

# Business Scams

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**Trading Standards  
Service**



# Trading Standards Service

- Consumer Protection - enforce a wide range of consumer legislation in order to protect consumers and honest businesses.
- Business Protection - We will also give advice to businesses in order to help them comply with the law.

# What is a scam...



## ■ Scams are schemes that try to trick you out of your money

- A scam is usually uninvited (unsolicited). This means it will come from a company or person you've never heard of by:
- post – through a letter or invoice
- email – through a personal or promotional message ('spam emails')
- phone ('cold calling')
- text message

# Scam complaints in 2011

- Trading Standards in Northern Ireland received hundreds of complaints about business scams in the last year.
- £100 million lost from the NI economy each year to scams – consumers and business
- Vital that businesses are educated about scams to help protect themselves
- TSS see evidence of new scams every month
- Scams come in cycles – old scams reappear and new staff need to be made aware of the tactics
- Scammers target the business sector exclusively

# Types of business scams

- New scams appear everyday so it is important that you understand the ways scammers will target your business.
- Common types of scams include:
  - business directory scams
  - office supply scams
  - charitable publication scams
  - Health and safety scams
  - Yellow pages scams
- Many others also.....



The screenshot shows the Action Fraud website interface. At the top, there is a navigation bar with links for Home, About us, Report a fraud, Types of fraud, Support & prevention, and News & alerts. The main content area is titled "Business and corporate fraud" and features a list of various fraud categories. A sidebar on the right contains buttons for "Report a fraud", "Support & prev", and "Protect yourself", along with a "Types of fra" section and a "Latest fraud nev" section.

**action fraud** report and support **Call 0300 123 2040** Your place to find out about fraud

Home About us Report a fraud Types of fraud Support & prevention News & alerts

**Types of fraud** **Business and corporate fraud**

A-Z of fraud  
What is fraud?

Select a category below:

- Asset misappropriation fraud
- Business opportunity fraud
- Employment fraud
- Short and long firm fraud
- Phoenix company fraud
- Corporate services fraud
- Domain name scams
- Employee fraud
- Exploiting assets and information
- Fixed line fraud
- Office supply scams
- Personnel management fraud
- Procurement fraud
- Receipt fraud
- Website domain name scams
- Anti-competitive behaviour
- Business trading frauds
- Charitable publication scams
- Click fraud
- Companies – fraudulent
  - Insider information
  - Insolvency-related fraud
  - Internal fraud
  - Invoice scams
  - Non-domestic rate fraud
- Corporate fraud

Report a fraud  
Support & prev  
Protect yourself

Types of fra  
Click here for a list of related categories  
Types

Latest fraud nev  
Rogue Apps Still Users in Premis Scam  
Fraud Advisory F new factsheets  
Online and phor disruption sees millions  
National Identity Prevention Wee  
Beware fraudul claiming to be fr

# Business Loan Scam

**Get a Business Loan Fast...**

**Just Fill Out the Quick 30 Second Form & Get Your Fast Free Quote Now...**



- ✓ Same Day Funding
- ✓ Highest Advances
- ✓ Immediate Cashflow Injection
- ✓ Fast and Flexible
- ✓ Free Independent Confidential Advice
- ✓ Bad Debt Protection

**Compare Quotes!**

**All Business Loans are not the Same**

Some individuals can benefit from standard business loans but others may find that they are in need of unique or more creative services. Let our Experienced Business Advisors point you in the right direction. They are friendly, professional and will be able to rescue your business fast. Call now or fill out the form.

*\* Mandatory Fields*

What industry do you operate

What is your approximate annu

Number of years company has

All information is private, con

**Go Get Fast Fr**

**Have an urgent  
Call us no  
0845-680  
we'll be happy**

**Advance Payment – to prove you can pay**

# Fake Website Scam



- Spotted on Google alerts
- Russian website – Whois?
- Report to Google




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travelrepublic.co.uk is rated ★★★★★ (2,032 reviews)

[The Merchant Hotel Belfast](#)

Welcome to **Merchant Hotel Belfast** and feel tastefully combined Victorian luxury and modern Art Deco style in the heart of Northern Ireland.  
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[Hotels In Belfast, Belfast Hotels, Hotels In Northern Ireland, Belfast ...](#)

The five star **Merchant Hotel** is a harmonious blend of Victorian grandeur and Art Deco inspired sleek modernity. Situated in the heart of **Belfast** city centre's ...  
[www.themerchanthotel.com/](http://www.themerchanthotel.com/) - [Cached](#) - [Similar](#)

**SCAM** – Bogus web design companies also

# Facebook 'like' scam

- Approached by business offering marketing opportunity
- 10,000 'likes' for your business facebook page
- Upfront fee - £1000
- Fake accounts



**SCAM** - Other marketing/Advertising scams – Mr M – Larne - Chinese restaurant menus.



# Premium Rate Phone Scam


- Crooks from Eastern Europe are targeting companies with a premium rate phone scam.
- They call and ask for a copy of the company's annual report to be faxed to an 090 number - without saying that this costs £1.53 a minute.
- One business ended up with a £76.50 phone bill.
- Ask yourself **why?**



PhonepayPlus 

# Business directory scams

- The most prevalent scam
- It's been in business for years, but many victims have not.
- Small business X Portglenone – invoice for €990
  - Late payment fee – €99
  - Admin fee - €35
  - Legal fee - €300
  - Additional legal fee - €500


Company Data Control

Dear Sirs,

We are compiling information for The EURO Business Guide. We wish to be able to inform other companies about your activities and what languages are spoken in your company. In order to list your company in the internet for European businesses, just fill in and return the form. Any additional material of your company that can make your profile up to date is very welcome. We thank you for your cooperation.

To update your company profile, please print, complete and return this form (Updating is free of charge). Only sign if you want to place an insertion.

Please fill the form completely and send it back to:

**Euro Business Guide**  
**P.O. BOX 2021**  
**3500 GA UTRECHT**  
**The Netherlands**

**Please fill in:** your company details, name of the company, address, postal code, city, country, telephone, fax, email, web address, contact person

Name of the company \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ City \_\_\_\_\_

Country \_\_\_\_\_

Telephone \_\_\_\_\_

Fax \_\_\_\_\_

e-Mail \_\_\_\_\_

Web address \_\_\_\_\_

Contact person \_\_\_\_\_

Branch in which your company is operating \_\_\_\_\_

**Languages spoken in your company**

<input type="checkbox"/> Bulgarian	<input type="checkbox"/> Hungarian
<input type="checkbox"/> Czech	<input type="checkbox"/> Italian
<input type="checkbox"/> Danish	<input type="checkbox"/> Latvian
<input type="checkbox"/> Dutch	<input type="checkbox"/> Lithuanian
<input type="checkbox"/> English	<input type="checkbox"/> Maltese
<input type="checkbox"/> Estonian	<input type="checkbox"/> Polish
<input type="checkbox"/> Finnish	<input type="checkbox"/> Portuguese
<input type="checkbox"/> French	<input type="checkbox"/> Slovak
<input type="checkbox"/> German	<input type="checkbox"/> Slovene
<input type="checkbox"/> Greek	<input type="checkbox"/> Spanish
<input type="checkbox"/> Other _____	<input type="checkbox"/> Swedish

Specify here please \_\_\_\_\_

**DATE**

TE SIGNIFICAZIONEMENTI... (Small text in multiple languages)

Date Legal signature / Company stamp

Please return: P.O. Box 2021, 3500 GA UTRECHT, The Netherlands.

# EU Business Services Ltd

- Euro Business Services is a **scam!**
- Waldberg & Hirsch is not a real debt collection company.
- These scams work on fear, nothing else. If they think you're vulnerable and unsure, they will bully you -
  - agree to their 'offer' to settle at 1 year (that's €990).



# Charitable publishing scams

- The pitch - A telesales agent will call and ask if you want to place an advertisement in a publication for a seemingly good cause. The caller will give you the impression that the publisher is affiliated with local charities, emergency services, crime prevention and community health initiatives.
- The con - Scammers associate themselves with a good cause to encourage you to place an order.

You may be told you have placed an order previously or that someone else in your business has agreed to take out advertising space. The caller may also record the phone call and carefully word what they say to sound like you are agreeing to place an advertisement, even if you have just requested further information.

- **SCAM** - Mrs Z – Co Tyrone – Agricultural feeds – Jubilee & Wilson Booklet on ‘drugs awareness’

# Why?

- Many scams use a range of highly persuasive techniques – increasingly successful
- Exploit basic human emotions such as excitement (loan/marketing opportunity) or fear to provoke a spontaneous 'gut reaction' to the scam offer.
- Scams also abuse people's trust of authority by making a scam look like a legitimate offer from a reputable business or official institution.
- Lack of research
- Report commission by the OFT analysing the 'psychology of scam victims'



# Protect Yourself



Have one person designated to make decisions.

Make sure staff are aware of these scams.

How many copies of their publication will be distributed?  
Sample copy

Do not pay invoices unless absolutely certain!

Ask questions. Establish what it is they are asking you to sign up to.

Agree to nothing from a phone call. Ask for everything to be put in writing. Review the contract in detail.



# Court Action/Debt Collection

- If you receive a letter threatening seizure of goods for non-payment, don't panic. That can only be initiated in county court, where you can defend yourself.
- Sometimes the "publisher" will send a document that he claims is a summons to court. This is just an application for a summons. Remember, it will cost the "publisher" money to take you to court, probably more than he claims you owe, so this move is a bluff.
- Simply refuse to pay – disputes unlikely to affect your credit rating.
- Little evidence of businesses being taken to court



# Enforcement

- Action Fraud, Trading Standards, OFT, CIB and Police
- Prosecution, disruption, closure of businesses
- Prevention better than cure
  - Awareness raising – TV, radio, press
  - Speaking to businesses etc...

# Complain/Advice..... contact



Call  
0300  
123 2040



National Fraud  
Intelligence Bureau



# Impact?

National Fraud  
Intelligence Bureau



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A+ | A | A- Print Page



## Tackling fraud

To successfully tackle fraud we must all play our part, no matter where you live or work. More reports of fraud leads to greater awareness, targeted police action, better preventative measures and improved victim support.



? ABOUT US

OUR PARTNERS

X TACKLING FRAUD

Tackling fraud | Types of Fraud | Report a Fraud | Fraud alerts | Latest News

### Online and phonline disruption sees NFIB save millions

A major NFIB campaign to shut down the websites, email addresses and telephone numbers fuelling much of today's fraud has already stopped at least £7 million being lost to fraudsters in the last 2 months.

During September and October the NFIB has suspended 12 websites, 179 telephone numbers and 155 email accounts, which were enabling organised crime gangs to target and steal from individuals and the public and private sector.

The threat of personal information being stolen through phishing e-mails is now being tackled in partnership with UK Payments Administration (UKPA). 978 emails have been passed to the UKPA-run [www.banksafeonline.org.uk](http://www.banksafeonline.org.uk), for suspension.

NFIB analysis has shown how fraudsters can be resilient, with the ability to quickly reinvent their criminal operation.

In recent months the NFIB has identified fraudsters who are reproducing suspended websites with a similar sounding name and/or signing up for new phone numbers with a different provider. The public is told this has been done for 'technical reasons'.

The NFIB has moved quickly to block this new line of attack.

People who visit certain suspended websites are now being automatically redirected to an alert page on the NFIB website. This provides users with a fraud warning and directs people who believe they have been a victim of fraud to Action Fraud. For legal reasons some ISPs have not been able to comply with the redirection but

### Quick links

- Report a fraud
- Police portal
- NFIB updates
- FAQs

“SOCA welcomes the NFIB - for the first time we will have a comprehensive intelligence picture and understanding of the full scale of fraud in the United Kingdom. This will enable a co-ordinated and appropriate law enforcement response and create a hostile environment for fraudsters.”

Sharon Lemon, Deputy Director  
Head of High Tech Crime at  
SOCA



Call  
0300  
123 2040



## Stop! Think! Be Sceptical!

### **Warning!**

Never give out  
bank details to  
people you  
don't know  
online!!

### **Warning**

If it sounds too  
good to be true,  
it probably is!!

# Thank you.

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