forest, being at one with nature, then going home to enjoy playing with my few Matchbox and Dinky toys, or immersing myself into a good book.

In recent times, we have all endured further periods of austerity, yet, you wouldn't think so, especially if you read about the amount of expensive internet purchases that are made 24/7 or indeed, the number of people who one sees 'flashing the plastic,' throughout our shopping centres, High Streets and retail parks. Credit cards are indeed, a 'means to an end,' but, unless we are careful, they are also a means to building up debt, and one day, the 'bubble will burst!' We are now all familiar with the 'must have' culture, and the pressures involved. Looking back, I

am so pleased that my children were not subjected to the peer pressures that exist today, especially when it comes to designer goods, which are normally grossly overrated and overpriced. However, I now find myself surrounded by four wonderful grandchildren, who have to make their way through the jungle of life, and cope with such pressures, yet alone, the ridiculous pressures that they are now put under in school, so that the schools or academies, can reach the standards and targets set by Ofsted, in our ever-competitive world, which, in my opinion, can enhance their academic abilities, but if we are not careful, could also erode much of the joys of childhood.

Having had my rant about some of the pressures of life, that we all experience, I turn my thoughts towards those around us, many of whom, through no fault of their own, find themselves, victims of today's world, who haven't got the same advantages, that most of us enjoy, and who are trying to survive hand to mouth, day by day, with little support from the benefits system, and even less support, sympathy and understanding from some communities in which they live. We hear an awful lot about the plight of people who are forced to live in warzones and dictatorships abroad, and my heart goes out to them, yet, there are thousands of families in this country who are living below the breadline, and who seek help for survival through handouts at foodbanks, soup kitchens and charitable centres. The systems in place are either out of their reach, or inadequate for their needs. It sounds unbelievable that, so many people are still in need of basic support, in our country, in the twenty-first century. Some are still scandalously living under the rooves of unscrupulous, greedy private landlords, often crammed into one room or bedsit. So, as Christmas is traditionally a time of giving, if you know of people living in such plight in your community, now is the chance for you and your neighbours to really 'Make a difference,' by helping those in need, especially when children are involved and suffering through no fault of their own.

We are heading into yet another cold spell, so, just in case we end up with power cuts, or, those of us who are vulnerable or elderly, need some extra support, here are some USEFUL CONTACTS: -

Here is the contact website for UK Power. <http://www.ukpowernetworks.co.uk/> In the event of a power cut: 0800 3613105 or 105 from a mobile.

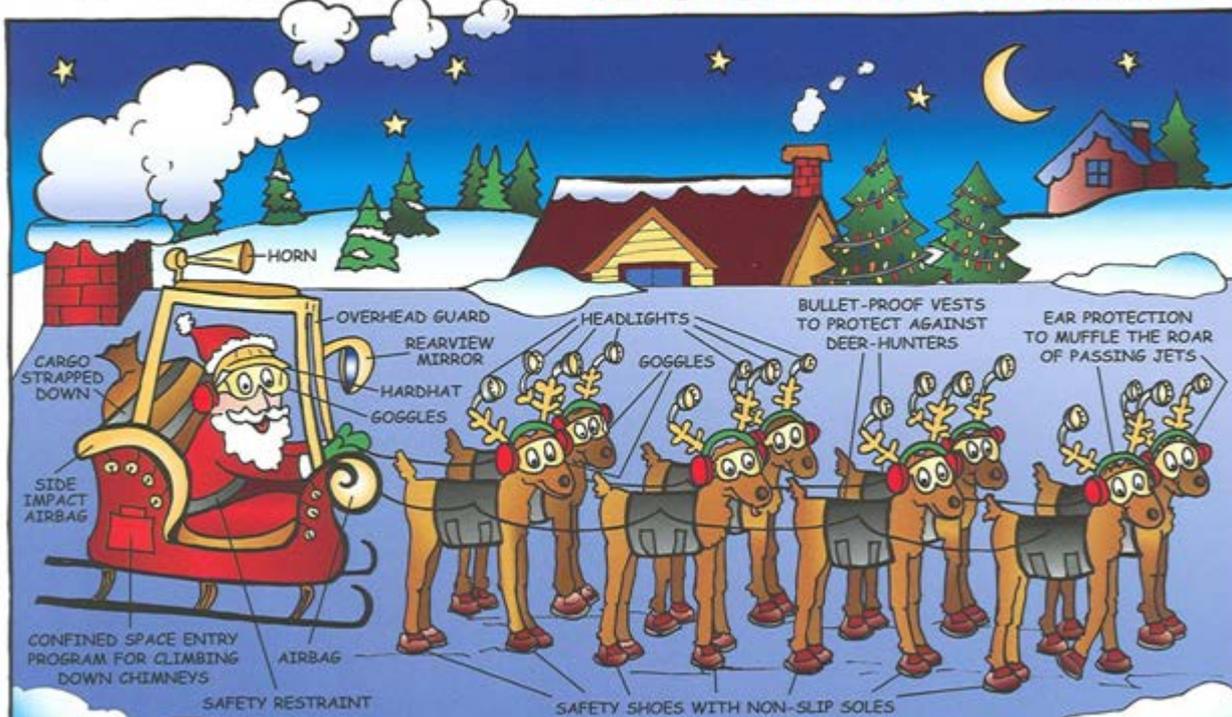
AGE UK – ESSEX <https://www.ageuk.org.uk/essex/about-age-uk-essex/>

Next week will be my last blog for 2017, and the next edition will be out on Friday 5th January 2018

You can also read my blog on the Epping Forest NhW website:-

<http://www.eppingforestnhw.org.uk/>

UP ON THE ROOFTOP... *IT'S SAFETY SANTA!*



While staying safe on the road must be a high priority for **New Year's Eve revellers**, it's certainly not the only safety issue that you may confront as you ring in the New Year. However, with a little care and foresight, you can protect yourself from some of the more common New Year's risks. Follow the tips below, and your biggest challenge on New Year's Eve may be remembering all the words to "Auld Lang Syne."

Partying: Ensure you have a designated driver for the night . . . even better, make arrangements to stay where you are celebrating New Year's Eve. You may be in fine condition, but you don't know about the driver next to you or around the corner. If you have to book a Taxi home, make sure that you use a reputable bona fide service, and, never accept a lift home from a stranger! Remember your life is in your hands and don't drop your guard! To avoid the risk of having your drink spiked, **never leave it unattended!**

Champagne Corks - You can avoid eye injuries and broken windows, if you follow the advice of eye specialists, and remember the number 45. That is, you should chill your champagne to at least 45°F, (easier than remembering 7.2 Celcius) as this will make the cork less likely to pop out unexpectedly, and you should hold the bottle at a 45-degree angle, pointing it away from yourself and others. Then, after removing the wire hood, place a towel over the top of the bottle and grasp the cork. With the bottle in one hand, slowly twist the cork, applying gentle upward pressure. When you feel the cork about to pop out, reverse pressure to a slight downward tilt. If all goes well, you'll have a cork in one hand, a full bottle in the other, and no injuries in sight.

Fireworks - When it comes to explosives, follow the same rules on New Year's Eve that you would any other time of the year: Leave it to the experts. The best way to enjoy fireworks is to watch a public exhibition from a safe distance. If you feel you

must light your own fireworks never allow children to handle or light any kind of fireworks.

Finally, keep your credit and debit cards protected, and concealed on your person, preferably in a zipped pocket other than a back pocket. If you must use a handbag, make sure that it is closed, and that you do not have your cards on show. Where possible, do not leave your handbag unattended, and, in regards to your mobile phone, keep it concealed on your person, and do not use it close to strangers, in circumstances where it is likely to be snatched, especially in a crowded venue or street.

All this advice, works better if you remain sober and in control of your faculties, at all times. **Stay sober, and you reduce the risk of becoming a victim!** It's Your life – Your choice, make sure that you make the right choices both before, and after celebrating the New Year in, after all, the Emergency services will have enough to cope with on the night, without having to deal with those revellers, who do not take such advice on board!

Colin

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Supporting Epping Forest, Brentwood, Harlow Neighbourhood Watch districts, Essex County NhW and London Community Watch.

Helping People to Help Themselves