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## Fraud: fact or fiction?

1. You can open a UK bank account without showing a passport or driving licence.
2. If I bank online I'm at a relatively low risk of fraud.
3. Websites with a green padlock can be fraudulent.
4. My contactless card is in danger of being defrauded by someone pressing a card reader against it in a crowded place, unless I buy a protective wallet.
5. It's not safe to store all your passwords in one place.
6. Fraud should be reported to my local police station.
7. Downloading apps from official app stores can infect my phone with malware.
8. Home wi-fi routers can't be hacked.
9. Your credit report can reveal signs of identity fraud.
10. Bank staff could ask for my full PIN or password when confirming my identity.

### WHAT YOU'LL LEARN

- Whether your contactless card is really at risk from fraudsters carrying card readers in crowded places
- Where to report fraud if you become a victim
- Which types of fraud are most common

### WHICH? MONEY INVESTIGATES FRAUD

CAN FRAUDSTERS USE HANDHELD READERS TO SWIPE MONEY FROM THE CARDS IN YOUR WALLET? AND CAN YOU TRUST THE GREEN PADLOCK WHEN SHOPPING ONLINE? FAYE LIPSON BUSTS THE UK'S BIGGEST FRAUD MYTHS

**E**ver feel like the web is a den of thieves, with shadowy figures poised to 'cry open sesame' and raid your bank account? While it's right to guard your treasures closely, some of your biggest fraud fears are likely to be more fairytale than fact – as our exclusive research shows.

In May, we surveyed more than 2,000 members of the public to find out how much they knew about fraud. Respondents were given 20 statements about scams and cybersecurity, and asked to say whether they were true or false. The results were mixed. While most people were knowledgeable about high-profile fraud, credit card readers, contactless cards, and malware, webcam hacking and property fraud. And in the case of its contactless cards, 60% got it overwhelmingly wrong.

Before we say anything more about the results, why not pit yourself against the public by taking our bite-size version of the quiz (opposite)? Then carry on reading for a full explanation of the six myths that caught people out.

**ONLINE BANKING**  
To prevent fraudsters plundering online accounts, banks implement encrypted connections, passwords and additional security questions. They also have technology running silently in the background to monitor for logins from unusual locations, which could indicate that a hacker is trying to get in.

However, we found that only 30% of the people we surveyed agreed with the statement 'If I bank online I'm at a relatively low risk of fraud.' Women were slightly more mistrustful than men: 74% disagreed compared with 66% of men. And younger people were substantially more mistrustful than any other group, with 80% of those aged 18-24 disagreeing, compared with 61% of those aged 65 and over.

Nonetheless, fraud reporting figures show that online banking is relatively safe. Taking December 2017 as a snapshot, only one in every 23,350 logins that month resulted in a confirmed case of fraud, according to industry body UK Finance.

So if you bank online and exercise some caution – for example, by shredding unwanted statements and keeping your passwords secure – it's a safe bet. It's quick and convenient, particularly for those with mobility issues or who live far from a branch.

However, you should still be alert to bank transfer fraud – a potentially devastating scam in which individuals are tricked into transferring money into fraudsters' accounts. This usually starts with an email, phone call or text from an imposter claiming to be from your bank, telecoms firm or conveyancing solicitor (if you're in the process of buying a house).

If you're tricked into sending money this way, contact your bank as soon as you realise what's happened. Unfortunately, you won't be automatically entitled to a refund – a fact that an impressive 85% correctly identified in our survey.

Which? has been working to raise public awareness of this type of fraud, and we're calling on banks to take more responsibility when it occurs. Later this year, some banks are introducing a 'confirmation of payee' system, which allows customers to check the name on a payee's account when they're transferring money across. The Payment Systems Regulator is also working on a 'reimbursement model', which should ensure that victims are refunded when they've been defrauded through no fault of their own.

**IDENTITY FRAUD**  
While some crooks have designs on your bank balance, others may be out to steal another valuable asset: your identity. A fraudster can open a financial account in your name simply by entering your personal data into an online application form. But many respondents seemed unaware of the risks.

Two thirds thought applicants had to show a passport or driving licence to obtain a UK bank account. But in October 2017, a Which? Money investigation showed that some leading banks would open accounts online on the basis of a correct full name, date of birth and current address, without asking to see an identity document.

Personal details like these can often be easily gleaned from social media accounts or public records, such as the electoral roll. In 2017, there were more than 50,000 cases of identity fraud involving bank accounts. Your details can also be used to fraudulently obtain credit cards, catalogue accounts, insurance products and mobile phone contracts.

It's therefore vital to have strong privacy settings on your social networks and to regularly check your credit report for unrecognised products or searches.

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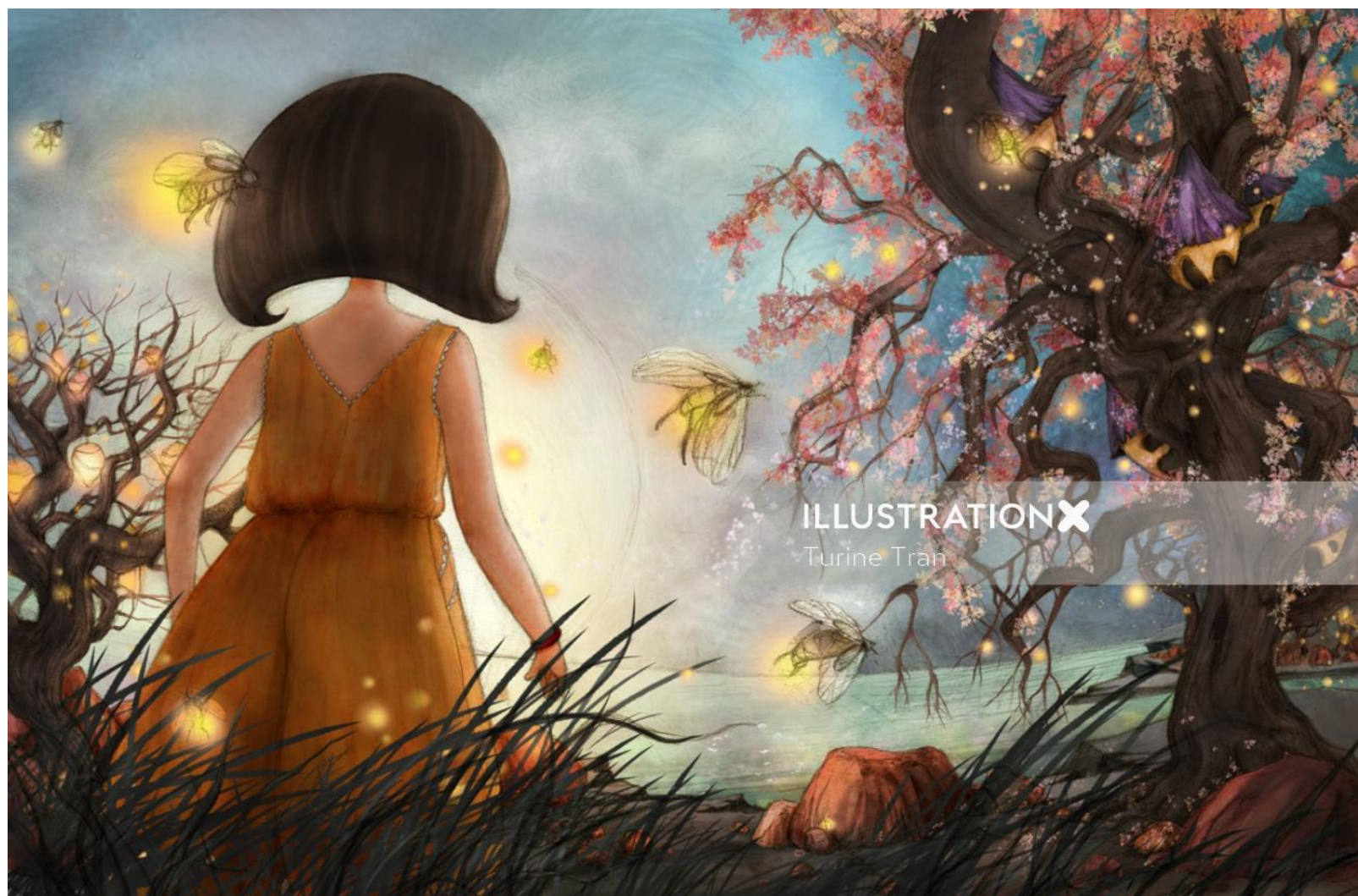
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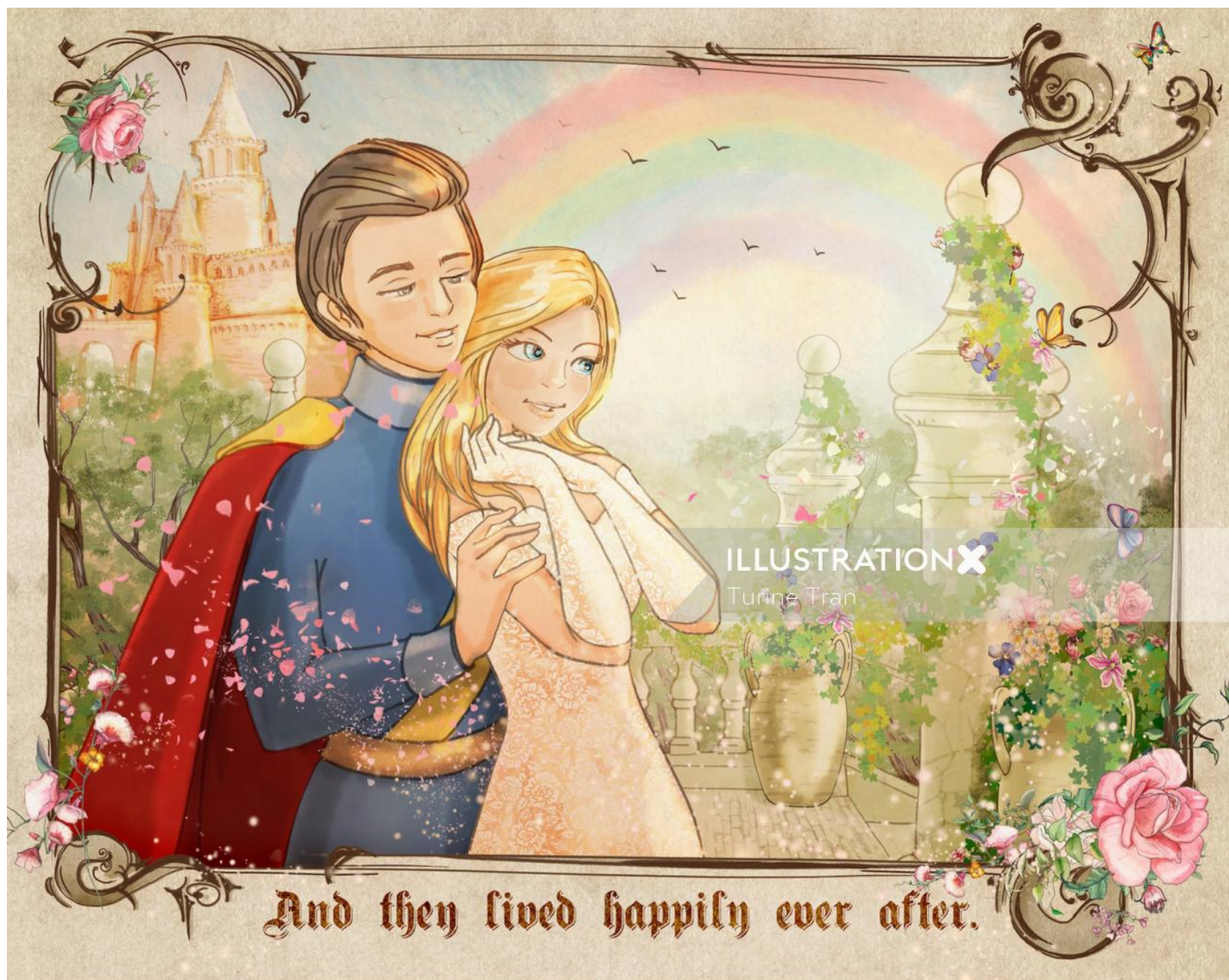
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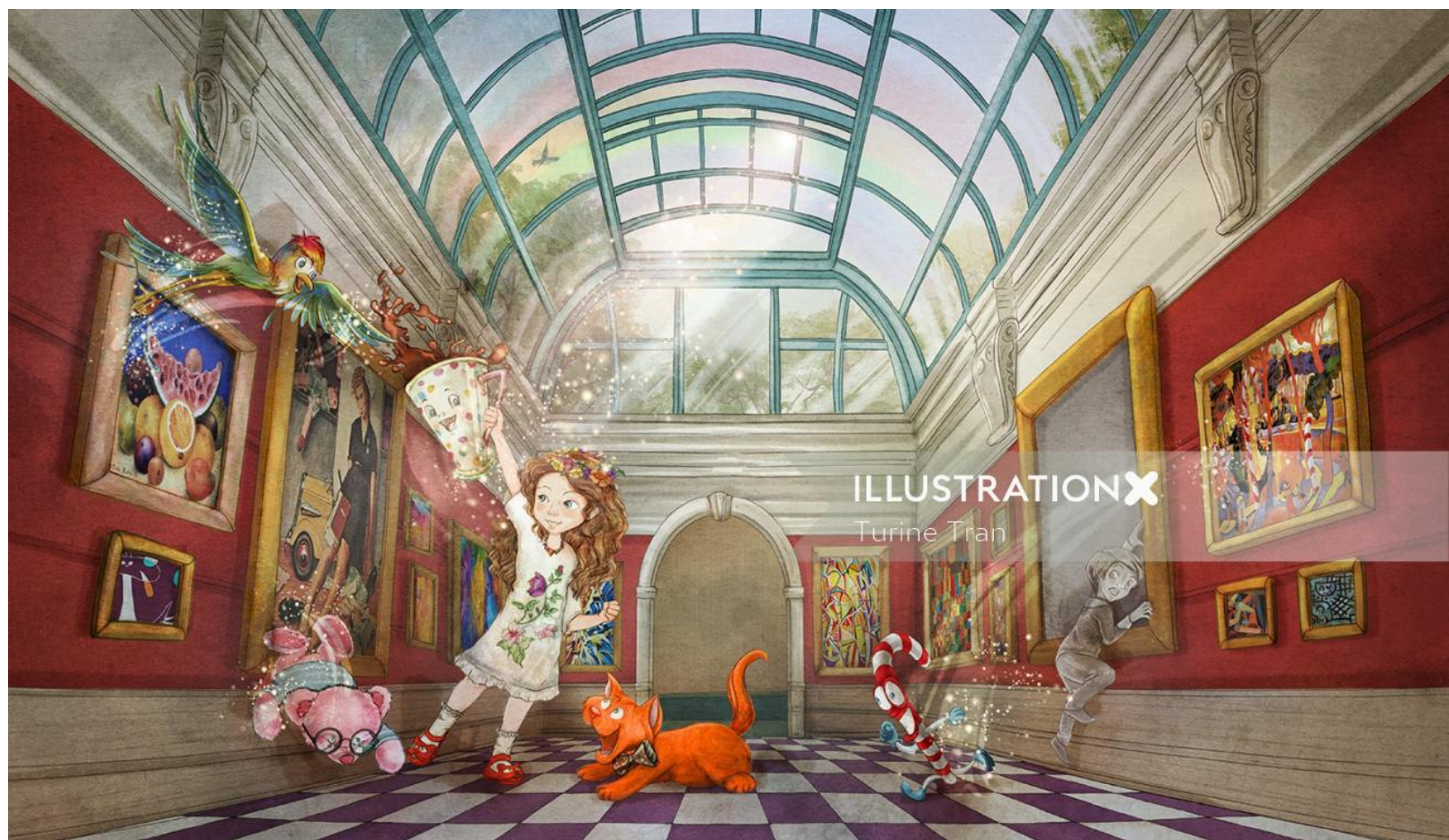
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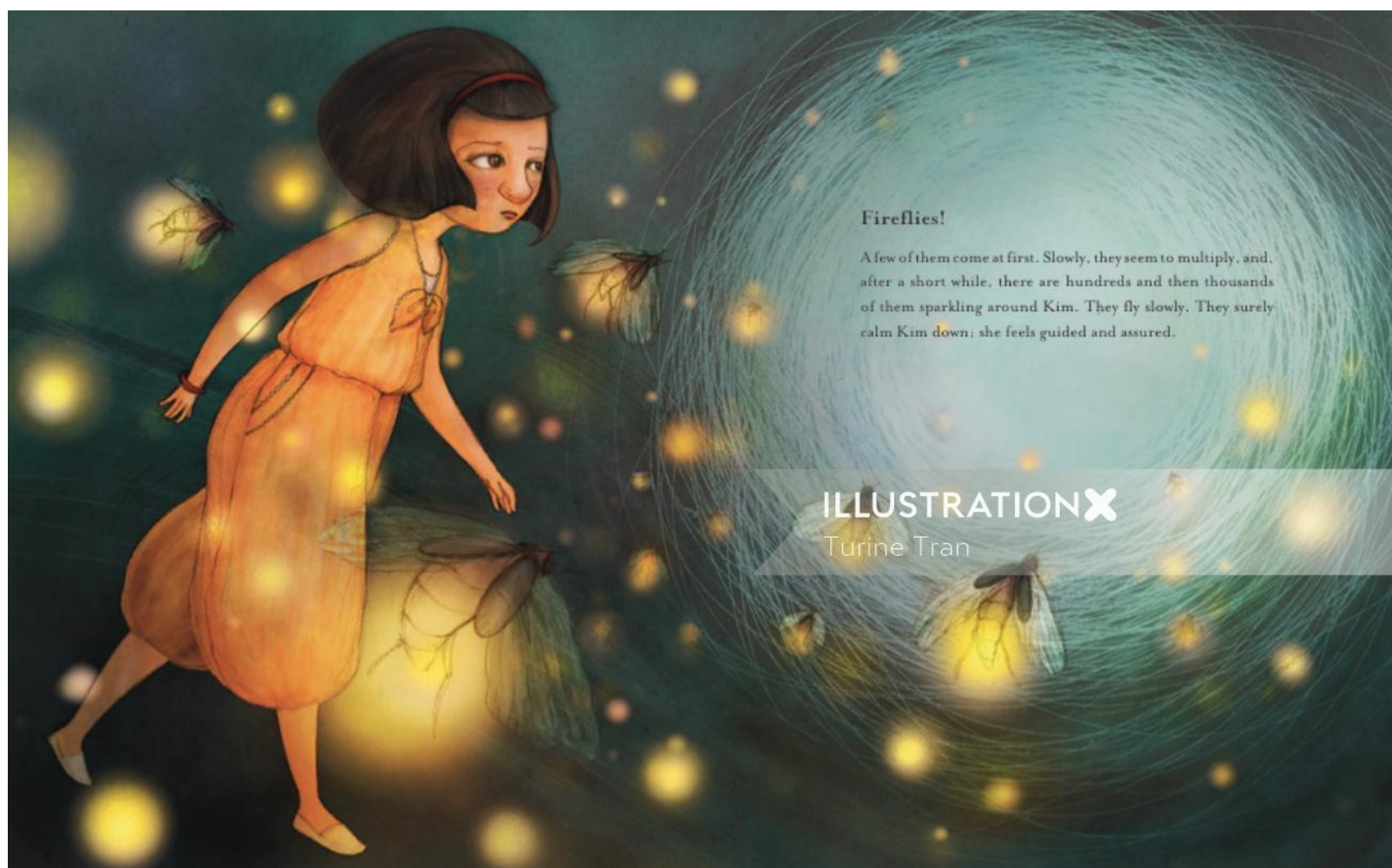
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## Fireflies!

A few of them come at first. Slowly, they seem to multiply, and, after a short while, there are hundreds and then thousands of them sparkling around Kim. They fly slowly. They surely calm Kim down; she feels guided and assured.

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SO NIGHT AFTER NIGHT, WHEN THE SUN WENT DOWN, WHEN WE WERE SLEEPING,  
HE WENT OUT ALONE LOOKING FOR A BETTER PLACE FOR US.

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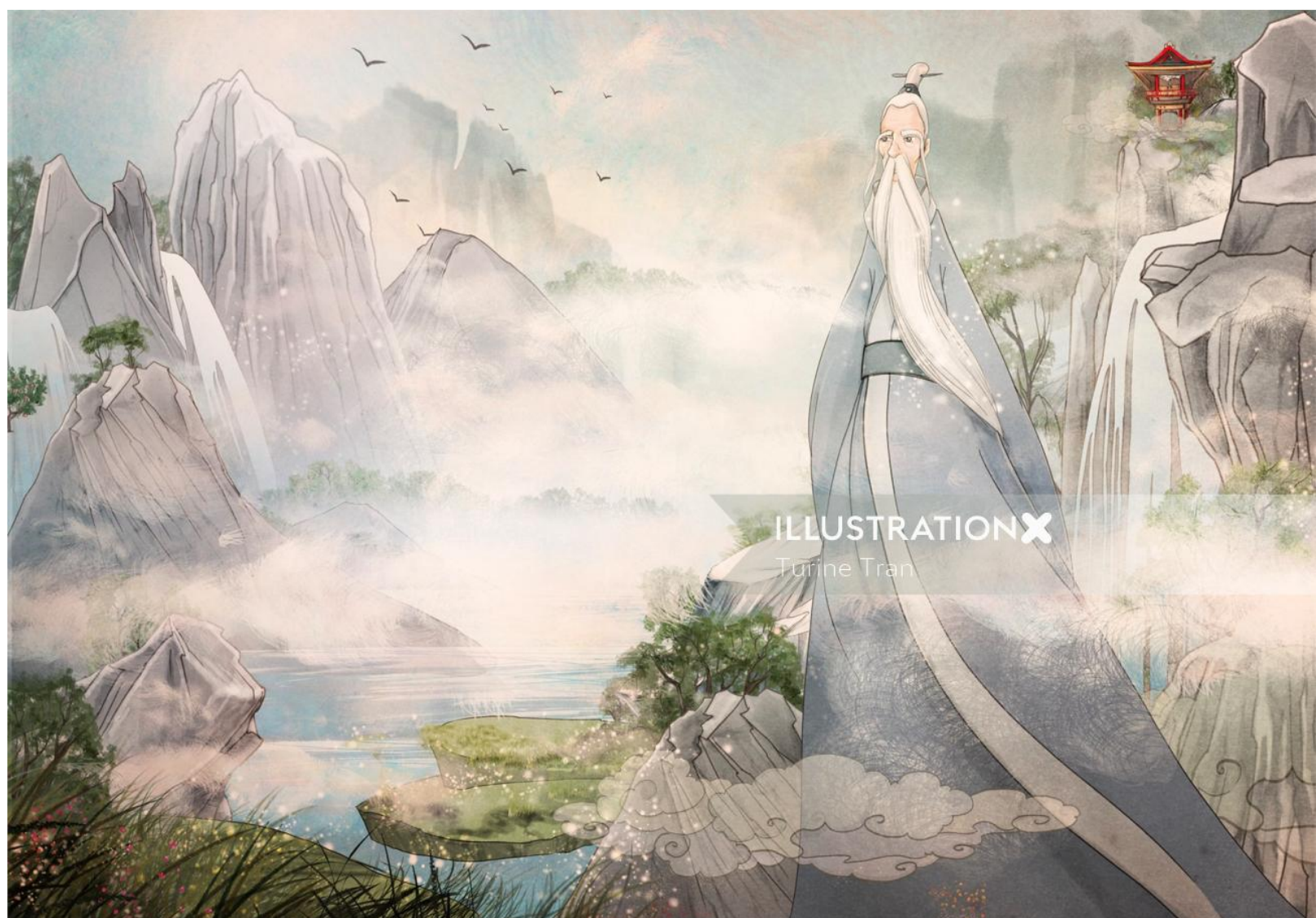
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Wunderbare Klänge: Das Rentier Rémy gibt Amélie einen Stups.

40 Coopzeitung - Nr. 49 vom 1. Dezember 2015

Freud schänke

## Amélie singt EIN WEIHNACHTSLIED

♦ **Der Kinderchor** Amélie besucht mit ihren Eltern den Weihnachtsmarkt. Die Luft ist erfüllt mit wunderbaren Klängen. Amélie staunt, als sie sieht, woher die Musik stammt – und möchte am liebsten gleich mitsingen.

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... hüpf und knirsch! Hüpf und knirsch! Amélie liebt die... Sie versucht, von Schneehaufen zu springen, ohne den Asphalt zu berühren. Zum Glück schneit es, da gelten auch ganz kleine Schneehaufen als sichere Inseln. Hüpf und – daneben. Jetzt beginnt das Zählen wieder von vorne. Weiter als bis sieben ist Amélie noch nicht gekommen. «Amélie!», ruft ihr Mami weiter vorn. «Was trödest du denn so?» «Ich darf den Boden nicht berühren!» Ihre Eltern lachen. Mal wieder typisch Amélie.

**Ist das nicht ...?**  
Sie schlendern gemütlich weiter und geniessen die Stimmung auf dem Weihnachtsmarkt. Amélie will schon losrennen, da sieht sie auf einmal weiter hinten zwischen zwei Marktständen ein grosses Tier. Ist das nicht ...? Rémy! Das Rentier steht ganz ruhig und nickt Amélie freundlich zu. Sie schaut fasziniert zu Rémy und dann zu ihren Eltern, ob sie

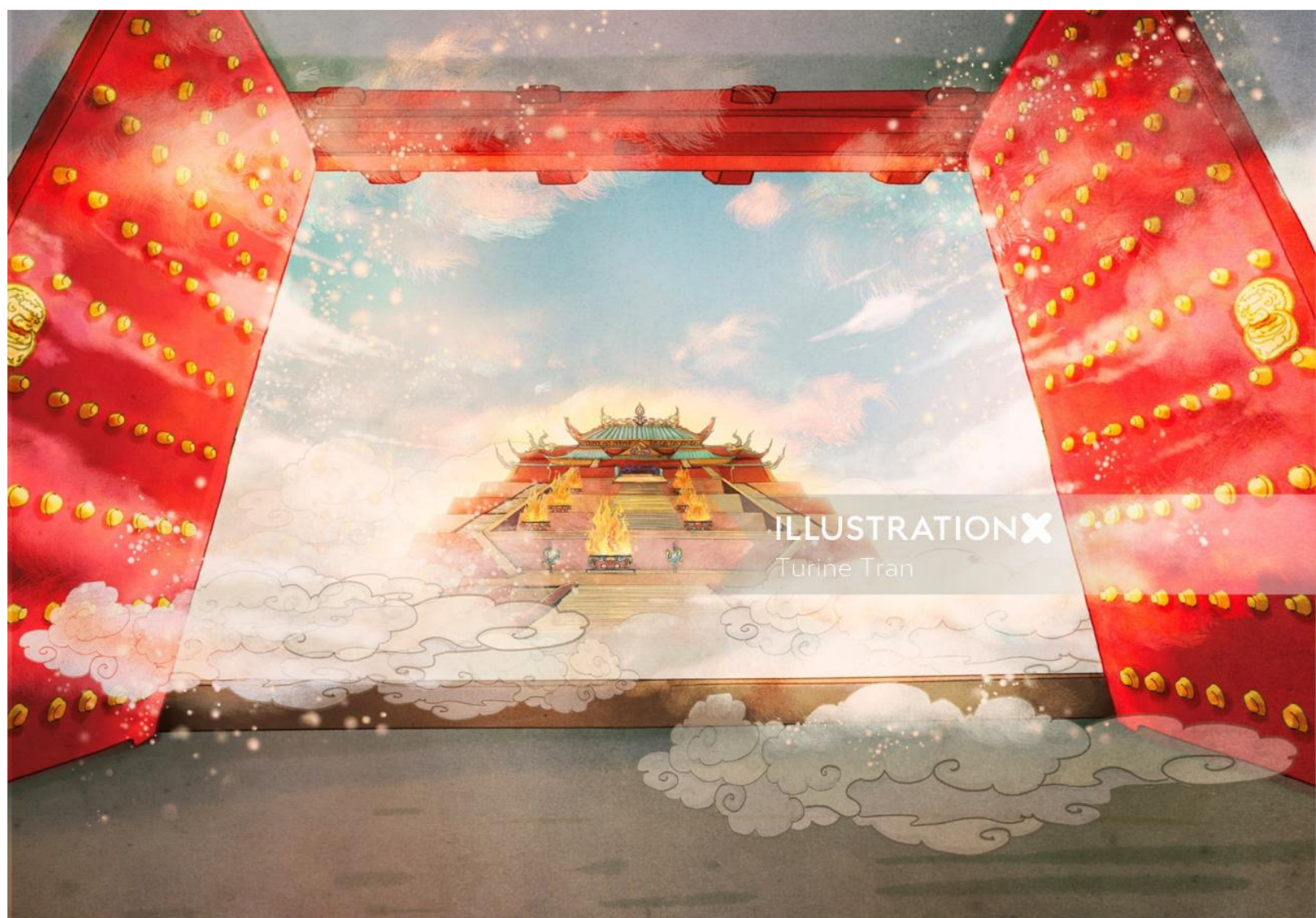
ihn auch sehen. Aber die schauen sich gerade die Auslage an einem Stand an. Als Amélie wieder zurück zum Rentier blickt, ist es verschwunden. Sie ist sich aber sicher, dass es da gewesen war! Endlich holt sie ihre Eltern ein. Vom Rentier will sie ihnen nichts erzählen. «Ich hab's geschafft!», berichtet sie daher ausser Atem. Was denn, will ihr Papi wissen. «Den Schneehaufen-Hüpfest. Ich bin bis auf zehn gekommen.» «Na, dann hast du dir deine Apfelküchlein ja verdient», schmunzelt er.

**Mmh – Apfelküchlein!**  
Etwas Besseres kann sich Amélie nicht vorstellen. Deshalb liebt sie das Bummeln mit ihren Eltern über die Weihnachtsmärkte. Die schöne Stimmung, das feierliche Licht, die feinen Gerüche ... Nur das immer gleiche «Jingle Bells», das von überall her und aus hundert Lautsprechern gleichzeitig tönt, müsste nicht sein. Jetzt hört sie es schon wieder. Aber was ist das? Das klingt gar nicht nach «Jingle Bells». Das klingt – anders. Und schön. Das sind ...

Coopzeitung - Nr. 49 vom 1. Dezember 2015 41

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