North & Western Lancashire Chamber of Commerce

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PROTECT
YOUR BUSINESS IN LANCASHIRE

Lancashire Business Crime Survey

Vicky Lofthouse
Chief Executive Officer
Lancaster District Chamber of Commerce

- 49% of businesses have experienced crime and/or ASB that has impacted on their business in the last 12 months

Most common types of crimes:

- Burglary
- ASB
- Criminal damage
- Fraud

- Scores for perceived levels of crime and ASB were relatively low

- 75% of respondents had not sought crime prevention advice
- 88% of respondents had implemented their own crime prevention measures
- Few businesses had worked collectively to prevent crime
- Respondents were 50/50 about crime influencing their choice of business location
- 56% of businesses had had contact with their local police team; 52% found this useful while 19% were unsure

“Better channels of communication for feedback to police and opportunities to work with police to highlight issues with our sectors.”

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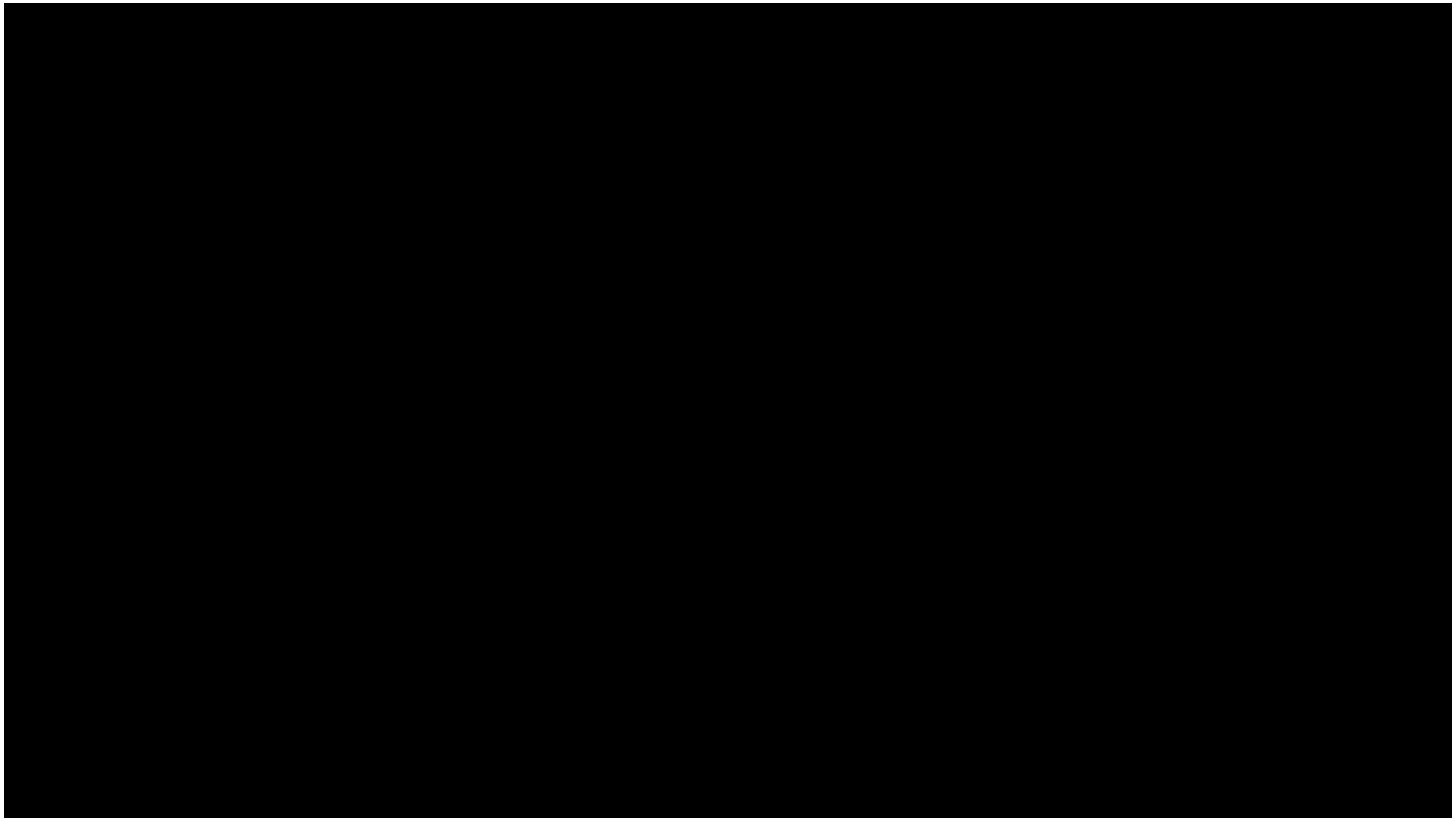
What we'll cover

- Online information – the world is changing
- In the Know – An introduction
- Real business benefits
- How do I sign up?

The world has changed – how we all communicate

The world has changed



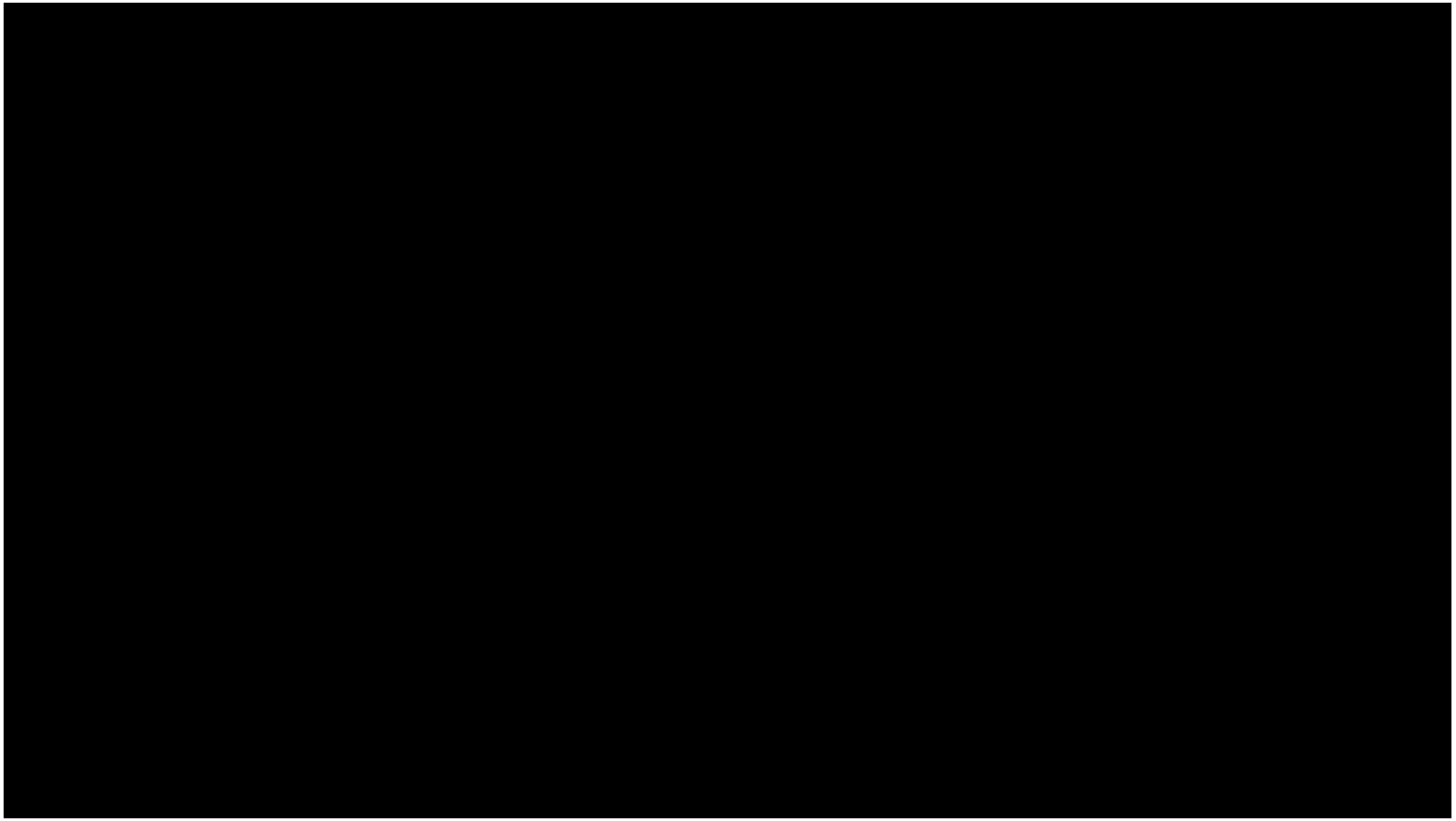
Lots of ways to speak to us

Over 60 Facebook and Twitter accounts

- ***General information***
- ***Having conversations with people***
- ***But are they specific and targeted***
- ***Do they meet the needs of businesses in our communities?***

IN THE KNOW about lancashire

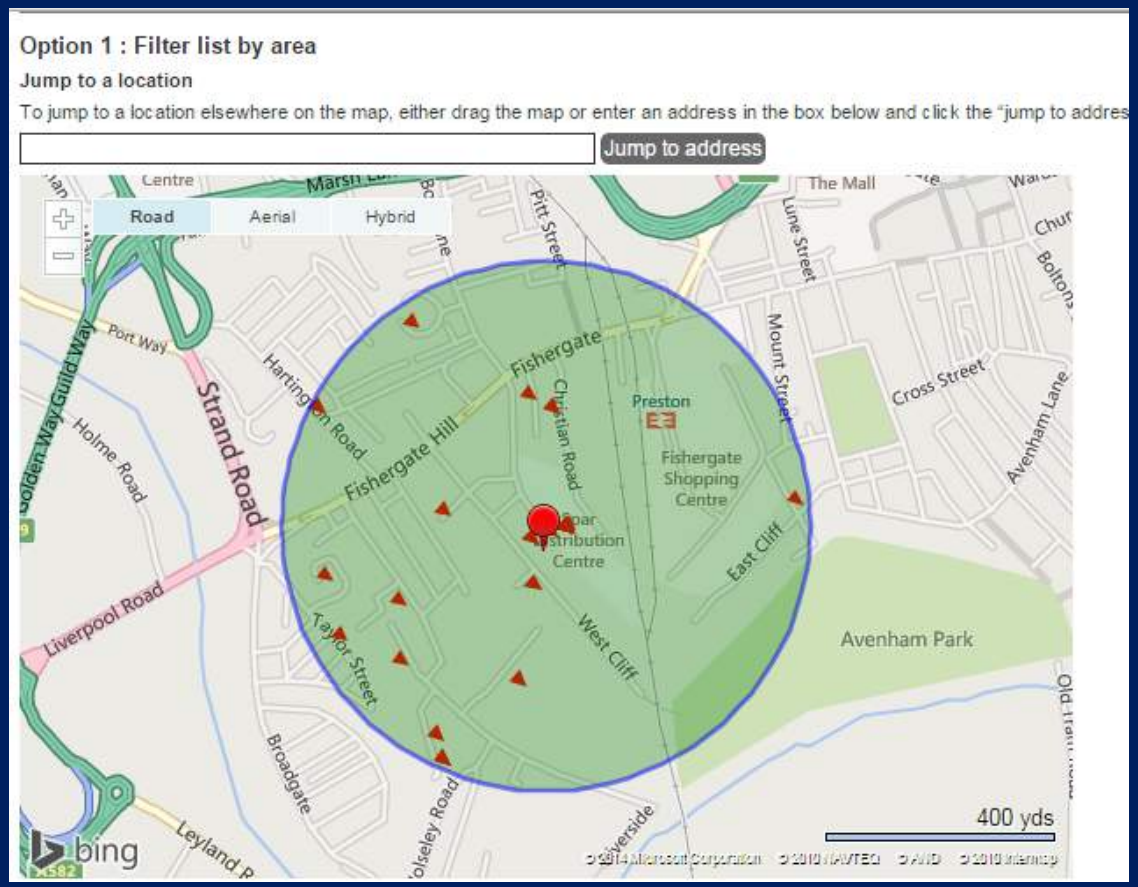
An introduction



IN THE KNOW about lancashire

- Free Community Messaging Service
- Already approx. 300 businesses signed up across Lancashire
- 24,000 people have registered in total
- We send around 300 messages every month about incidents, warnings, appeals, crime prevention advice

IN THE KNOW about lancashire



Target messages by:

- Interest group
- Demographics
- Mosaic type
- Location

PROTECT
YOUR BUSINESS IN LANCASHIRE

IN THE KNOW

IN THE KNOW about lancashire

Registration progress, 2 of a maximum of 10 steps

(Some answers you give will generate additional questions, most answers can be skipped or have a "Prefer not to say" option. Registration takes an average of two minutes to complete.)

Your home address

House or building number *

Postcode (Caps and

Your address is:

If this is not your add
If this is still not corr
boxes.

<< Back

Confirm your map location.

Tick **Volunteering Opportunities**

- Police staff volunteer
- Special Constabulary
- Volunteer Police Cadet
- Community Volunteers

Registration progress, 4 of a maximum of 10 steps

(Some answers you give will generate additional questions, most answers can be skipped or have a "Prefer not to say" option. Registration takes an average of two minutes to complete.)

Your community memberships

Some messages that we send are only relevant to particular groups and communities, please indicate from the selection below if you are involved with or simply interested in information relevant to any of these groups. This will assist us when targeting messages.

Please note, your Neighbourhood or Home Watch involvement is managed with a dedicated section on the next page. Many more options are available for you to add once you have completed your registration and have logged in.

Tick My Neighbourhood | Tick My role as | Tick Me working in

Tick **Watch Groups**

- Business Watch
- Canal Watch
- Caravan Watch
- Farm Watch
- Rural Watch
- Shop Watch

int
CSO)

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IN THE KNOW about lancashire

- https://www.stayintheknow.co.uk/

IN THE KNOW about lancashire

Why sign up?

- Local, targeted messages
- Trusted information
- Choose your groups, including businesses, depending on what you're interested in
- Completely free
- Reply to us and have conversations
- You're in control
- Manage your account on-line

Real business benefits

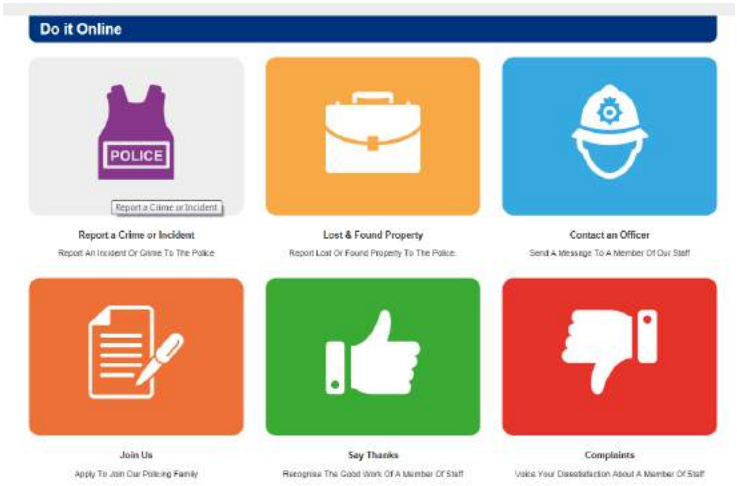
IN THE KNOW about lancashire

- You get to know what's happening in your local area and get information about any crime patterns and trends
- Sign up to groups for targeted business specific information
- Get relevant and helpful crime prevention advice for businesses including fraud and cyber crime advice
- Establish trusted groups e.g. security at shopping centres and provide them with specific info e.g. shop lifter suspects/known crime in the area
- Speak to officers and staff direct and have conversations with them to raise concerns or issues

IN THE KNOW about lancashire

Plenty more online information – you can

- Get detailed business specific crime prevention advice on our website
- Report crime to us online
- Contact officers direct via e-mail



Advice for businesses

Businesses can play a key role in supporting the police by remaining vigilant, being security minded and having good security measures in place.

You can protect your business against crime and make the work of terrorists more difficult. A small investment in security measures greatly enhances the feeling of security on behalf of everyone and helps protect those around you; as well as training your staff to detect potential threats. Particularly in busy places, businesses play a vital role in fighting terrorism and staff are often first to spot signs that something is wrong.

Developments – tell us what you want

- More business specific information?
- More targeted crime prevention advice?
- You tell us

How to sign up!

- Head to www.stayintheknow.co.uk and follow the links
- Fill in one of the cards here!
- Speak to me after the conference and we'll sign you up straight away!

IN THE KNOW about lancashire

Any questions?

Lancashire Fire and Rescue Service

North West Ambulance Service NHS
NHS Trust

electricity north west
Bringing energy to your door

CLIVE GRUNSHAW
LANCASHIRE POLICE AND CRIME COMMISSIONER

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PROTECT
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Business Crime Prevention

Rachel Hines & Rachel Emmett
Designing Out Crime Officers

How to make your business 100% secure…

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Victim/Target

CRIME

Criminal/Desire

~~Opportunity~~

Perimeter

Assessing the security of the site should start outside with the perimeter and work in across the external areas before looking at the building itself.

1.Step outside your site and look at the boundary treatments from outside.

2.Ensure the walls or fencing are of a sufficient height and design to deter climbing.

3.The boundary should be built of an appropriate material and well maintained.

Palisade

Wire mesh

Overgrown paladin

Paladin

External Areas

Look at the area between the perimeter and the building...

1.There should be unobstructed views across these areas.

2. Outside areas should be tidy and well maintained.

3.Landscaping should be kept to a low level.

4. Good lighting coverage increases visibility and deters criminal activity.


Preston
01772 906221
mixed paper & card

Car Parking

1.Car parks should where possible, be well overlooked and lit at night to deter offenders looking for opportunities.

2.Staff should be encouraged to remove all valuables and secure their own or company vehicles.

3. Restrict unauthorised access into staff parking areas with a barrier or gate.

4.Vehicle storage compounds should have secure boundary treatments and CCTV where possible.

5.Compounds and HGVs are often targeted for diesel theft. Enhance visibility as much as possible and consider anti-theft devices.

The Building – walls, doors and windows

1.Assess the condition of windows and doors.

2.Look at the windows and doors, are there any that are secluded or recessed – these are a more vulnerable target for crime.

3.For replacement products select the appropriate security standard.

4.Can easy access be gained to the roof?

5.Remove or secure any objects which can be used to assist climbing.

6.Canopies and covered areas that are accessible may encourage groups to gather when the business is closed.

Intruder Alarms

1.The alarm should be fit for purpose.

2.It must be regularly maintained to ensure effectiveness and to comply with insurance.

3.Where possible intruder alarms should be connected to Alarm Receiving Centres. This ensures that a confirmed activation would be passed to the Police for a response.

4.The Police will only respond to alarms fitted and monitored by companies accredited by the National Security Inspectorate (NSI) or the Security Systems and Alarms Inspection Board (SSAIB). Check with the alarm company.

CCTV

1.Do your cameras cover your most vulnerable areas?

2.Are the cameras positioned correctly?

3.Consider the quality of images recorded.

4.Your responsibilities - www.ico.gov.uk

Internal Security

1.Identify a member of staff to be responsible for security measures and procedures.

2.Consider ID passes to clearly identify staff.

3. Consider risks from within your organisation.

4.Safes should be securely fixed to solid walls or floors.

5.High value items should be locked away out of sight from windows and doors.

6.All computers should be protected with passwords that are changed regularly.

Valuable information should be backed up and stored elsewhere.

In addition to the security measures already mentioned, to help deter criminal and anti-social behaviour in your area…

1.Share information with other local businesses. To get involved with an existing Business Watch Scheme or set up a new one, the details of your Watch Co-ordinator is available online.

2.Report suspicious or criminal activity by telephoning 101, visiting www.lancashire.police.uk or speaking to your local Neighbourhood Police Team who's details are available on the website.

3. Sign up to In The Know.

4. There is specific counter terrorism security advice available on the Lancashire Constabulary website if you feel this is relevant to your business.

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Detective Constable

Mark Aldridge

Fraud

Evaluation and

Liaison

Officer

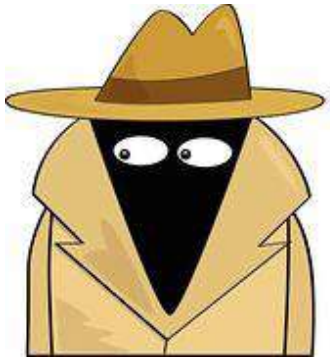
Fraud and

Economic

Crime

Unit

Insider Fraud Threats



Know your staff

Do you know who you are employing?

- Ask for independent references
- Ask for references from previous employers
- Keep chasing references if they are slow to arrive.
- Verify their background wherever possible.
- Make sure you see and copy educational/qualification certificates.

Know who you are dealing with

Victorino Chua

Nurse at Stepping Hill Hospital
Currently serving Life Imprisonment, minimum tariff 35yrs
Murder x2,
Poisoning/Attempted murder of 22 others.

Victorino Chua's medical qualification

On one street in Manila, [BBC] North West Tonight found evidence that any document or diploma can be forged for a price. It is known as the "Recto University".

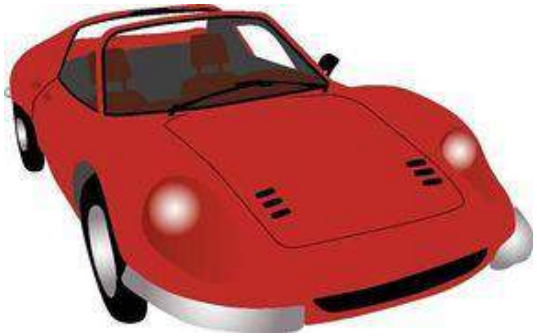
Nursing degrees are particularly popular and as little as £20 can buy a qualification.

One forger, who wanted to remain anonymous, told BBC News: "Lots of requests to make a diploma in nursing. On average per month 35 people are asking for that. It costs 1,500 pesos (about £22)"

Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours.

Using/driving around in expensive vehicles.



Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours.

Going away on expensive sounding holidays.

Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours.

Purchasing property and property improvements

Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours

Children in Private Schools

Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours

Expensive jewellery and watches.

Be aware of out of character lifestyle changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours.

SURGERY!!

Be aware of out of character behavioural changes

Employees engaged in criminal activity – fraud/corruption – frequently display out of character behaviours

Not taking leave or only ever away for short periods.

Often resistant to letting any other persons undertake their work or allowing only minimal/limited access.

Can be very controlling in the workplace.

Often early starters and/or late finishers.

Can show signs of stress especially when actions are called into question.

Can develop ‘unusual behaviours’, appear guilty, show increased smoking/drinking, become more easily irritated, may become more secretive or even defensive.

Offences can include ……..

Theft, either directly from the company by way of removal of company property/materials, or theft of monies etc directly from cash resources.

Theft from/use of customer accounts where staff are aware that customers may be working away or on holiday.

Fraudulent transfer of funds from accounts of vulnerable persons to accounts controlled by the staff member, incorrect handling of funds being deposited in customer accounts – mainly in banking and financial sector.

Staff taking advantage of company targets to earn bonuses opening fraudulent accounts or manipulating sales.

Use of privately held customer data to open false accounts to the benefit of staff.

Sale of stolen customer and business data to organised crime gangs, rival companies etc – generally dissatisfied former employees.

Damage to customer records and business infrastructure.

The list goes on and on but what can you do?

Examine your recruitment and vetting procedures.

Consider contacting the CIFAS Internal Fraud Database

Consider what access you give to members of staff and to what level.

Make staff aware of the consequences of committing crime against the company and be prepared to back it up.

Encourage staff to report any ‘approaches’, and follow them up.

The list goes on and on but what can you do?

Watch out for trends in losses etc against staff movements.

Watch out for changes in behaviours etc following staff movements or increased accesses.

Have a whistleblowing policy and make sure staff are aware of it.

If considering termination of employment of any staff member for whatever reason, consider ‘locking down’ staff access prior to termination.

Request passwords of terminated employees for company systems.

Consider changing access to systems etc for all staff and make sure it is done following any termination of employment.

Questions

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Cybercrime

@titanrocu

www.titanrocu.org.uk

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Cyberattack - a business survival story

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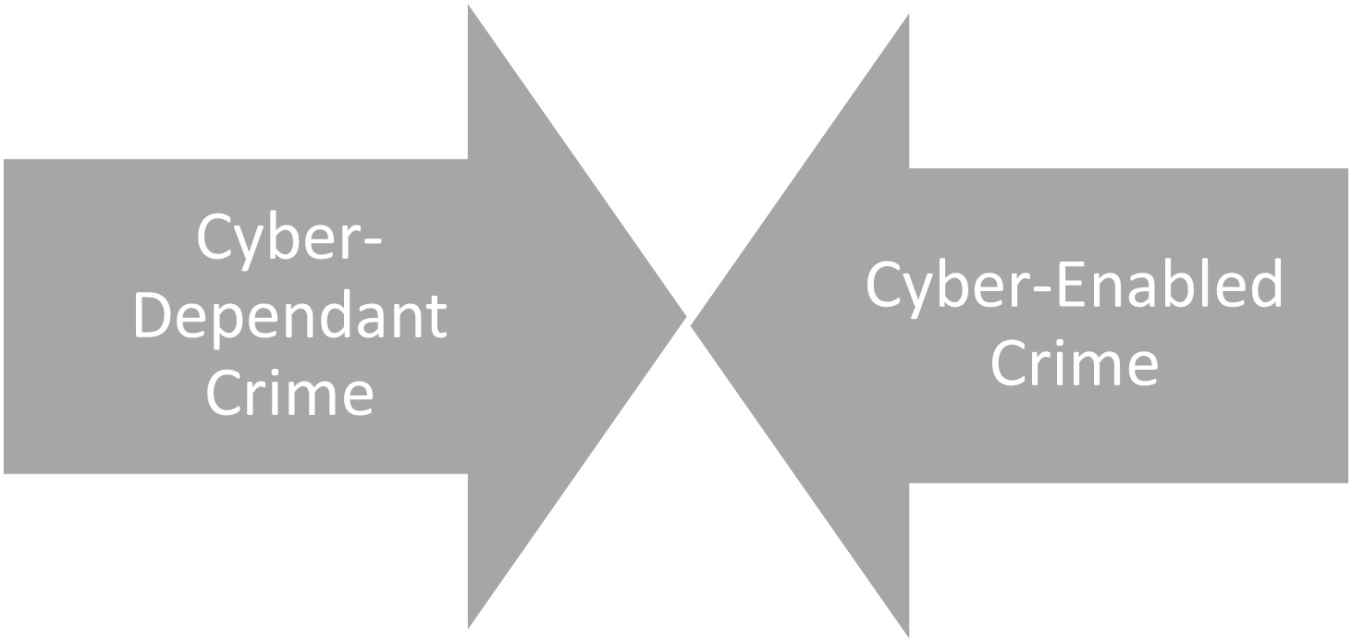
What is Cyber Crime?



Pure Cyber Crime

theguardian

UK world politics sport football opinion culture business lifestyle fash

home > tech

Hacking

Carphone Warehouse: information watchdog investigating 2.4m customer hack

Information Commissioner's Office making enquiries into data breach that also affected TalkTalk and iD users and exposed 90,000 customer credit cards

Ico investigating Carphone Warehouse breach that could have put personal information, bank details and 90,000

Data Theft

TalkTalk cyber-attack: Website hit by 'significant' breach

23 October 2015 | UK

TECH

CEO of Ashley Madison Parent Steps Down

Move comes as U.S., Canadian authorities move to track down hackers of the infidelity website

Thousands of British Gas customers' data leaked just days after TalkTalk and M&S

Technology

Two suicides are linked to Ashley Madison leak: Texas police chief takes his own life just days after his email is leaked in cheating website hack

Marks and Spencer website leaks customers' details

28 October 2015 | Technology

Cyber Enabled Crime

FRANCE

Pay terminals hacked for card cloning

After skimming details using fake payment devices, criminals withdrew money from the cards abroad

France's central office in the fight against IT and communication crime (OCLCTIC) supported by Europol's European Cybercrime Centre (EC3) have arrested 18 members of a criminal gang who were illegally using modified, point-of-sale (POS) terminals.

The "ghost" terminals were used to copy and store magnetic strip card data and confidential PIN codes, which were used to steal at least €3m from victims' accounts. Of the 18 arrestees, 12 were imprisoned after the final raids.

The ghost POS terminals were modified by the gang, which skimmed and cloned the cards of unsuspecting customers. They had handed over their cards thinking they were making payments, however the fake devices were offline and had never been connected to a bank payment network.

Instead, the devices copied the customers' card data, printed fake receipts for them and their cards were then cloned. Alternatively, the customers were not given a fake receipt but informed of a "connection error". Their card was still skimmed and they were then asked for another means of payment.

The terminals

Forensic anal
vices has reve
sophisticated c
vestigators hav
technical manip
hardware and
which actually e
of POS as a gho

Has your boiler left you vulnerable to BURGLARS? Report says heating could be hacked

BRITISH Gas has been forced to change a so-called smart heating system in thousands of homes after it was exposed as a "burglar's dream"

There is a remote possibility burglars could hack into your heating system

Sinister technology wizards could hack into the not-so-smart Hive Active Heating app, helping them break into a home, a report has found.

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Critical Infrastructure

SC Magazine UK > News > UK National Grid under constant cyber-attack

Doug Drinkwater, Senior Reporter

January 12, 2015

UK National Grid under constant cyber-attack

A senior government figure says that the UK's power grid is under "minute-by-minute" attacks from computer hackers but information security experts aren't so sure.

Conservative MP James Arbuthnot chaired the Defence Select Committee up until last year and said that the National Grid is facing cyber-attacks every minute. He plans to visit the National grid next month to discuss the issue.

UK National Grid under constant cyber-attack

"Our National Grid is coming under cyber-attack not just day-by-day but minute-by-minute," said Arbuthnot at a London conference last year, with his comments first reported by Bloomberg. "There are, at National Grid, people of very high quality who recognise the risks that these attacks pose, and who are fighting them off...but we can't expect them to win forever."

"We work very hard in concert with the industry, in concert with the security services in both the UK and the US to make sure that we've got the protection we need in place to keep any intruders out of our networks," National Grid chief executive officer Steve Holliday said in an interview after the company's first-half earnings. "When you run essential pieces of infrastructure, it's very high on your agenda."

Hacking Critical Infrastructure is Accelerating and More Destructive

A new report released this week by Trend Micro and the Organization of American States (OAS) shows a dramatic increase in cyberattacks directed against critical infrastructure owners and operators.

Photo Credit: Trend Micro & Organization of American States

What could be worse than stealing millions of personal records in a large data breach?

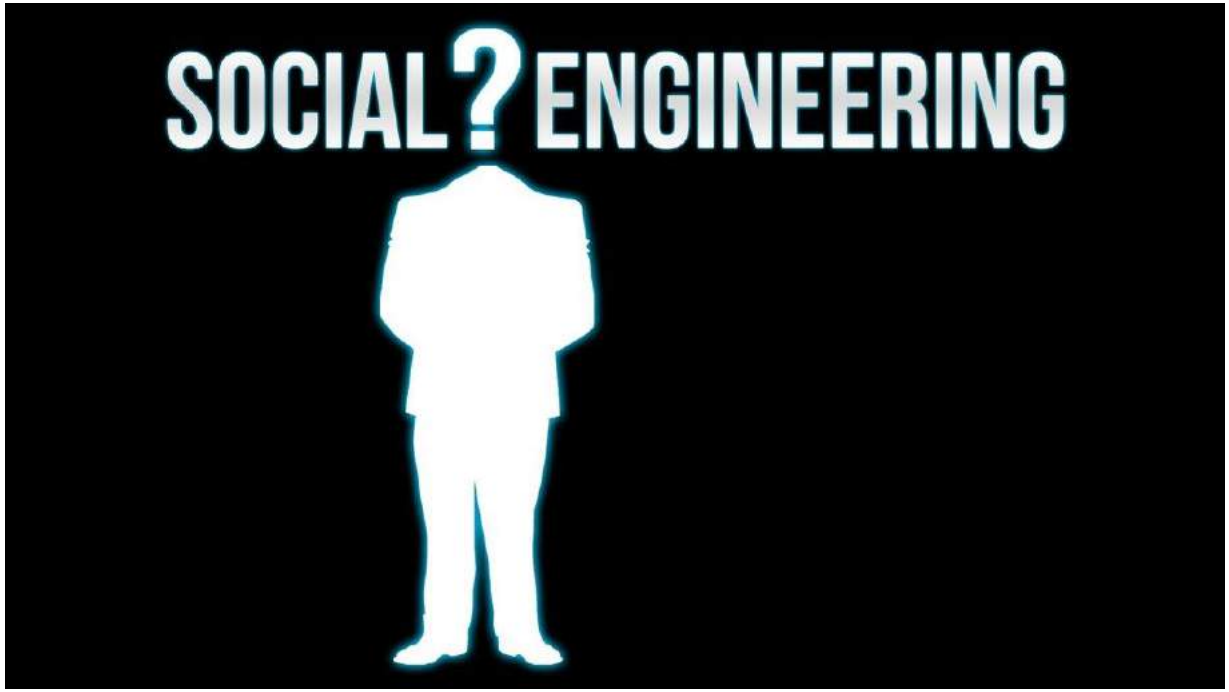
How about destructive cyberattacks against our vital infrastructure companies that run dams, power plants, transportation systems and other critical

Attack Vectors

Attack Vectors

BYOD

Attack Vectors

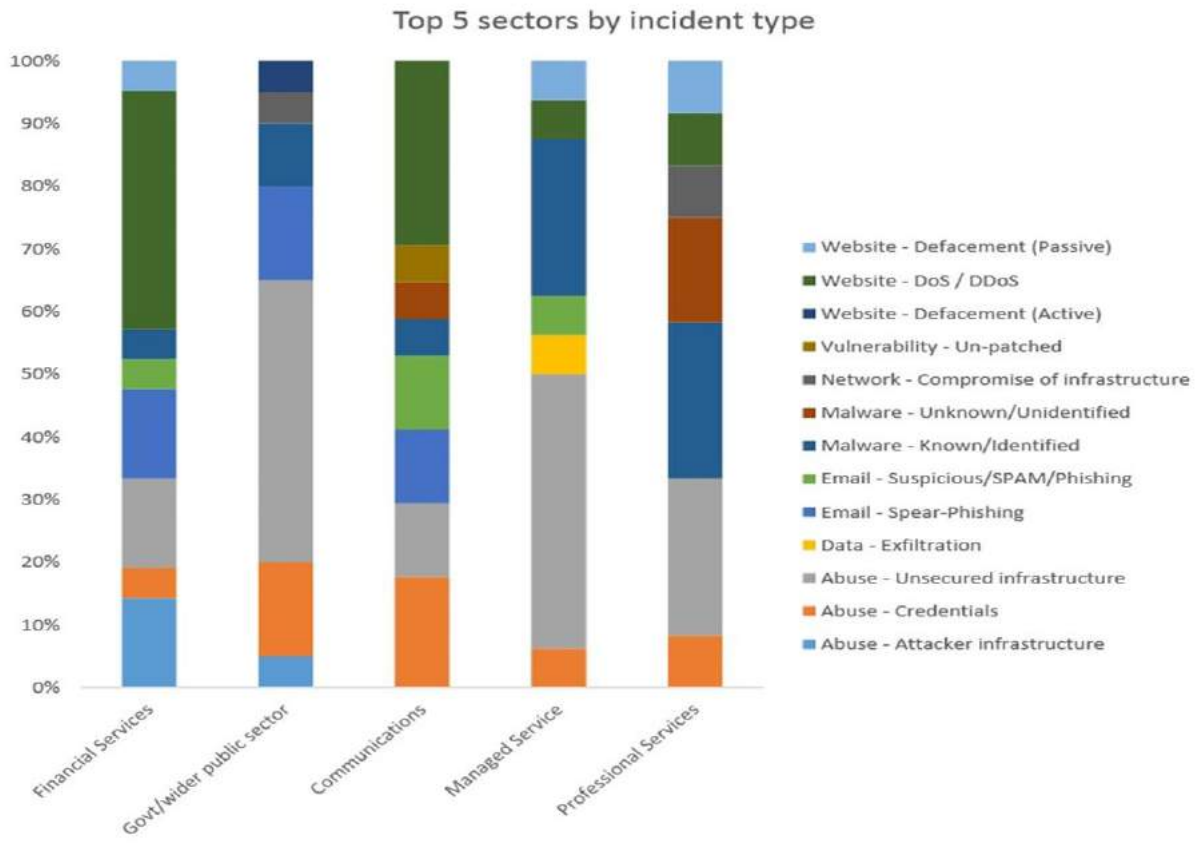


Where does the threat come from?

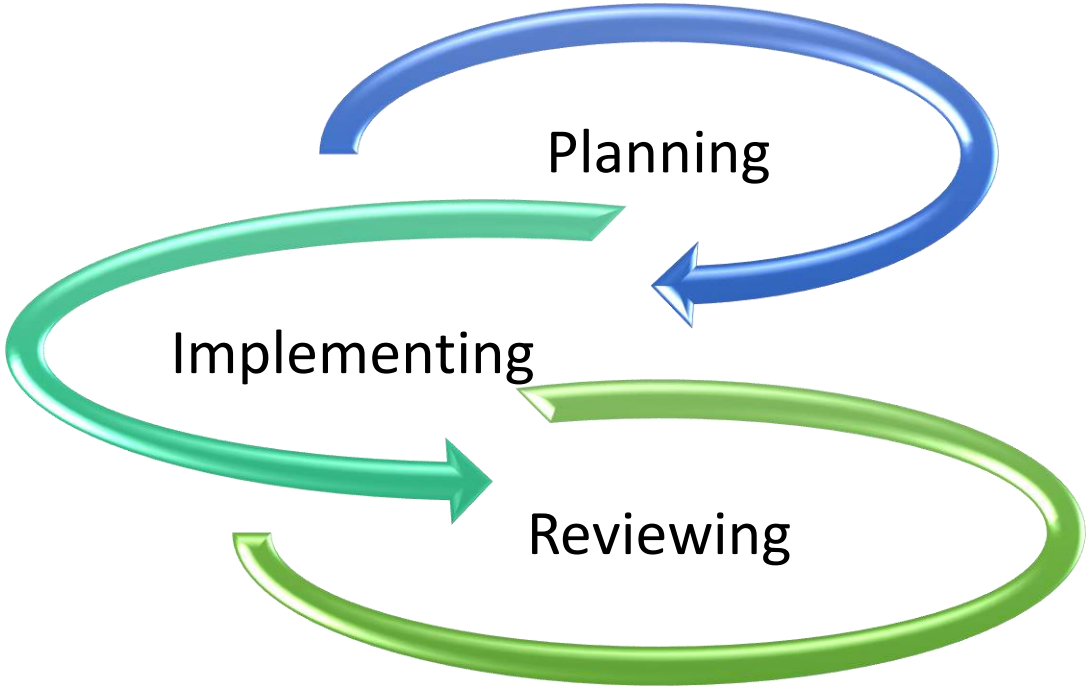
Criminals

Current or Former Employees

Top 5 Sectors



Put Cyber Security on the Agenda
Before it becomes the Agenda



Planning

- Assets?
- Risks?
- Legal and compliance?
- Business continuity?
- Risk management?

Implementing

- Security controls
- Responsibilities
- Recovery from attack?

Reviewing

- Review and test
- Monitor and act
- Keep informed

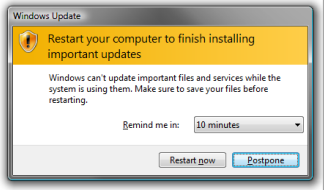
Protect

CiSP

Cyber Essentials

Firewall

Anti-Virus



Updates

Stress-Testing

Penetration Testing

Advice available from Government and GCHQ

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We've been attacked - what now?

Questions

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DI Martin Kane
DC Mark Aldridge

ActionFraud & Current and Emerging Fraud Trends

ActionFraud

The Problem

ActionFraud

What is it?

UK's national fraud and internet crime reporting centre.

Set up in 2009 by National Fraud Authority (originally part of the Home Office)

Report and record fraud and provide information about fraud on behalf of the Police

All reports are sent to the National Fraud Intelligence Bureau (NFIB)

Action Fraud and the NFIB are managed and operated by the City of London Police – National Lead Force.

Action Fraud:

How do you report fraud?

Online via the ActionFraud website

(www.actionfraud.police.uk)

Crime and information reporting on-screen, fill in the boxes.

Also:

A great source of information on fraud including fraud types and MO's, and ways and means of protecting yourself from becoming a victim.

ActionFraud

How do you report fraud?

Telephone the Contact Centre and speak to an operator

0300 123 2040

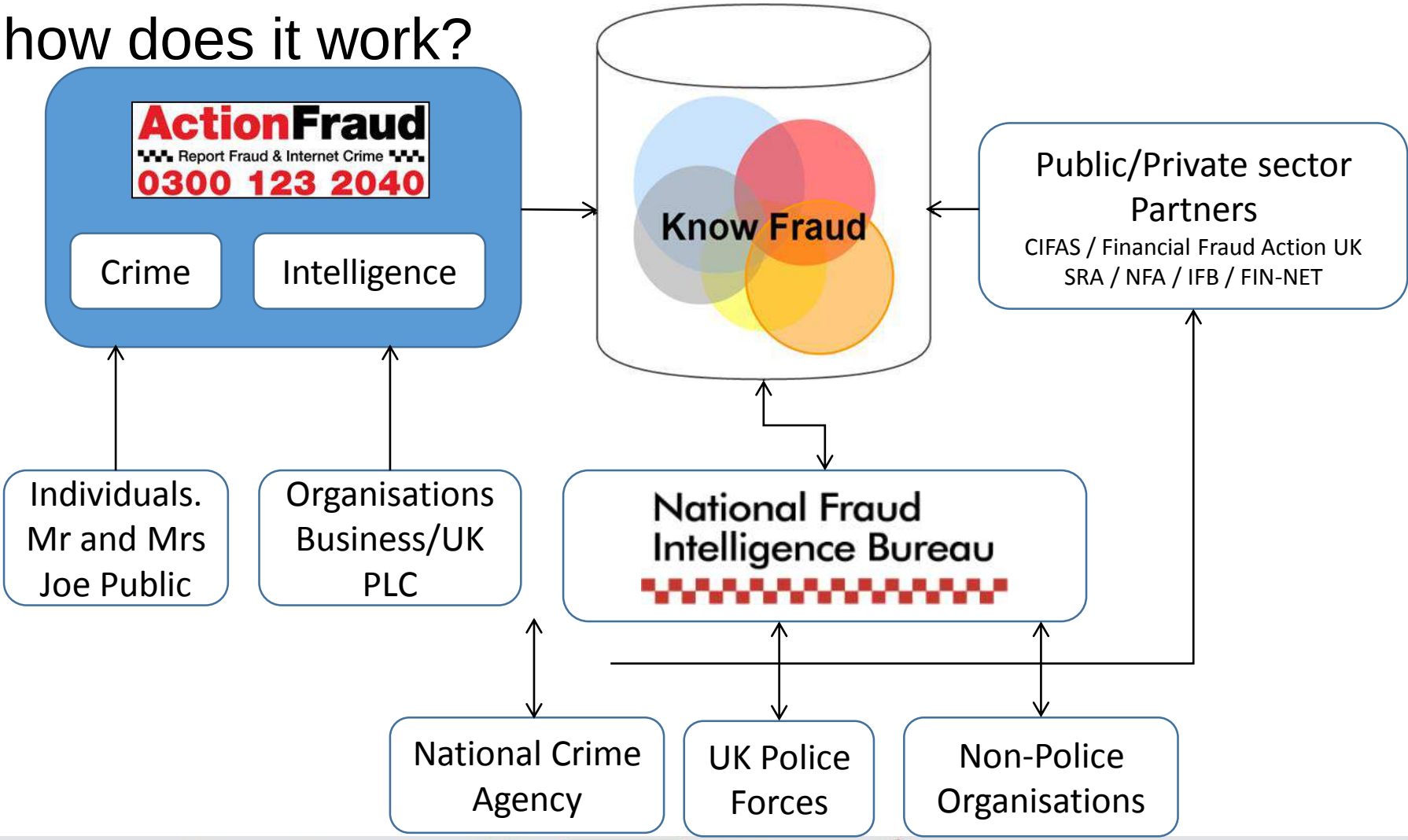
Dedicated trained advisors for over-the-phone crime and information reporting.

Source of information on fraud

Signposting to other investigatory bodies

ActionFraud

So how does it work?



ActionFraud

How much is fraud costing

Nationally….

In 2014, Cifas state the annual cost of fraud in the UK was estimated to be somewhere between £52 billion and £85 billion

According to NFIB statistics the level of fraud reports has more than doubled year on year. Action Fraud received 11,289 reports of fraud from businesses between 01/04/12 and 31/03/13 …..

….. and 28,051 between 01/04/13 and 31/03/14.

Since the beginning of 2012 the fraud problem has more than doubled and is getting bigger.

ActionFraud

How much is it costing

Locally…..

In Lancashire last financial year ActionFraud NFIB were receiving between 300 and 600 reports of fraud per month.

Levels of reported loss were between £350k and £1.6M per month

These levels of loss continue to rise…..

ActionFraud

Current and emerging Fraud crime trends

Advanced fee fraud,

ActionFraud

Current and emerging Fraud crime trends

Advanced fee fraud, including…..

Bogus Advertising services

ActionFraud

Current and emerging Fraud crime trends

Advanced fee fraud, including…..

Bogus Advertising services (inc **CCJ Scams**).

ActionFraud

Current and emerging Fraud crime trends

Advanced fee fraud, including…..

Bogus Advertising services (inc CCJ Scams).

Search Engine optimisation.

ActionFraud

Current and emerging Fraud crime trends

Advanced fee fraud, including…..

Bogus Advertising services (inc CCJ Scams).

Search Engine optimisation.

Advertising 'preference' fraud.

ActionFraud

Current and emerging Fraud crime trends

Retail fraud, including…..

Refund Fraud. Customer attends a shop/store and attempts to return goods that have been stolen, or purchases items in a sale and will return them at a later date/to a different branch of the same store and attempt to reclaim the full price.

Label Fraud. Customer swaps a label from a cheaper item onto a more expensive item and purchases for a lower price.

ActionFraud

Current and emerging Fraud crime trends

Mandate Fraud – numerous types including company executive impersonation/Email spoofing,

'Spoofer' gets details from your website of CEO / Admin Off. / Secretary / Director of Finance etc.
Creates new company mail address based on your company details almost identical in appearance.
Forwards mail to Finance Dept based on CEO/DoF details and mail address, directing payment be made to an account controlled by the spoofer.

Transaction made, payday!

ActionFraud

Current and emerging Fraud crime trends

Mandate Fraud – numerous types including company executive impersonation/Email spoofing,

Company impersonation……

Scammer creates a spoof letter from a regular customer using their letterhead / logos / Personal details advising of a change in banking arrangements and noting new bank account numbers and sort codes controlled by scammer.
Letter forwarded to Finance Dept of victim company but looks real so never checked.
Payments made to scammers bank account, frequently watched on-line then 'starburst' across numerous other accounts/mule accounts.

ActionFraud

Current and emerging Fraud crime trends

the LINCOLNITE

Fifteen accused of £12m fraud appear in court in Lincoln

ActionFraud

Current and emerging Fraud crime trends

Mandate Fraud – numerous types including company executive impersonation/E-mail spoofing/company impersonation

Account takeover (Phishing/Social Engineering/Call spoofing)

European Distribution Fraud (Website cloning/link and tel. no. replacement)

Application fraud (ID details, passports, utility bills, company creation frauds)

And finally…….. Fraud Recovery Fraud

Questions

North & Western Lancashire Chamber of Commerce

Lancashire Constabulary
police and communities together

FSB

Chamber of Commerce
Lancaster District

CHAMBER of COMMERCE
East Lancashire

www.lanpac.co.uk

Blackpool BID

Delivering Town Centre Management

Eileen Ormand – Town Centre and Blackpool BID Manager

Les Ball – Deputy Town Centre and Blackpool BID Manager

"Our strategic aim is to make Blackpool Town Centre a cleaner, safer and more inviting place to live, work and shop and we are working in partnership with others in the town to try and achieve this goal."

Eileen Ormand - Town Centre and BID Manager

@ Better Blackpool

FOLLOW THE BID...

If you would like any more information about Blackpool BID visit our website at www.blackpoolbid.org or contact using the details below:-

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