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Guild of Cleaners and Launderers



J u n e 2 0 1 4 S e c o n d E - B u l l e t i n
(This and previous issues now archived on the Guild's Website)

Two Warnings From Members About Scams That can Affect The Unwary

Visit The Guild's Web
site at
www.gcl.org.uk

Available for viewing
past copies of all e-
Bulletins and Amber
Alerts,
also past copies of
the Guild Newsletter



Pictured above Guild Northern Centre Members at a recently held meeting in Haydock at the Ramada Encore Hotel.

Guild Membership Renewal? Your Membership Subscription for the year 2014/2015 is now due for renewal. You can pay on line by visiting the Guild Website at www.gcl.org.uk, or alternatively, Telephone 01698 322669

Many thanks to those who paid on time because this saves money and time in having to check and chase late payers.

Contact enquiries@gcl.org.uk

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Telephone Security

Subject: VERY COSTLY NEW AREA CODE:

0809 Area Code: We actually received a call last week from the **0809 area code**. The woman said 'Hey, this is Karen. Sorry I missed you- get back to us quickly, I have something important to tell you.' Then she repeated a phone number beginning with **0809** We did not respond, this week, we received the following e-mail:

Do Not DIAL AREA CODE **0809 ,0284, or 0876 from the UK**

This one is being distributed all over the UK . This is pretty scary, especially given the way they try to get you to call.

Be sure you read this

They get you to call by telling you that it is information about a family member who has been ill, or to tell you someone has been arrested, died, or to let you know you have won a wonderful prize, etc..

In each case, you are told to call the **0809** number right away. Since there are so many new area codes these days, people unknowingly return these calls.

If you call from the UK you will apparently be charged a minimum of **£1500 per-minute**, and you'll also get a long recorded message. The point is, they will try to keep you on the phone as long as possible to increase the charges.

WHY IT WORKS:

The **0809** area code is located in the Dominican Republic .

The charges afterwards can become a real nightmare. That's because you **DID** actually make the call. If you complain, both your local phone company and your long distance carrier will not want to get involved and will most likely tell you that they are simply providing the billing for the foreign company. You'll end up dealing with a foreign company that argues they have done nothing wrong.

Another Member Warning - Computer Security

Security – Security – Security

Security is a word so frequently used today that we have begun to ignore it.

DO SO at your own Peril - it could cost your thousands, plus a lot of time and embarrassment. The UK Government has recently taken the unprecedented step to issue a severe warning through the National Crime Agency (NCA) in conjunction with Federal Authorities in America relating to a particular Russian based cybercrime gang.

This warning has prompted the following advice;

Ensure that your files are regularly backed up. Using a memory stick, or standalone hard drive could prove to be a better option than some of the cloud systems should you make an error and open a malicious email.

Check that your entire operating system has all the updates installed including; Internet security for your Operating System (MS Windows for example).

Or All other programmes that you have installed.

Run a full system scan from your antivirus software on a regular basis. Time consuming it may be but far less than that spent should your computer become infected.

Don't forget that this applies to any internet connected till system; i pad, etc. as well as personal computers not forgetting those of your family both old and young.

Security is NOT just on the internet but also applies to land line and mobile telephone communications.

These individuals, or gangs, are devoting huge amounts of resources, time and money, to obtain **information**.

Information that can be used to take your hard earned cash either directly from your bank account or by locking your computer and demanding a ransom to unlock it. The lock may only apply to your library but what if that contains pictures of your family perhaps a wedding or young children growing up and it's the only copy? Would you pay a few hundred pounds to retrieve those pictures? But remember you have to use your credit or debit card to do this ! A media report on the Russian gang, mentioned earlier, suggests that they have already collected £63million in ransom money from around the world. About 315,000 computers at £200 each.

Consider how many computers there are around the world let alone other hack able devices like high tech phones with banking apps and fantastic cameras so this equates to a very, very small percentage to make £63million.

The information collected by these criminals can be collected in many ways.

Check out this scenario (The items in red is the information gained);

Caller	Person Answering
Miss pronounces the name (Mr Duke) Or Asks to speak to the business owner/householder	Corrects the pronunciation (Mr Duck) even spelling it out Sorry Donald won't be here until later Can I help?
I've been trying to urgently contact Mr Duck about the new bank account Its very urgent	The best thing is to call him on the mobile His number is 0123456789
Thank you so much Sorry what is your name?	Chris
Five minutes later (Having been told by Chris that Donald won't be there till later)	
Is that Chris? I spoke to you five minutes ago about Mr Donald Duck and the new bank account but I can't get any answer from his mobile and its very urgent	Yes Oh dear but I don't think I can help you
You don't happen to know his existing bank account number do you?	No I don't – but wait a minute will it be on my pay cheque or the paying in book? Or Hang on a minute it will be on the bottom of our joint account debit card
Yes, could you give it to me please	Yes its 1234 1234
Before that there is another code of three pairs of numbers could you give those to me	Yes its 12 – 34 – 56
For security purposes could you give me the full name of the account holder on the cheque/paying in slip or debit card	Yes Mr Donald Quackers Duck

A bit farfetched? NO, it's not and look at the information gained from an unsuspecting helpful person

Last name	Duck
First name	Donald with middle name Quackers
Mobile phone number	0123456789
Name of person answering call	Chris
Bank account number	1234 1234
Bank sort code	12 – 34 – 56

Even the first four items would be useful as well as sellable to an internet thief, for that's what they are, if only for future attempts to gain more information prior to the actual sting that gets them **your** money. There is a lot of personal information travelling via the internet as well as by post. Look at your bank statements. Payments into the account often have useful information even the state pension payments quote your unique National Insurance Number, and that's from a Government who say they are committed to providing security and privacy as well as stamping out fraud. Consider the implications of receiving an email or telephone call quoting your National Insurance Number, full name and address and bank account Number. How much other detail would you pass on to that caller? That's just from one incorrectly delivered/disposed of postal bank statement, or infiltrating your computer, or that of a loved one.

The merchant copy of your card payment contains the full card number. Check that the person you are paying destroys those copies by shredding and not whole into the dustbin, especially if it's for recycling. Don't forget that if you take card payments you have a legal responsibility to safely dispose of your merchant copies once they have been reconciled to your bank account, and they should be kept under lock and key until the safe disposal.

Further advice is available free of charge at Get Safe On Line which is a UK Government backed initiative.

Thanks for reading this message from a concerned Guild member