

Staying Safe on the Internet

Lesson 1: Online Money Scams

Teacher's Hints for Group Discussions

Natasha's Story - Activities

Question 1:

"Think about things from Natasha's point of view. Explore how Natasha got herself in this situation and what she could have done and should do now"

Here are some hints for the group discussion:

- Natasha thought she did the right things—checking the company's website and phoning them. It all seemed OK.

But there were some warning signs which she ignored:

- Natasha was paid £100 for two hours' work per week, for work which wasn't highly skilled or demanding. Why so much?
- Real companies have their own banks. High street banks have departments which do banking for businesses, and there are international banks that send millions of pounds to other countries every second. It's very cheap to do. Why would a real company get a student to transfer money for them?
- Natasha shouldn't communicate any more with "George Smith", and should tell the Police if he contacts her again or tries to threaten her.

Natasha's Story - Activities

Question 2:

"Think about things from the Police's point of view. Give guidance advice to people about money laundering and how they can get caught up in scams such as this."

Here are some hints for the group discussion:

- It's much harder online to decide whether people are trustworthy than when you're meeting them face to face. It's much easier in person, because there is much more information available—for a start, we always unconsciously use body language and tone of voice to decide if we want to trust a stranger we meet in person.
- Online fraudsters aren't stupid! They know how to fake all the usual ways that people would use to assess an unfamiliar company on the internet. They are very good at copying other people's websites and setting up forwarding telephone numbers—it's easy if you know how. They will even have other fraudsters to answer the phones for them, because they often work in teams.
- Criminal gangs have a hard time moving money internationally. There are strict money laundering regulations for banks, and banks have to report any transactions or customers that they suspect are involved in money laundering. Banks also have to identify all their customers, which is a deterrent to the smaller criminals. It's much safer for them to con an innocent person to transfer money for them.
- On the internet, as elsewhere, if it seems too good to be true, then it probably is!
- It's often people who need the money who fall for these sorts of things.
- The online criminals play on self-deception: If you need something really badly and you receive what looks like fantastic offer, it's often easy to persuade yourself that it really is a dream come true and to disregard warning signs.

Natasha's Story - Activities

Question 3:

"Explore how Online Fraudsters identify people like Natasha. Think about what the outcomes would be for Natasha once the police got involved."

Here are some hints for the group discussion:

- The online fraudster needs someone who needs money, someone who's organised and diligent and someone who doesn't have any experience with real business, otherwise they'd soon work out that it was a con. Students are ideal!
- The fraudster could try to send emails randomly to academic email addresses and see which ones work.
- The fraudster could use web adverts on websites which are popular with students and young people to try to attract them.
- The fraudster could place fake job adverts on recruitment websites, advertised as a sort of managerial position – "Regional Financial Manager", "UK Customer Representative", "Money Transfer Agent", etc.
- There are programs which try to guess email addresses by using every possible combination of first names and numbers, and seeing which ones work with the major providers of webmail and email. Natasha has an email address that is quite easy to guess.
- The police may need to sort out if Natasha has been doing it on purpose. Some people become Money Mules deliberately in the hope of making some quick money.
- Natasha might have trouble with her bank because her account has been used for a crime, and her account may be frozen for a long time. She may have to get help sorting out her bank and fixing her credit record.