Take Five to Stop Fraud

March Partner Pack

What's in the toolkit?

Our monthly partner packs have a range of resources to help you support Take Five:

- Key messages and advice
- Assets
- Template social media posts

How can you help?

There are a range of ways to get involved and support consumers, this might include:

- Posting on social media
- Including information in newsletters
- Sharing with internal colleagues

This month, we're focusing on:

1. Phishing scams
2. Purchase scams – with a focus on Mother's Day
3. Ticketing scams
4. SME scams – promoting the Take Five Quiz

We will be sharing content across our channels throughout the month. You can re-post and share our content or post your own content using the key messages and template posts below. If you need any support in using this partner pack, please contact us at: takefive@ukfinance.org.uk.

Download your March assets now

Advice this month:

1. Phishing scams

A phishing scam is when a criminal sends emails or texts purporting to be from a trusted organisation to trick you into sharing your personal or financial information.

How to stay safe from phishing scams:

- Avoid clicking on links in emails or texts.
- Check the email address of the sender for typos.
- If you get a text from someone claiming to be from a trusted organisation – such as a delivery company, your phone provider or your bank – call them on a number you know to be true.
- Avoid giving out any personal or financial information until you know they're legitimate.

2. Purchase scams

A purchase scam is where you're tricked into making a payment for goods or services that never turn up.

Criminals create fake ads on social media and online auction sites, offering products at very low prices. They may also create fake websites, send you fake receipts and invoices, or persuade you to make bank transfers instead of using secure payment methods.

With Mother's Day approaching, you might be looking at buying gifts, but always make sure it's from a trusted seller or on a trusted website – and if the deal seems too good to be true, it probably is.

How to stay safe from purchase scams:

- Do your research and read online reviews to check websites and sellers are genuine.

- If you're offered a product at a heavily discounted rate, Take Five and ask yourself why it's so cheap? Could it be fake?
- Always use trusted websites and secure payment methods and be wary of bank transfers.
- Avoid clicking on any links from social media or email – always go to a trusted retail site directly.

A total of £40.9 million was lost to purchase scams in the first half of 2023.[1]

3. Ticketing scams

Similar to purchase scams, this is where criminals advertise fake event tickets online.

Often people resort to social media and online marketplaces when the tickets they want have sold out. Whilst some of these are legitimate, some are not. Always stop and take a moment before parting with your money online and remember to use reputable online retailers and auction sites.

Remember to:

- Read online reviews of companies before making a purchase.
- Stick to the website's secure payment method option.
- Use official sellers who are members of the Society of Ticket Agents and Retailers (STAR).

4. SME scams

This is where criminals target small and medium sized enterprises (SMEs) with procurement, invoice, or CEO scams as they may have fewer protective measures to detect fraud.

How businesses can protect themselves:

- Reflect on what internal training can be done to ensure staff have the right knowledge to deal with scams that come through.

[1] UK Finance Half Year Fraud Report 2023

- If you receive new details from an existing provider or start to receive duplicate or more frequent invoices than normal, this could be a sign of an invoice scam and you should report it to the bank immediately.
- When paying someone for the first time, always send a small amount in the first instance to check payment has been directly received by the correct company.
- Always speak to a colleague or manager if you're unsure about an email or invoice.

Have a go at the 'Can you spot fraud?' Quiz. New data from this quiz has shown that nearly one in five (17%) of participants could not always spot a scam. Take the quiz today and go to our business advice page to learn more about the different types of business scams, and how you and your company can better protect yourselves.

Criminals stole £42.6 million from businesses through authorised push payment fraud in the first six months of 2023.[2]

[2] UK Finance Half Year Fraud Report 2023

Template social media posts

Platform	Copy	Asset
Instagram, LinkedIn, Facebook, Twitter (asset 1)	If you're buying tickets, remember to follow the #TakeFive advice and beware of 'too good to be true' prices. Always book directly through official sellers who are members of the Society of Ticket Agents and Retailers (STAR).	

Instagram, LinkedIn, Facebook (asset 2)	Criminals like to phish for your information! This can be through email, text, social media or even through mail that you've thrown in the bin. How you can stay safe: - Make sure no one has access to your mail and dispose of it correctly - Avoid clicking on links in emails, texts and on social media - Avoid giving out any personal or financial information unless it's to an organisation you know and trust If you think your information might have been stolen, call your bank immediately and report it to Action Fraud. #TakeFive	

Twitter (asset 2)	Criminals like to phish for your information! This can be via social media or even through mail that you've thrown in the bin. Make sure to avoid clicking on links you don't trust and stop and think before giving out your personal or financial information. #TakeFive	

Instagram, LinkedIn, Facebook (asset 3: post 1-4)	What is a purchase scam? A purchase scam is where criminals try and trick you into paying for goods and services that don't exist. This can be through websites, social media, or online auction sites. Whenever you're making a purchase always #TakeFive to stop and think before you part with your money. If it sounds too good to be true, or someone is trying to rush you for a limited offer on pricing, ask yourself why, and remember you can say no. #TakeFive #StopChallengeProtect	

Twitter (asset 3: post 1-4)	What is a purchase scam? A purchase scam is where criminals try and trick you into paying for goods and services that don't exist. This can be through websites, social media, or online auction sites. #TakeFive before you buy. Ask yourself, could it be fake?	

			Remember to: - Stay on the secure payment method. - Avoid websites that launched a few days ago. - If someone is putting pressure on you to purchase something, you can say no. TAKE FIVE TO STOP FRAUD **#TakeFive** **#StopChallengeProtect** Go to takefive-stopfraud.org.uk to find out more. TAKE FIVE TO STOP FRAUD

Instagram, LinkedIn, Facebook (asset 4)	Businesses are a target for criminals as their accounts will generally hold more money than the average person. 💰 Small companies and sole traders who may have fewer protective processes in place can therefore be at risk. 💸 Can You Spot Fraud? Take the quiz today to see how much you know! #StopChallengeProtect ✋☝👊 #BusinessCostOfFraud	

Twitter (asset 4)	Businesses are a target for criminals as their accounts will generally hold more money than the average person. 💰 Small companies and sole traders who may have fewer protective processes in place can therefore be at risk. 💸 Take our 'Can You Spot Fraud?' quiz today!	

Instagram, LinkedIn, Facebook (asset 5 post 1 and asset 5 post 2)	Searching for the perfect Mother's Day gift? #TakeFive before you buy. Criminals will try and trick you into buying something that doesn't exist as you're on the look out for presents. Always remember: - Do your research and read online reviews to check websites and sellers are genuine - Always use trusted websites and secure payment methods and be wary of bank transfers - Avoid clicking on any links from social media or email – always go to a trusted retail site directly - If it's so cheap, ask yourself why? - If you're being rushed or panicked, you can say no #StopChallengeProtect	

Twitter (asset 5 post 1 and asset 5 post 2)	Searching for the perfect Mother's Day gift? #TakeFive before you buy. Criminals will try and trick you into buying something that doesn't exist. If you think you're being rushed, ask yourself why and stop and #TakeFive before you buy.	