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One West

This is important information on avoiding Cyber Scams

Please pass to your Headteacher & Business Manager

Lets have a scam free Christmas

Guidance for staff, students & families

Government announcements this week give us great **hope** for an end to the Pandemic.

Now our nations attention can naturally turn to **how** to go about celebrating a Christmas with differences.

We think it is safe to assume that amongst this there will be even more **online shopping** than normal and equally more attempts to **scam**.

Cyber crime is relevant to all of us and in the spirit of goodwill, we thought it would be useful to publish some personal guidance for you, your staff & if you wish, your pupils' parents too.

Wondering just how relevant this is though? Action Fraud think nearly **17 ½ thousand** people lost a blistering circa **£13.5 million** to online shopping fraud last Christmas!

So; there is **no doubt** – as we move into December fake websites, phishing emails & offers 'too good to refuse' are likely to be very prevalent indeed.

That's potential for a lot of upset people & we want to do our bit to help **prevent** it happening.

So – what should you watch out for & what can you do?

#1 Be careful where you shop on line.

Firstly, do your **research** on online retailers to check they're legitimate.

Check out **feedback** from people or organisations that you know are ok (consumer websites are especially good).

Always look a gift horse in the mouth! – if a deal looks too amazing it may well be fraudulent.

Beware emails or texts you receive about great deals, which may be links to fake websites. If unsure, don't use the link.

#2 Look out for suspicious emails, calls, and text messages.

Many messages come from online stores after 'opting in' to future communications from them. Among these there can be fake ones & these can be hard to identify.

So, if something doesn't feel right it probably isn't – **don't use it!**

#3 Where you have accounts always use strong passwords.

You are at risk if you always use the same password, it is too simple or can be easily guessed.

Make your passwords **complex** & **vary** them.

#4 Use a credit (not debit) card for online payments.

Use a credit card when shopping online because card providers **protect** online purchases.

Also, unlike debit cards, should your payment details be stolen, **nothing** to do with your personal bank accounts will be at risk.

Online **payment platforms**, such as PayPal, Apple Pay or Google Pay are also good because of their dispute resolution services. Also useful; the retailer doesn't see your payment details.

Always check for a **'closed padlock'** icon in the browser's address bar. It means that the connection is secure. If the padlock icon is not there **don't** use the site.

#5 Turn on 'Two-Factor Authentication' (2FA).

2FA is a **passcode** which is randomly generated and usually sent to your phone when logging in to an account. Using this means it is much more difficult for scammers to compromise accounts.

#6 Be a Scrooge with your personal information.

Online stores ask for information e.g. address, and bank information. Only fill in **mandatory** information, minimising the potential for misuse later.

Look out for warning signs. Stores asking for **superfluous** information (e.g. where you were schooled) might mean the company is not legitimate.

Also, if possible **don't** create an account unless you really need to (e.g. you are going to shop again). Checkout as a **guest** where possible.

#7 React appropriately if things go wrong

If you think your credit or debit card has been used by someone else, let your bank know straight away (using their official website or phone number). This way they can **block** anyone using it.

If you think you have been a victim of cyber crime, report the incident to **Action Fraud** via phone (0300 123 2040) or website at www.actionfraud.police.uk

With luck & care hopefully, you won't be scammed this Christmas – we sincerely hope not.

Do please circulate the information in this if you think it would be useful.

We do offer more general advice on Cyber Security – if you are interested you can speak to -

Steve DeBruin Steve_Debruin@bathnes.gov.uk

or Jo Buchan Jo_Buchan@bathnes.gov.uk

Just drop us a line & we will arrange to chat.

Also, don't forget to check out our web site www.onewest.co.uk for other useful resources & information.

Best wishes & we hope your Christmas preparations go well.

One West

Our mailing address is:
One_West@bathnes.gov.uk

Want to change how you receive these emails? Just let us know