



The Art of Impersonation

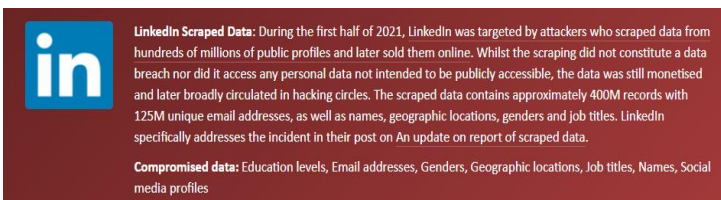
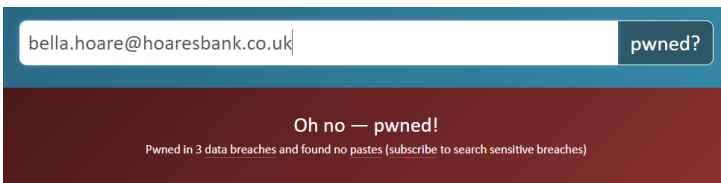
Bella Hoare, Partner
Mark Dabbs, Head of Fraud Prevention

Thursday 16th June 2022

WHY ME?



Collecting Information



If I don't click, will my parcel be lost?

Your parcel is waiting for delivery, please confirm the settlement of £2.99 on the following link:
<https://royalmail.package-delivery.co>

12 Feb, 11:23 am

Redirects you to a fake page

Check the email address

----- Forwarded Message -----
From: PayPal <paypal@notice-access-273.com>
To: [REDACTED]
Sent: vveonesoay, January 25, 2017 10:13 AM
Subject: Your Account Has Been Limited (Case ID Number: PP-003-153-352-657)

PayPal

Dear Customer,

We need your help resolving an issue with your account. To give us time to work together on this, we've temporarily limited what you can do with your account until the issue is resolved.

We understand it may be frustrating not to have full access to PayPal account. We want to work with you to get your account back to normal as quickly as possible.

What the problem's?

We noticed some unusual activity on your PayPal account.

As a security precaution to protect your account until we have more details from you, we've place a limitation on your account.

How you can help?

It's usually pretty easy to take care of things like this. Most of the time, we just need a little more information about your account.

To help us with this and to find out what you can and can't do with your account until the issue is resolved, log in to your account and go to the Resolution Center.

Log In

Often these emails will make you believe you need to act urgently to resolve an issue.

In this case study, the data required to log in is captured by the fraudster and used to access your PayPal account

HMRC - Notice

Dear xxx.com,

We are pleased to inform you that after the last annual calculation of your fiscal activity we have determined that you are eligible to receive a tax return of £3902.51

Description

Tax Return #8GB82761KZ
Issued Date: 13/09/2021 (08:00AM)
Expiration Date: 14/09/2021 (23:00PM)

Refundable Amount : £3902.51
United Kingdom

Note:

In order to receive your refund, you need to create a Government Gateway account and provide us the information needed to [receive your payment](#).

Currency	£
Tax Return #812823815955145	3902.51
Delivery: Electronically by Card	

If you don't create a government gateway account, you will not receive your refund. This email was sent from a notification-only address that cannot accept incoming email. Please do not reply to this message.

Sub Total	£3902.51
Delivery	0.00
Total	£3902.51

Payment method: Online

Text Message
Today 19:19

HMRC Refund: You have an outstanding Tax refund of £276.74 from 2020 to 2021. Follow instructions to claim your Tax refund at: <https://gov-tax.refundpr.com/>

GOV.UK

Managing Taxation

Claim amount: £468.39

Claim your Tax

Personal Identity Verification

Please provide the personal details which are mentioned in your ID or any other official document.

First name

Last name

Date of birth

For example, 21 3 1980

DD - MM - YYYY

Address

House/flat number

Street name(s) (optional)

City

County/postcode

Postcode

Phone number

Official identity

Please confirm your mother's maiden name in order to verify your personal information linking to official records.

Mother's maiden name

Continue

This website is secured by GOV.UK's secure sign. [Find out more](#)

Current Step: Personal Identification

Disclaimer

HM Revenue and Customs (HMRC) automatically sends notification to people about their tax refund claim after performing the fiscal year's tax calculation. This amount has been calculated under supervision of qualified officers.

If you find any discrepancy in the calculated amount then please do not proceed with the application and call us on the number mentioned below.

0800 011 0400

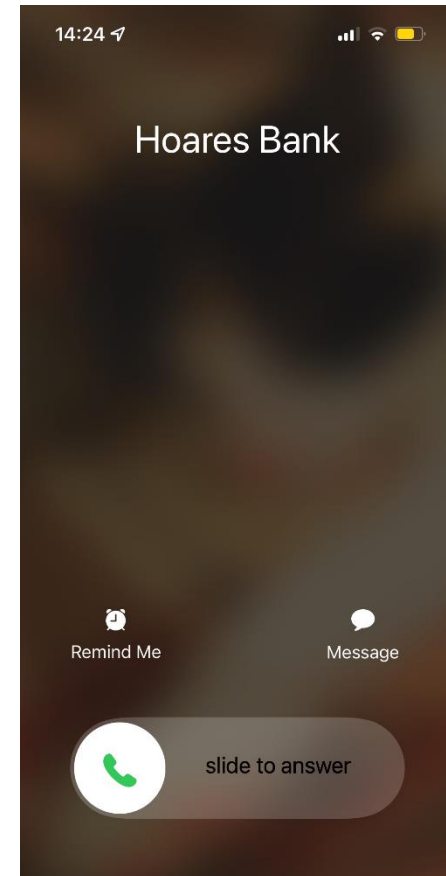
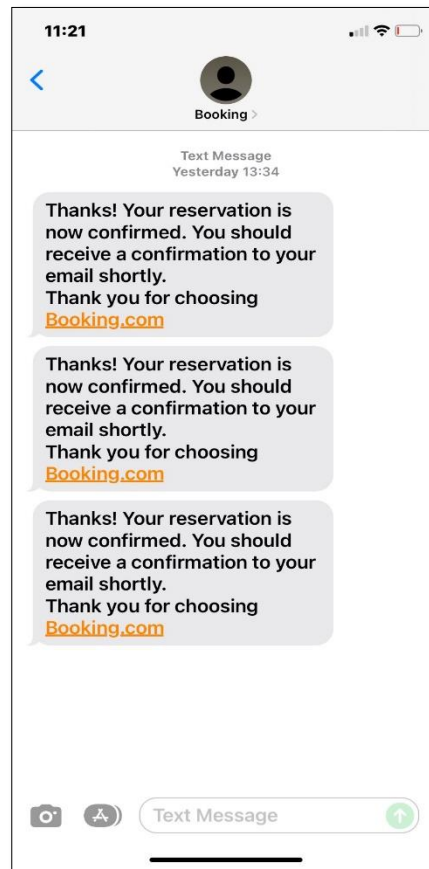
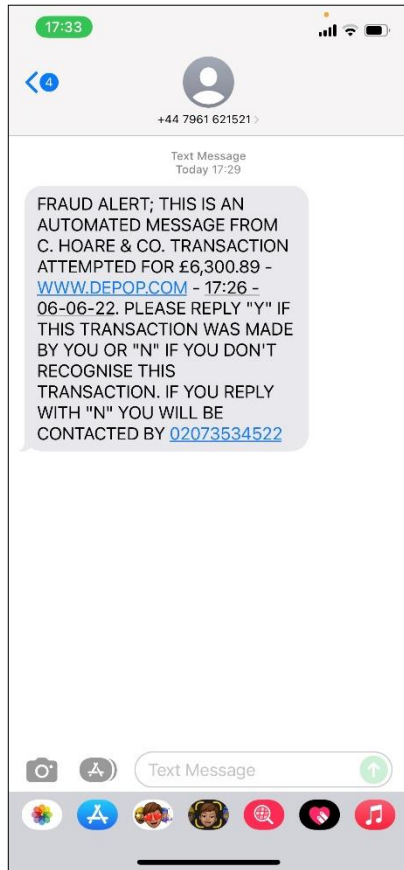
[Give feedback](#) [Contact](#) [Privacy](#) [Cookies](#) [Terms and conditions](#)

Built by the Education and Skills Funding Agency

OGL All content is available under the [Open Government Licence v3.0](#), except where otherwise stated

© Crown copyright

Collecting Information continued...



One-Time Passcodes and the bank's token are authentication measures **WE** use to identify **YOU** as the person making the transaction. We will never, in any circumstances, ask you for this information.

Keeping your account safe

This purchase requires a One-Time-Passcode.

You are paying CATESTMerchant the amount of 99.99 USD on 18/01/2022 from card number *****8648.

To protect your account, we need to verify your transaction code.

Never share passcodes with anyone over the telephone. The passcode for your transaction of GBP 305.00 at [THREAD.COM](https://www.thread.com) on card ending 9086 is 112439.

Enter your One-Time-Passcode

VERIFY

Request to control your application

Molly Parker is asking for permission to remotely control your application.

Deny Grant Permission

Welcome to our online banking service

Please enter your Login ID and a passcode generated by your token

Enter Login ID

Enter Passcode

Please note we will never request your password or PIN.

If you are experiencing any unusual activity on your account, please contact us immediately.

Security Code

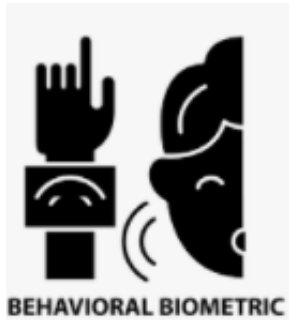
7 6 3 0 6 9

Back to Security Code

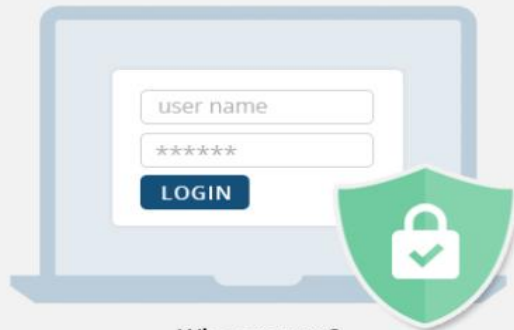
If you would like to know more about protecting your account from fraud, please refer to the fraud prevention information on our website.

TAKE FIVE TO STOP FRAUD **fscs Protected**

Continue



Authentication



Who are you?

Validate a system is accessing by the right person

Authorization



Are you allowed to do that?

Check users' permissions to access data



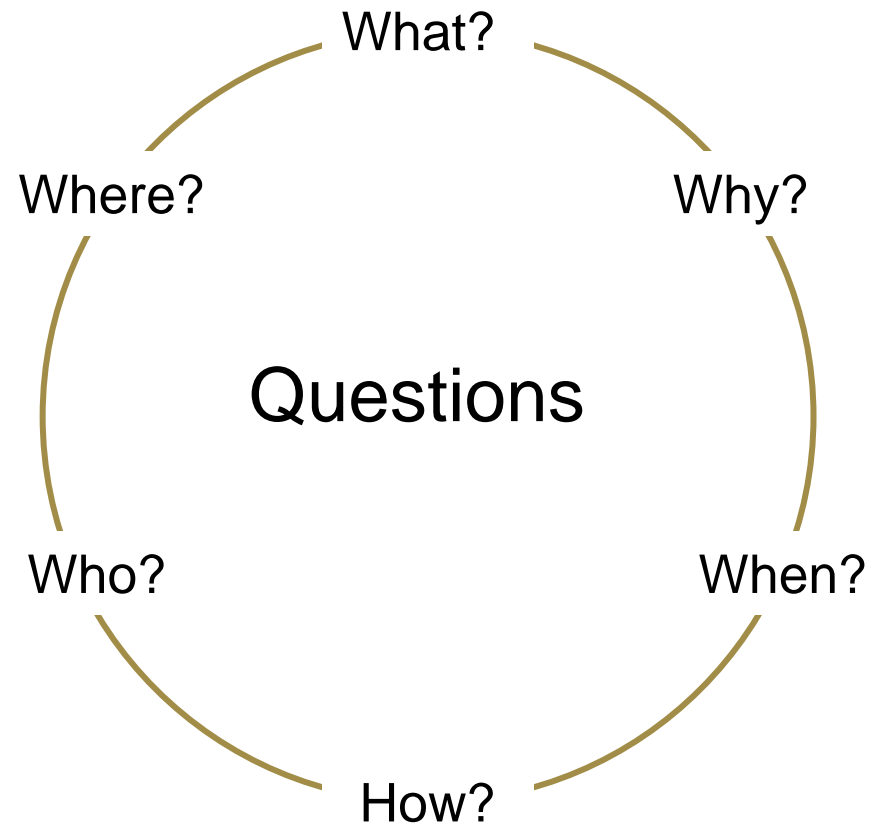
Stop: Taking a moment to stop and think before parting with your money or information could keep you safe.

Challenge: Could it be fake? It's OK to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect: Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.



TO STOP FRAUD™



Useful links:

[YouTube video](#)

[Why we fall for phishing emails — and how we can protect ourselves | \(ted.com\)](#)

[C. Hoare & Co. Fraud Prevention page](#)

[C. Hoare & Co. *Staying Safe from Fraud* booklet](#)