APRIL 2025

AUDIT YORKSHIRE

COUNTER FRAUD NEWSLETTER

Welcome to our Counter Fraud Newsletter. We hope you find the contents helpful. As always, if you need any fraud advice please reach out to your Local Counter Fraud Specialist. You'll find our details on the last page.

What Does a Fraud Victim Look Like?

When we think about fraud victims, stereotypes often come to mind—perhaps someone elderly, naïve, or unfamiliar with technology. But the truth is far different; fraud victims can be anyone. Age, education, or experience does not offer immunity when fraudsters rely on manipulation and deceit.

Fraudsters are skilled at exploiting and manipulating human emotions - trust, fear, curiosity, sympathy or urgency to name a few. They create convincing stories, use fake identities, sophisticated technology and realistic scenarios designed to bypass your defences. Even the most cautious and informed individuals can become a victim of a scam under the right circumstances.

One important thing to remember is this: falling for a scam is not the victim's fault. Even using the word 'falling' (which I used to make this point), implies that somehow it is the victim's fault, and this perception is something that needs to change. Fraudsters are criminals, and the blame lies squarely with them.

Victim-blaming only adds to the shame and embarrassment people may already feel, which can prevent them from reporting the fraud or seeking support. This is also a contributing factor to why fraud is underreported.

If you or someone you know has been scammed, the most important step is to report it and seek help and advice. Fraudsters rely on silence and shame to continue their operations. By speaking up, you are taking back control and helping to protect others.

Remember, anyone can be a victim of fraud. What matters most is how we respond—by supporting those affected and working together to prevent future frauds.

Beware of Bailiff Scams

Bailiff scams are a growing concern, with fraudsters impersonating enforcement agents to extort money from unsuspecting individuals.

These scams often prey on fear and urgency, making victims believe they owe money and must pay immediately to avoid serious consequences.

A recent article was published by the BBC regarding this type of fraud. Scams: 'Fake bailiffs said they'd take my furniture' - BBC News

How Bailiff Scams Work

Scammers typically pose as legitimate bailiffs (also known as enforcement agents), claiming to collect debts such as unpaid fines, council tax, or other outstanding balances. They may contact victims via phone, email, or even by showing up at their doorstep, demanding immediate payment. Some may use fake ID badges, official-looking documents, or aggressive tactics to pressure individuals into paying.

Common Tactics Used

Unexpected Contact: If you weren't expecting a visit from a bailiff and haven't received prior official communication of an outstanding debt, be suspicious.

Fake Calls and Emails: Fraudsters contact victims, claiming to be from a legal authority, such as a county court, demanding payment.

·**Bogus Paperwork:** Fake court documents or enforcement notices are used to make the scam seem legitimate.

Upfront Payment Demands: Victims are told they must pay immediately, often via bank transfer or cash, to avoid legal action.

No Identification Genuine enforcement agents will always carry official ID and provide details of the debt they are collecting.

No Prior Notice: Before a bailiff visits, you should receive a written notice, court documents or other documentation regarding an owed debt.

Protecting Yourself from this Scam

⚠ As always, be suspicious of unsolicited contact.

🪪 Verify the bailiff's identity - ask for their name, company and certification number. You can cross check this information with the official register of enforcement agents: Certified Bailiff Register

📞 Report suspicious activity: if you suspect a scam please report it to Action Fraud. By reporting it, you can help to prevent other people from being targeted.

ℹ️ For further advice, you can find information on what you can do when visited by a bailiff on the GOV.UK website.

4 Text Scams to Watch Out For

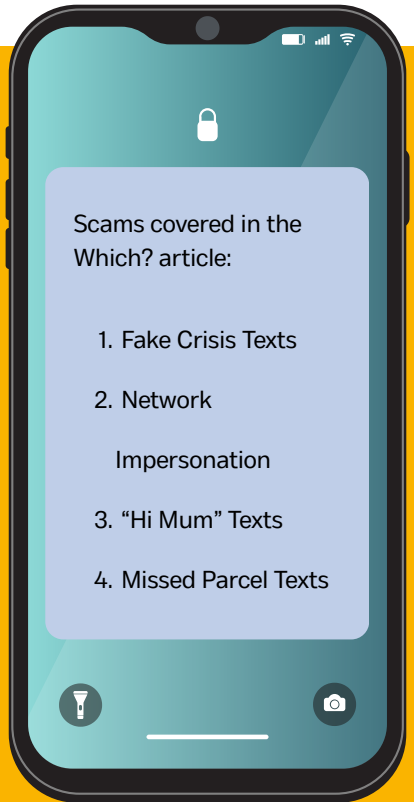
Consumer protection organisation, Which?, have put together a really helpful article on 4 common text scams that are doing the rounds.

We've covered many different types of scam texts in this newsletter over the years. Dodgy text messages remain popular with fraudsters as they can bombard thousands of phone numbers at once, and they can quickly change the content to match current events.

It's important to treat text messages with care, especially if they contain links or ask you to make phone calls, send a payment, or share your info.

You can report suspicious messages by forwarding them to 7726. Doing this allows phone companies to block dodgy phone numbers, to collect information of scammers, and to raise awareness to keep everyone safe.

Please take the time to read the article on the Which? website, where you'll find more information about the tactics being used.



Social Media Safety

You've just had the holiday of a lifetime, or have bought the most adorable puppy ever. Now you want to share pictures with everyone.

Social media has become a daily part of our lives, connecting us with friends, family, and communities across the globe. But as platforms grow, so do the number of scammers using them to trick users out of personal information and money.

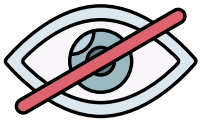
Here are a few tips for staying safe.

Watch Out for Imposters
Fraudsters create fake profiles that closely mimic real accounts. They could pretend to be one of your friends, a company or a charity. These profiles might message you, comment on a post with a link in it, or ask you for personal information.

If you are contacted by one of your friends on social media and something feels off, reach out to the person through another verified channel before responding.

Use Strong, Unique Passwords
Each social media account should have a different, strong password. Using a password manager can help you keep track of them.

Enabling two-factor authentication (2FA) adds an extra layer of security. Check what is available in the settings of your social media account.



Check Your Privacy Settings
Limit what you share publicly. Set your accounts to private if you're not comfortable with strangers viewing your content. Adjust who can send you messages, tag you, or view your friend list to reduce the chances of being targeted.

Social media should be a space for connection and creativity—not a trap for scammers. Staying alert, verifying information and staying secure can go a long way in protecting you from fraud.

Warning of Massive Increase in QR Scams

The BBC has reported that Organised Crime Groups (OCGs) are behind a sharp rise in scams linked to fraudulent QR codes. QR codes have been around for years, and became particularly popular during the Covid-19 pandemic. They're now a very common sight in public places, such as in car parks, restaurants and entertainment venues.

Unfortunately, fraudsters have identified that QR codes can lull people into a false sense of security. They look quite official, so can be misused by criminals trying to trick people into handing over their personal and financial information. Reports of QR fraud in 2024 have shot up to 14x the level reported in 2019.

Contactless payment hotspots (such as parking meters and restaurants) are common targets of criminals who stick their own QR codes over official signage and publicity materials.

Fraudulent and misleading codes have also been spotted on parcels, in emails and on television. Unfortunately, you can't tell if a code is dodgy until you've scanned it.

People who scan the malicious codes are directed to websites controlled by fraudsters and tricked into handing over data such as bank details, or into downloading malicious apps which steal their information and / or infect their device.

If you are being asked to use a QR code to make a payment, check carefully to see if there's any evidence of tampering. If possible, find a different way to pay.

Don't use QR codes to download apps - instead, go direct to your phone's app store and search for the correct app. Check reviews carefully before downloading apps. You can read more on the National Cyber Security Centre website.

FRAUD PREVENTION MASTERCLASSES

The Counter Fraud team run a series of Fraud Prevention Masterclasses aimed at sharpening your fraud spotting and stopping skills. There's something for everyone, whatever your role. For more information about which session is the best fit for you, please read on to hear what each course covers.

If you want to discover the various types of frauds which affect the NHS, **Fraud in the NHS** would be a good place to start. This session covers common types of frauds which can be committed by criminals (including cyber related fraud), contractors, service users and staff. Learn how to identify suspicious activity and what to do if you encounter it.

For all staff with line management responsibilities, we would recommend that you come along to one of our **Fraud Awareness for Line Managers** classes. We'll focus on circumstances that line managers may encounter which could indicate a fraud, provide tips on prevention, and explain how to respond if fraud is suspected.

No technical expertise neededto take part in our **Cyber Enabled Fraud Prevention Masterclass**. It's useful for all staff who access computers at work. Learn about safe password practices, spotting phishing emails, how AI is reshaping fraud, and much more.

If you are a member of staff in the payroll team, or if you authorise timesheets or expenses as part of your role, the **Payroll Fraud** training will be of particular benefit to you.

If you want to take a deep dive into the fraud risks which could affect procurement, from the tendering process to completion, the our **Procurement Fraud** session will be right for you.

Explore common frauds affecting finance departments, including mandate fraud, phishing emails, and fake invoices and much more in our **Fraud for Finance Staff** Masterclass.

Discover common workforce-related frauds and understand the difference between a Counter Fraud and a Disciplinary investigation. Our **Fraud Awareness for HR** training welcomes HR staff, line managers, and anyone involved in the disciplinary process, such as Investigating Officers.

As well as top tips for spotting fraudulent applications, this session also covers checking ID documents which may be presented by new starters. **Recruitment Fraud** would appeal not just to staff in recruitment teams, but to anybody who is involved in the recruitment process or who checks ID documents.

If you're looking for an introductory session which will cover what fraud is, how we are targeted and how to prevent being a victim, look no further than our **Introduction to Fraud Prevention** sessions. As well as how to stay safe at work, we show you how to look after your personal information and finances.

When are the sessions being held?

We will be delivering these sessions via Microsoft Teams at regular intervals throughout the 2025 / 26 financial year. We always put the next date for each masterclass in our monthly newsletters (you'll find the dates on the next page).

What if the date doesn't work for me?

If there's a course you want to do, but the dates don't work for you, just let us know. We can send you more dates for future sessions, or if there's a group of you who can't make the planned dates, we may be able to set up a bespoke session just for your team.

How do I book my place?

To book a spot, simply email yhs-tr.audityorkshire@nhs.net and let us know which course / date you wish to book on for. You'll get a calendar invite to join the Teams session on the day.

Fraud Prevention Masterclass Dates

Fraud in the NHS	9th July 10am
Fraud Awareness for Managers	17th June 11am
Cyber Enabled Fraud Prevention	9th July 2pm
Payroll Fraud Prevention	21st May 2pm
Procurement Fraud Prevention	3rd June 2pm
Fraud Awareness for Finance	24th April 10am
An Introduction to Fraud Prevention	14th May 2pm
Fraud Awareness for HR	13th May 11am
Recruitment Fraud Prevention	10th June 10am

If you would like to book a place for any of these sessions, please contact yhs-tr.audityorkshire@nhs.net

Bespoke Training Sessions

The Local Counter Fraud Team are always happy to pop along to speak to individual teams. If you would like us to attend one of your team meetings, to deliver a training session on a key fraud risk area, or for any other fraud prevention advice, please contact us using our details (which you'll find on the last page).

REPORTING FRAUD CONCERNS

Fraud vs the NHS

If you think that fraud may be being carried out against the NHS, please **notify your Local Counter Fraud Specialist**. You'll find our contact details on the next page.

You can also report your concerns to the **NHS Counter Fraud Authority** using their online reporting tool or phone number. You'll find these details on the next page.

If you choose to make an anonymous report, please give as much information as possible as we won't be able to get back in touch with you to clarify anything.

Suspicious Emails

Do not click on any links or attachments.

If you have received a suspicious email to your **@nhs.net** email account, you can forward it (as an attachment) to **spamreports@nhs.net**

If you are not sure how to forward an email as an attachment, contact the LCFS team and we will help you.

If you have been sent a suspicious email to another type of email account (not @nhs.net) you can forward it to **report@phishing.gov.uk**

Suspicious texts

Do not click on any links in the suspicious text message.

You can forward suspect text messages to 7726.

Fraud against a member of the public

These concerns can be reported to **Action Fraud (0300 123 20 40),**

If the person has lost money, it may also be appropriate to report the matter to **the police.**

If you suspect that the person's bank account has been compromised, it is important that they **speak to their bank** as a matter of urgency.

I've read the options but I'm still not sure what to do

The Local Counter Fraud team will be happy to advise.

Our contact details are on the next page.

CONTACT US

Acronym Decoder
LCFS - Local Counter Fraud Specialist
LSMS - Local Security Management Specialist
ICB - Integrated Care Board

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FCMS

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LCFS Covering:
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Humber and North Yorkshire ICB

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LCFS Covering:
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Spectrum Community Health CIC

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LCFS and LSMS Covering:

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West Yorkshire ICB

Lincolnshire ICB

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LCFS Covering:

Bradford Teaching Hospitals NHS Foundation Trust

Local Care Direct

Mid Yorkshire Teaching NHS Trust

Lee Swift
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LCFS Covering:
Airedale NHS Foundation Trust

AGH Solutions

Bradford District Care NHS Foundation Trust

Leeds and York Partnership NHS Foundation Trust

NHS Professionals

You can also report fraud concerns to the NHS Counter Fraud Authority:
0800 028 40 60
https://cfa.nhs.uk/reportfraud

Follow us on X - search for @AYCounter Fraud

Visit our website or scan the QR code to read previous newsletters.