THE POLICE CRIME PREVENTION INITIATIVES

FRAUD GUIDE
Business Security

MOPAC | MAYOR OF LONDON
OFFICE FOR POLICING AND CRIME

POLICE CPI
Police Crime Prevention Initiatives

Introduction

This guide is one of a series of guides produced by Police Crime Prevention Initiatives (Police CPI) on behalf of the Mayor's Office for Policing and Crime (MOPAC). These guides form an important element of a larger project which seeks to increase understanding about the various types of fraud and in doing so improving awareness and making people less vulnerable to falling victim to these scams.

Unusually, this project brings together skills and experience of a retired Detective Chief Superintendent from the Metropolitan Police, working with a reformed fraudster, thus providing a unique insight into the tradecraft and methodology of fraudsters.

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Maintaining Business Security

Maintaining business security goes a long way to preventing you and your business from falling victim to fraud. As commerce has increasingly moved online, this has presented a huge opportunity for fraudsters to exploit any weaknesses or gaps in your security.

The most common cyber threats include:

- **Hacking** – including of social media and email passwords
- **Phishing** – bogus emails asking for security information and personal details
- **Malicious software** – including ransomware through which criminals hijack files and hold them to ransom
- **Distributed denial of service (DDOS) attacks against websites** – often accompanied by extortion

Tips

Most cyber-attacks could be prevented by taking these basic security steps

- Choose strong passwords and don't use them for multiple logins
- Install security software including antivirus and Two Step Verification (2SV). This kind of software is often available free
- Keep all security software and operating systems updated
- Use a password manager program
- Turn on Two Step Verification (2SV) for your email accounts

Below is a list of tips which can significantly reduce your vulnerability to fraud:

Passwords

- Your email password should be strong and different from all others you use
- Using three random words is more secure than traditional advice built around 'password complexity' e.g. the first 3 cars you owned
- Using the names of your children or pets is too easily guessed by fraudsters

Security Software

This does not need to cost a fortune, in fact some software is completely free. You must ensure that it is regularly updated (they can be set to update themselves automatically) as the updates contain 'fixes' and 'patches' that prevent fraudsters from breaching your defences.

Password Managers

We all know how difficult it is to remember different passwords for different accounts and applications. A password manager is an app on your phone, tablet or computer that stores your passwords, so you don't need to remember them. Once you've logged into the password manager using a 'master' password, it will generate and remember your passwords for all your online accounts.

Insider Threat

As unpleasant as it might be, the reality is that a significant threat can be posed by your own employees. Motivation can range from being passed over for promotion, to something much more sinister including stealing commercially sensitive information that would be valuable to competitors.

Ensuring your IT Administrator(s) understand the risks is absolutely vital. Adopting both Cyber Essentials and the Fraud Prevention Baseline (see below) will do much to reduce your potential vulnerabilities, Other in-house procedures, including monitoring unusual and/or remote logins, unusual downloads, or other unusual behaviour. Publicising the fact that you take a proactive anti-fraud approach may also deter opportunists considering doing something unethical. Preventing something from happening in the first place is much better than having to deal with the consequences once it's too late.

In the vast majority of cases, all the information you need to know is already known by your employees. Your difficulty is accessing it. Never underestimate how much your own workforce notices about the behaviour of their colleagues, and it is often a tip-off that provides the opportunity of making an early intervention and prevent issues from escalating. Some businesses run their own whistleblowing hotline, whilst others sub-contact this function to other independent companies. Don't forget – knowledge is power!

Cyber Essentials

CYBER ESSENTIALS

Cyber Essentials is an effective, Government-backed scheme that will help you to protect your organisation, whatever its size, against a whole range of the most common cyber-attacks.

Cyber-attacks come in many shapes and sizes, but the vast majority are very basic in nature, carried out by relatively unskilled individuals. They're the digital equivalent of a thief trying your front door to see if it's unlocked. The advice provided is designed to prevent these attacks.

There are two levels of certification.

Cyber Essentials certification

Cyber Essentials

The self-assessment option gives you protection against a wide variety of the most common cyber-attacks. This is important because vulnerability to basic attacks can mark you out as a target for more in-depth unwanted attention from cyber criminals and others. Certification gives you peace of mind that your defences will protect against the vast majority of common cyber-attacks simply because these attacks are looking for targets which do not have the Cyber Essentials technical controls in place. Cyber Essentials shows you how to address those basics and prevent the most common attacks.

Cyber Essentials Plus

Cyber Essentials Plus still has the Cyber Essentials trademark simplicity of approach, and the protections you need to put in place are the same, but for Cyber Essentials Plus a hands-on technical verification is carried out.

The verified self-assessment questionnaire of Cyber Essentials is required for Cyber Essentials Plus. Although based on the same technical requirements, Cyber Essentials Plus includes a technical audit of all of your IT systems to corroborate that the controls are in place. In this way, it gives more assurance that you are complying with the scheme. The audit covers a representative set of user devices, all internet gateways, and all servers with services accessible to unauthenticated internet users.

https://www.ncsc.gov.uk/section/products-services/cyber-essentials

Fraud Prevention Baseline

The ‘Fraud Prevention Baseline’ (FPB) has been created in partnership with The IASME Consortium Ltd (IASME). This is an innovative and unique approach to make businesses, especially SMEs, more resilient to fraud. If you think of Cyber Essentials as relating to your potential technical vulnerabilities, the FPB is about identifying and fixing potential weaknesses in your policies and procedures. Adopting the FPB provides you with useful and free templates for both a Fraud Policy and Fraud Investigation Plan.

Answering around 30 simple questions about your business, will help you identify and resolve potential vulnerabilities. These answers will be independently assessed, and bespoke feedback provided. IASME are currently exploring opportunities with business insurance providers to ascertain if obtaining the FPB could attract a reduction in annual premiums. It is hoped that in the future this could make the scheme cost-neutral for businesses, or even a cost benefit. The Fraud Prevention Baseline is intended to be launched in October 2024.

Useful links

Cyber Aware provides cyber security advice for both individuals and small businesses www.ncsc.gov.uk/cyberaware

Get Safe Online work with the Metropolitan Police and others, providing online safety advice for individuals and small businesses www.getsafeonline.org

Metropolitan Police Cyber Protect is the Met’s Cyber Protect Team and provides free products and services to help protect businesses, organisations and individuals from fraud and cybercrime www.met.police/cyberprotect

Metropolitan Police Fraud is the fraud pages of the Metropolitan Police website www.met.police.uk/fraud

Metropolitan Police Little Media Series is a central store of all the booklets, leaflets and videos created by the Metropolitan Police to assist in raising awareness of fraud and cybercrime www.met.police.uk/littlemedia

Take Five to Stop Fraud is a national campaign offering straightforward and impartial advice to help everyone protect themselves from fraud www.takefive-stopfraud.org.uk

Police Crime Prevention Initiatives (Police CPI)

Police CPI works to deliver a wide range of innovative and ground-breaking crime prevention and demand reduction initiatives to support the wider UK Police Service, central and local government and the general public.

Part of the National Police Chiefs' Council Prevention Coordination Committee, Police CPI maintains works closely with government, manufacturers and companies involved in security products (within the UK and those in countries that supply the UK), standards authorities and key stakeholders such as Planners, Architects, Developers, Local Authorities, Housing Associations, academia and the public.

Police CPI is a not-for-profit police owned organisation, self-funded through its prevention activities. Senior police officers from England, Scotland, Wales and Northern Ireland control and direct the work Police CPI carries out on behalf of the Police Service.

Mayor's Office for Policing and Crime (MOPAC)

The Police Reform and Social Responsibility Act 2011 established a Police and Crime Commissioner (PCC) for each police force area across England and Wales. In London, the elected Mayor is the occupant of the Mayor's Office for Policing and Crime (MOPAC).

MOPAC has a dedicated team including specialists in commissioning, finance, oversight, policy, professional standards, research and analysis, community engagement and auditing. Together, they work to deliver the Mayor's Police and Crime Plan and make London a safe city for all.

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