

Garda Bureau of Fraud Investigation - Public Advice for Christmas Period

With the busiest shopping period of the year upon us, especially online, the public and retailers alike should take steps to protect themselves from fraud.

On Line Shopping

With the increase in shopping online shoppers should be aware that behind some flashy websites, criminals are looking to cash-in on the December online spree. Anonymous fraudsters can set up legitimate-looking websites to sell either counterfeit goods or no goods at all.

People are warned to take extra care when purchasing popular Christmas gifts online. Previous reports suggest the following products are the top five to feature in online shopping fraud:

1. Smart Phones
2. Digital Cameras
3. Designer goods including jewellery and branded handbags and boots
4. Laptops and notebooks
5. Video game systems.

To make sure your online shopping is safe and secure remember these tips:

Use secure websites that you trust. Do your research before making a purchase. Check online forums for feedback

Do they have a real-world presence? Can you see their address and phone number? Can you establish it as a valid registered phone number that is not diverted to another country

Check the browser address changes from 'http' to 'https' to indicate you have a secure connection and look for a padlock or an unbroken key symbol on your web browser

If website prices for designer items, games and smart phones seem too good to be true, they probably are. Legitimate popular technology and designer items are rarely discounted

Counterfeit Currency - Some things you can check:

- Feel - you can feel the raised intaglio printing on all genuine notes and also the tactile marks on the €200 and €500 banknotes
- Look - hold the note against a bright light source, the denomination (e.g. €5, €10, €20 etc) in the top left hand corner should be fully visible and perfectly formed
- Tilt - look at the colour shifting ink on the reverse side of the high value notes (i.e. €50, €100 etc). The value numeral looks purple when viewed straight on, but appears olive green or even brown when viewed at an angle. On the reverse of low-value notes (i.e. €5, €10, and €20) look for the iridescent stripe that shines against bright light
- Check - you can see a security thread embedded in the genuine note. If you hold the banknote against a bright light source you can see the watermark and the security thread on the note. The watermark is visible from the front and back of the note. The watermark comprises the main architectural motif and the value numeral of the note

Counterfeit Bank Drafts

Do not accept bank drafts from someone not known to you
Do not send release or deliver goods on foot of a bank draft that has not been cleared by the issuing bank

Cheque Fraud

Control who has access to your cheque books
Do not sign cheques in advance
Ensure all issued cheques and unused cheque numbers are accounted for. Check this when you get a new cheque book and review regularly to ensure no cheques are missing
Cross all cheques 'a/c payee only'
Do not cash third party cheques

ATM Security

Always shield your hand well when you enter your PIN number at an ATM or Point of Sale device.
Always look closely at an ATM machine to see if anything unusual is attached or if it looks different to normal. If you are suspicious do not use it and call the Gardai.
If you see people acting suspiciously at an ATM Machine walk away and ring the local Garda Station immediately. Never approach

people acting suspiciously, just note their description and any other relevant information that could be used to apprehend them. Always report any apparent malfunction at an ATM, such as damage to the card or money slots of the ATM or money not being dispensed.

Recent Email Scam

Gardai have recently become aware of unsolicited emails which indicate to the receiver that they have been the benefit of development grants and the email is seeking you to contact a bank and provide personal details. These emails are in Irish and we would urge the public and the Irish speaking community in particular to exercise great care.

If in any doubt you should contact your local Garda station. Please see advice outlined below:

Unsolicited requests for personal and financial information

Unsolicited requests for your contact details (name, address, phone number, email address or other details) or financial information should always be regarded with suspicion. Consider adopting the following preventative measures to guard against these types of fraud:

- Ignore all unsolicited communications
- Thoroughly check the validity of any proposed financial transaction before forwarding any money or personal details
- If in doubt, carry out appropriate enquiries
- Remember, if a proposition appears too good to be true - it generally is

Advance fee frauds are instances where a criminal offers a windfall to a victim in return for a small advance payment. Examples include bogus lottery schemes or requests to transfer large sums of money from dormant or inaccessible accounts.

The most frequently encountered "advance fee fraud" in recent years relates to letters and emails from West Africa. The writer usually purports to represent an important government official or other agency and tells you that they have a large amount of money available, which they wish to transfer out of West Africa. They ask for your bank account details so the money can be transferred to

your account. In return you are promised a percentage. Official looking documents may be used to support their claim.

A small fee is first requested from you in payment for various taxes or legal and transaction fees in order that the funds be released. This fee is designed to 'hook' you and further fees will subsequently be demanded. Many people feel compelled to pay these fees in the vain hope of retrieving the money which has already been lost. Of course, no large sum of money is ever received by the victims in these cases. In addition, as the fraudsters have your bank details, they may go further and plunder your bank account.

Crime prevention is everybody's business. The Gardaí cannot fight crime alone without the support and cooperation of the community. Everybody has a role to play in attempting to prevent and reduce crime. All members of An Garda Síochána promote crime prevention and reduction. However there are also dedicated Crime Prevention Officers (CPOs) within each Garda Division. These CPOs are trained to encourage, promote and advise on crime prevention to both the private and business community.

To contact your local Crime Prevention Officer, please go to the List of Crime Prevention Officers on the Garda website at <http://www.garda.ie/controller.aspx?page=190>.

Further crime prevention advice is available at <http://www.garda.ie/Controller.aspx?Page=1921&Lang=1>. or www.Garda.ie