

The background is a dark blue gradient with a subtle pattern of white dots. Overlaid on this are several concentric circles and arcs in a lighter blue color. Some of these arcs have degree markings, such as 150, 160, 170, 180, 190, 200, 210, 220, 230, 240, 250, and 260. There are also small white arrows pointing in various directions, suggesting a sense of rotation or movement.

INTERNET AND FRAUD

DEALING WITH THE VARIOUS FACES OF FRAUD
ONLINE

SOME EXAMPLES

- NIGERIAN LETTER FRAUD
- ONLINE DATING SCAMS - SEXTORTION
- CREDIT CARD FRAUD
- ONLINE MARKETPLACE SCAMS – item not received and feedback extortion
- RANSOMWARE
- CYBERSECURITY SERVICE FRAUD
- DIGITAL CURRENCY FRAUD – fake exchanges and wallets

USUAL FIRST STAGE - ID THEFT

- Why so common? Biometric vs passwords
- From dumpster diving and skimming to malware, social engineering (spear phishing), DNS hijacking – cache poisoning, man in the middle and brute force attacks (90% of users could be tricked by good quality sites)
- Less tech ways: breach by insiders, lost laptops and “unwiped” storage devices
- Creating false ids using data farming from social media

RANSOMWARE: HOLDING YOUR SMART CAR AT RANSOM?

Wana Decrypt0r 2.0



Payment will be raised on

5/16/2017 00:47:55

Time Left

02:23:57:37

Your files will be lost on

5/20/2017 00:47:55

Time Left

06:23:57:37

About bitcoin

How to buy bitcoins?

Contact Us

Ooops, your files have been encrypted!

English

What Happened to My Computer?

Your important files are encrypted. Many of your documents, photos, videos, databases and other files are no longer accessible because they have been encrypted. Maybe you are busy looking for a way to recover your files, but do not waste your time. Nobody can recover your files without our decryption service.

Can I Recover My Files?

Sure. We guarantee that you can recover all your files safely and easily. But you have not so enough time. You can decrypt some of your files for free. Try now by clicking <Decrypt>. But if you want to decrypt all your files, you need to pay. You only have 3 days to submit the payment. After that the price will be doubled. Also, if you don't pay in 7 days, you won't be able to recover your files forever. We will have free events for users who are so poor that they couldn't pay in 6 months.

How Do I Pay?

Payment is accepted in Bitcoin only. For more information, click <About bitcoin>. Please check the current price of Bitcoin and buy some bitcoins. For more information, click <How to buy bitcoins>. And send the correct amount to the address specified in this window. After your payment, click <Check Payment>. Best time to check: 9:00am - 11:00am GMT from Monday to Friday.

 **Send \$300 worth of bitcoin to this address:**

12t9YDPgwueZ9NyMgw519p7AA8isjr6SMw

Copy

Check Payment

Decrypt



Specialist Crime Directorate

Police Central e-crime Unit



To unlock your computer and to avoid other legal consequences, you are obligated to pay the ransom.

All activity of this computer has been recorded
If you use a webcam, videos and pictures were saved for identification



Video-recording: ON

Your IP Address: 192.168.1.1

Your Hostname: British Telecommunications

Location: United Kingdom

Your Computer has been locked!

The work of your computer has been suspended on the grounds of unauthorized cyberactivity.

Described below are possible violations, you have made:

Article 274 – Copyright
A fine or imprisonment for the term of up to 4 years (The use or sharing of copyrighted files – movies, software)

Article 183 – Pornography
A fine or imprisonment for the term of up to 2 years (The use or distribution of pornographic files)

Article 184 – Pornography involving children (under 18 years)
Imprisonment for the term of up to 15 years (The use or distribution of pornographic files)

Article 104 – Promoting Terrorism
Imprisonment for the term of up to 25 years (You have visited websites of terrorist organizations)

Article 297 – Neglect computer use, entailing serious consequences
A fine or imprisonment for the term of up to 2 years (Your computer has been infected with a virus, which, in turn, infected other computers)

Article 108 – Gambling
A fine or imprisonment for the term of up to 2 years (You have been gambling, but according to the law residents of the your country are not allowed gambling in any format)

In connection with the decision of the Government as of August 22, all of the violations described above could be considered as conditional in case of payment of a fine.

Amount of the fine is 100 GBP. Payment must be made within 48 hours after the discovery

1. 

2. 

3. 



You can get Ukash from hundreds of thousands of global locations, online, from wallets, from kiosks and ATMs.

Exchange your cash for a Ukash voucher and use your voucher code in form below.

Code:

1

2

3

4

5

6

7

8

9

0

Submit



Paysafecard is available from 450,000 sales outlets worldwide, in the United Kingdom, exclusively from all PayPoint outlets

Exchange your cash for a Paysafecard voucher and use your voucher code in form below.

Code:

1

2

3

4

5

6

7

8

9

0

Submit

Please note: This fine may only be paid within 48 hours, if you let 48 hours pass without payment the possibility of unlocking your computer expires.

NIGERIAN LETTER FRAUD – GREEK VERSION

- Salutations,

I am Vicky Stamatis the wife of the former Greek Minister of Defense, Akis Tsochatzopoulos who has just been sentenced to twenty years in prison for non-declaration of assets in Athens, I am also involved in the case which everybody knows that is a political witch hunting and the whole matter has thrown me into a state of no hope. I have been subjected to psychological torture and we have been abandoned by the people who were our family friends when my husband was a free man, people that we trusted.

I have lost confidence in everybody here in Greece for the way we have been treated after my husband had devotedly served the country for over two decades and where the people that pretended to be loyal to my husband have now abandoned us.

Various huge sums of money deposited by my husband in different banks and firms abroad have been traced and confiscated; some companies willingly gave up their secrets, disclosing our monetary transactions with them for rewards from the Greek government. In fact lots of cash deposits and properties have been seized from us by the Greek government and they are not stopping in their effort to make us poor for life. It is obvious and very clear to everyone that the case is a political power play.

There is a certain amount of money kept securely by my husband in Europe in my name and I am the only person that is privy to the location. I am writing to you out of desperation and I want you to assist me in moving this money out of its present location to anywhere you deem safe for a percentage.

I repose great confidence in you hence my approach to you through email. I cannot afford to do anything on my own, so, I decided to contact someone who is not in any way connected to my family. I will give you more information as to this regard as soon as you reply.

I will appreciate your timely and favourable response.

Best Regards,

NEW GENERATION – THE ZEUS EXAMPLE

- Malware uses network vulnerabilities
- Manipulation of banks' computer systems
- Online transfers
- Offline operation – mules collecting money from ATMs and depositing them to different accounts
- Long-term, large scale and hybrid (off- and online)
- Even newer versions – Dridex - Emotet
- Fraud as a service

MAJOR CASE OF ROMANCE FRAUD

- [The Tinder Swindler](#)
- What were the core elements?
- [ActionFraud](#): Daters who strike up online relationships between Christmas and Valentines Day tend to be the most susceptible to romance fraud, with a spike of 901 reports recorded by the National Fraud Intelligence Bureau (NFIB) in March 2021
- [Sextortion documentary](#)
- Interesting case: [Emmanuel Scotts](#) (£324,000 – False representation)
- See also case of [Aigbonohan](#) – Links to organised crime – Pled guilty to 4 counts – 2 years and 4 months – enough?

HOW TO SPOT CYBER-FRAUD

- Spelling mistakes
- Non-existing laws/legal terms
- Dodgy URLs – mouseover
- Offers too good to be true/freebies
- Non-secure URLs
- Unsolicited email/text requiring you to enter details
- Unusual expressions/requests from FB friends

CYBERFRAUD AND COMPENSATION REGIME

- UK example: Compensation if victims notify bank of loss without undue delay
- Max 13 months after money has been debited from their account - 2009 Payment Services Regulations.
- UK Banking Code: S.12.13 "Unless you have acted fraudulently or without reasonable care (for example, by not following the advice in section 12.9), you will not be liable for losses caused by someone else which take place through your online banking service"
- "Use up-to-date antivirus and spyware software and a personal firewall"(s.12.9)
- No compensation for gross negligence

EXAMPLE: LLOYDS BANK

- Guarantee refund of money lost through fraud with E-Banking service – only if user is careful - taking reasonable steps to keep your security information safe.

- Advice:

Keep your password secure and do not let anyone else make use of your security details, even if they share a joint account with you

Do not let anyone watch you enter your security details and log off after each Online Banking session

Carry out regular virus checks on your devices and have the latest operating system and web browser installed.


























CYBERCRIME – AS – A - SERVICE

- Business-like models operating underground - DarkWeb
- Huge amounts of data being sold to facilitate fraud of various types
- From credit card and social security numbers to personal or organisational information to allow for social engineering
- Hackers can be hired to steal the information – fraudster then uses it – no skills required
- Top-asset? Why?

A GLIMPSE OF THE DARK WEB

Financial Services

Currencies, banks, money markets, clearing houses, exchangers:

- [The Green Machine!](#)  Forum type marketplace with some of the oldest and most experienced vendors around. Get your paypals, CCs, etc
- [The Paypal Cent](#)  Paypal accounts with good balances - buy some, and fix your financial situation for awhile.
- [Premium Cards](#)  Oldest cc vendor, Top quality Us & Eu credit cards!
- [Euphoric Oblivion](#)  Risk Free Pre-Paid cards for sale.
- [DreamWeavers](#)  Offering high quality prepaid products for a great deal
- [Hidden Wallet](#)  - Tor Anonymous Hidden Bitcoin Wallet
- [Paypal Baazar](#)  - paypal accounts for sale
- [Cash Machine](#)  - Phished PayPal, Neteller, Skrill, BoA, Wells fargo bank Accounts, Paysafecard's, US & EU Credit cards are available here.
- [Shadow Wallet](#)  - An Anonymous user Friendly Bitcoin Wallet/Mixer - Highly Regarded Service.
- [SOL's USD Counterfeits](#)  - High Quality 20 USD Counterfeit Notes - Trusted Service.
- [OnionWallet](#)  - Anonymous Bitcoin Wallet and Bitcoin Laundry
- [Counterfeit Factory](#)  - The biggest Marketplace selling counterfeit bills in DeepWeb.
- [The Queen of Cards](#)  - #1 Female Carding Forum for CCs, Pre-Paid, WU, MG, Bank & PayPal Transfers, Since 2011!!
- [Paypal-Coins](#)  - Buy a paypal account and receive the balance in your bitcoin wallet.
- [EasyCoin](#)  - Bitcoin Wallet with free Bitcoin Mixer
- [SOL's Euro Counterfeits](#)  - 50€ Counterfeit notes. Quality + Best Prices
- [Clone CC Crew](#)  - No.1 Trusted onion site for Cloned Credit Card. \$2000/\$5000 balance available.
- [Credit Cards](#)  - Credit Cards, from the most Trusted Vendor in the union.Fast shipping.
- [Your C.Card Shop](#)  - Physical credit cards with High balance available to order. Paypal or bitcoins as payment methods
- [NetAuth](#)  - Automatic system to buy Paypal accounts and credit cards instantly in your e-mail. Socks5 included.
- [USJUD Counterfeits](#)  - EUR || USD Counterfeit money, any trusted escrow accepted, the most trusted seller.
- [PP&CC Money Pile](#)  - Fully automated PayPal & Credit card market site. Fresh stock every 2 days. Best deals.
- [Low Balance CC's](#)  Get cheap low balance cards
- [Skimmed Cards](#)  Oldest seller on old HW. Fresh stock. 99.9% safe. Worldwide cashout! Express shipping. Escrow.
- [Guttenbergs Print](#)  - Finest USD/EUR bills on market. Passes all known tests. Random serials. Only top-notch currency

Commercial Services

- [CStore - The original CardedStore](#) - Electronics purchased with carded giftcards, Everything Brand new. Full escrow accepted
- [Apple Palace](#) low priced Apple Products!
- [Gold & Diamonds](#) Genuine Gold, Diamonds and Rhino Horn shipped from Germany and USA.
- [Football Money](#) - Fixed football games info.
- [Digital Gangster](#) - Rent a black hat hacker.
- [iCloudUnlock](#) - The iCloud Unlock Service.
- [EuroGuns](#) - Your #1 european arms dealer.
- [USfakeIDs](#) - High quality USA Fake Drivers Licenses.
- [Fake Passports](#) - Fake Passports for your Real Privacy and Protection.
- [Samsungstore](#) Samsung tablets, smartphones, notebooks with escrow.
- [Kamagra for Bitcoin](#) - Same as Viagra but cheaper!
- [Apples4Bitcoin](#) - Cheap Apple products for Bitcoin.
- [Onion Identity Services](#) - Selling Passports and ID-Cards for Bitcoins.
- [Apple World](#) - Carded iPhones, iPads, Macbooks, iMacs and consoles shipping worldwide.
- [Amazon GC 4 Bitcoins](#) - Bring Your dreams to life with these amazing Amazon gift cards half of the price.
- [Mobile Store](#) - Factory unlocked iphones and other smartphones.
- [Cards](#) - Credit cards with high balance.
- [BMG - Black Market Guns](#) - Guns market to buy guns, full auto assault rifles, pistols, grenade launchers, etc.
- [SOL's United States Citizenship](#) Become a True US Citizen - Selling Citizenship.

CYBERFRAUD AND THE CYBERCRIME CONVENTION

- **Article 7 – Computer-related forgery**
- Each Party shall adopt such legislative and other measures as may be necessary to establish as criminal offences under its domestic law, when committed intentionally and without right, the input, alteration, deletion, or suppression of computer data, resulting in inauthentic data with the intent that it be considered or acted upon for legal purposes as if it were authentic, regardless whether or not the data is directly readable and intelligible. A Party may require an intent to defraud, or similar dishonest intent, before criminal liability attaches.

CYBERFRAUD AND THE CONVENTION

- **Article 8 – Computer-related fraud**
- Each Party shall adopt such legislative and other measures as may be necessary to establish as criminal offences under its domestic law, when committed intentionally and without right, the causing of a loss of property to another person by:
 - A. any input, alteration, deletion or suppression of computer data;
 - B. any interference with the functioning of a computer system, with fraudulent or dishonest intent of procuring, without right, an economic benefit for oneself or for another person.

THE UK LAW

- Mainly :the Fraud Act 2006
- Dishonestly making a false representation to make a gain for oneself or another or to cause loss to another or to expose another to a risk of loss' (Fraud Act 2006 s.2)
- Abuse of position: for insiders maybe? (s.4)
- Possession – Making/supplying articles for use in frauds (ss.6-7) (article: any program or data held in e-form)
- Obtaining services dishonestly? (s.11)

THE ISPOOF CASE

- Multimillion fraud business – Fletcher was the admin of ispoof – selling online tools for fraud
- Monthly subscriptions provided services such as caller ID spoofs to appear as if they called from trusted organisations – more tools available
- Fletcher appeared in Southwark Crown Court (19/05/2023) and was sentenced for 13 years and four months after pleading guilty to making or supplying articles for use in fraud, encouraging or assisting the commission of an offence, possessing criminal property and transferring criminal property.
- Global losses caused: at least £100million – more than 200,000 people targeted in the UK – ispoof admins and associates made up to £3.2million in crypto

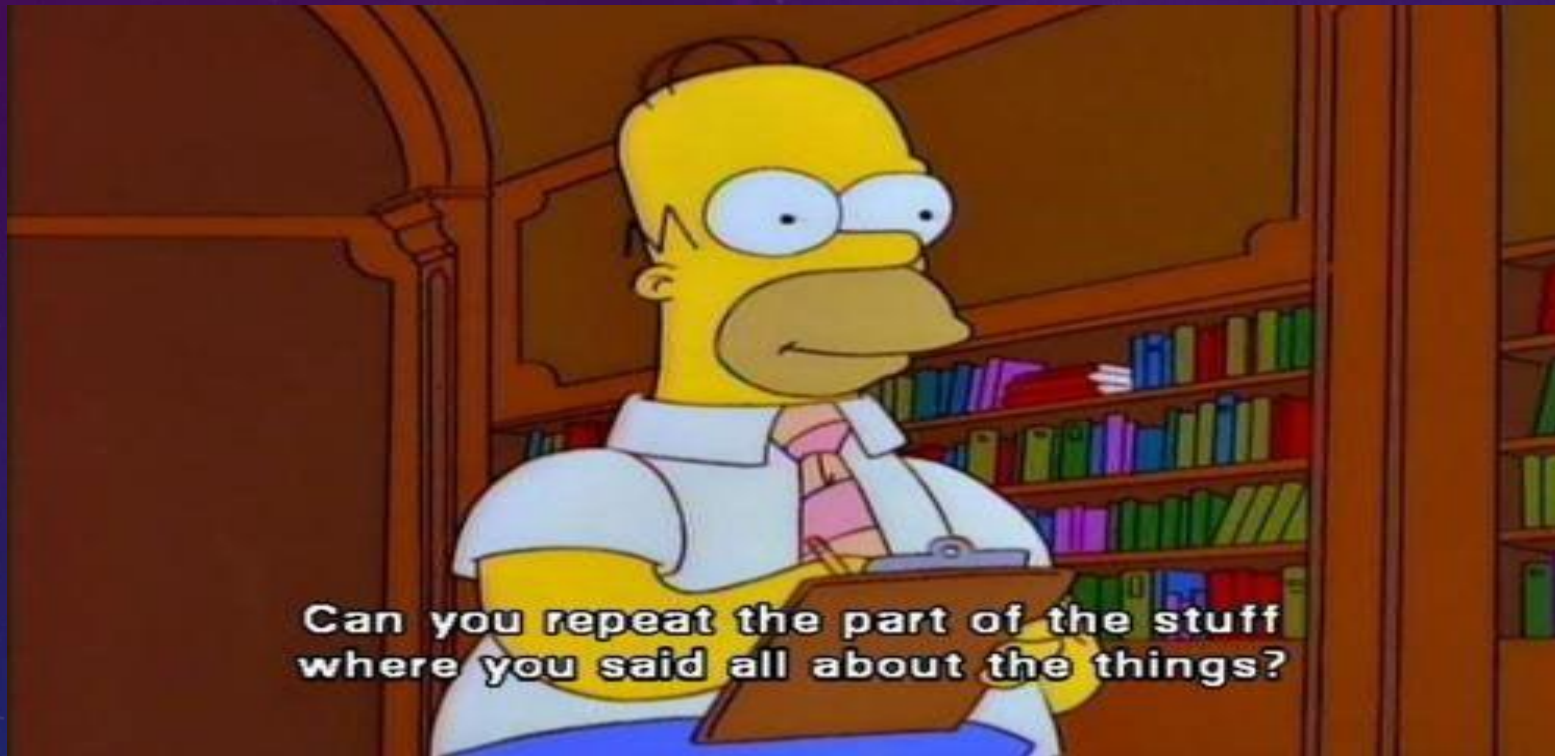
THE SKYBOX CASE

- Powell sentenced to two years and 4,5 months after pleading guilty to supplying articles for use in Fraud (Southwark Crown Court) in 2022.
- IP Crime Unit investigation – Powell sold top-boxes allowing users to access sky without paying
- Sky estimated approx. £13 million of losses

JURISDICTIONAL ISSUES

- Difficult to identify and apprehend offenders in other countries
- Requires international cooperation – Harmonisation of laws – Efforts being made (Convention on Cybercrime, EU directives – Interpol – ENISA - UNODC)
- Not always easy to collaborate between different state agencies and private companies

BIGGEST THREAT TO SECURITY?



WORKPLACE RISKS

- Insecure passwords, shared passwords or left on display
- Authorised personnel on premises – passes
- Important information left on display (meeting notes, printed material etc)
- Unlocked devices
- Unsafe disposal
- Unauthorised disclosures
- Change of personnel
- Non-reporting of compromises

SOCIAL MEDIA AND RISKS

- Too much information shared by employees
- Privacy settings not properly set
- Talk about work online
- Office photos could give out information
- Tweeting information about work could expose your organisation to reputational risk

PROTECTION

- Protect personal information: Shred letters – Avoid excessive exposure on social media
- Use up to date anti-virus software on ALL devices
- Check bank statements often
- Manage your passwords wisely
- Do not open files/links from unsolicited emails
- Train staff in cyberawareness regularly
- [Government advice](#)

THE MOST RECENT CASE STUDIES

- Vaccination registration scam
- Flubot parcel delivery virus hitting android
- [Ukraine online donations](#)

Wednesday, 30 December 2020

A

NHS: We have identified that your are eligible to apply for your vaccine. For more information and to apply, follow here : uk-application-form.com

11:18

DHL

Download our application to track your parcel

Download application

How do I install it?

TECH SOLUTIONS VS ONLINE FRAUD

- Private sector tech measures: Europay, MasterCard and Visa (EMV) chip and pin technology
- 3D Secure (It allows shoppers to create and assign a password to their card that is then verified whenever a transaction is processed through a site that supports the use of the scheme)
- Geoblocking
- PinPad
- Biometric authentication

REPORTING FRAUD

- [ACTIONFRAUD](#) FOR REPORTING FRAUD AND OTHER CYBERCRIME
- USEFUL INFORMATION
- CRITICISM: Clunky to use, no feedback after reporting
- [See article by Prof. Button](#)

NEW DEVELOPMENTS

UK Fraud Strategy: Multi-stakeholder effort to reduce fraud by 10% - invest in investigators and resources – victim support (reporting and money back)

See the strategy [here](#)

What do you think of the main goal? What message does it send about fraud?

Online Safety Act 2023 – OFCOM regulator to issue fines up to £18 million or 10% of annual global turnover – tackling fraudulent advertising

FUTURE OF FRAUD

- CHATGPT HACKED TO CREATE BETTER PHISHING MESSAGES AND EMAILS
- DEEPPAKES USED FOR VISHING AND BYPASSING VIDEO AUTHENTICATION
- See more here and here
- Scamming the fraudsters: the WORMGPT case
- The ChatGPT automatic scam-baiting case

QUESTIONS?



Thank you for your attention – any questions?