

Identifying online scams

The internet is a wonderful space for exploring and discovering new information, but there are some things that you need to be aware of to stay safe online.

Unfortunately, scams play a big part in the digital world, so learning how to spot them and stay safe online is key. It'll stop you getting ripped off and make sure your internet experience is an enjoyable one.

What you'll learn

1. The types of scams
2. How to identify them something on the internet

What is scamming?

We've all heard of people being scammed, but what does it mean in the digital world?

A scam is when someone tries to trick you into giving away your personal data such as bank details. Their ultimate aim is generally financial.

Types of scams

There are several different ways scammers may try to trick you into giving them your personal information:

Phishing is when scammers use the internet (usually email) to obtain your personal information.

Smishing is when they use texts or online messages.

Vishing is when they use phone calls.

How to spot if someone is phishing for information online

Phishing often happens via email and can come in the form of offers, competition wins (on things you haven't entered), or urgent requests for information.

The scammer is looking to get sensitive information, such as passwords and bank details from their victim. If you receive an online message asking for this and something doesn't feel right, then check it with someone you trust. You shouldn't share any personal information unless you are sure everything is as it should be.

Some tell-tale signs that an email may be phishing are, spelling mistakes and not referring to you personally. Hovering over links will show you the full website address and allow you to check whether this matches the real website of that organisation. You can also do the same thing to check the email address that the message came from and see whether that looks legitimate.

Identifying online scams continued

Too good to be true?

Be aware, scammers could use the temptation of a prize or offer to get you to communicate with them via email or on a text or on a phone call. They'll likely offer you a 'life-changing' prize or deal and ask you to 'click' a link to give away personal information or your bank details. Never do this!

Don't be tricked by celeb endorsements for these offers either. Celebrities often have their images shared without their consent for products and services that they would not support.

Immediate action

Always avoid emails/messages that need immediate action, such as claiming an expiring offer, or clicking a link. If the deal is real, you'll have time to go away and check the deal with someone you trust before deciding to go ahead. Scammers love to use this trick to catch people off guard and make you feel under pressure to commit.

Avoid the unexpected

Be cautious if you receive an email from an organisation that you aren't expecting to hear from. Scammers will pretend to be from a high-profile company or business you may be familiar with. It's highly unlikely that an organisation would contact you out of the blue and ask for personal information like bank account details. You can double check the email address by hovering your mouse over the sender's email to check if it is a trustworthy source.

If you are in any doubt, find a telephone number for the company from a different source (like Google or on a directory) and speak to the organisation on the phone to check if they really have been trying to get in touch.

Avoid at all costs

You should never share your passwords or personal details with anyone you are unsure of.

Make sure your passwords are strong to avoid your accounts being accessed.

A strong password should have a mix of letters, numbers and punctuation marks, the more random the better.

Personal information such as date of birth, full name, address etc., can all be used to build information scammers need.

Report it immediately

If you think a possible scammer has got hold of your bank details, please call your bank and let them know straightaway.



Links to further learning

You can report a potential cybercrime at www.actionfraud.police.uk. Either click that link or type the address into your browser.

You can also find more information on avoiding scams here: <https://abilitynet.org.uk/factsheets/internet-scams-and-how-avoid-them>. Again, you can either click that link or search the following in your web browser, and select the top result: 'Internet scams and how to avoid them – Ability Net'