



Claremont Community Police Forum

17 July 2023

SAPS / CPF Advisory : Online Fraud

There has been a huge increase in cases opened at Claremont SAPS for online fraud.

There are many different schemes but the most frequent seems to be online sales / purchases where residents lose either their money or the item they are trying to sell.

For example, Facebook Marketplace is a great way to buy and sell but every week someone local loses money because they are too trusting.

The bottom line is that you need to be really disciplined about transacting online. It doesn't matter how trustworthy you think the buyer / seller is - a fraudster's job is to make you trust them, and they are extremely good at it.

Some ideas to save you from becoming a victim of fraud, are set out below.

1. SELLING :

- a. Don't let potential buyers string you along by asking you to reserve items, or engage you in some complicated story. Be firm. The first person to produce the cash and arrange collection is the winner.
- b. Stalk potential buyers online. See if this person has real friends on Facebook / Instagram / etc.
- c. If you agree to accept money via a bank transfer, don't part with any goods until the money has cleared into your bank account. Proof of payment is not enough, watching the person make the transfer on their phone is not enough . . . Until you can actually see the money in your bank account, they must wait for you to call and arrange collection.
- d. Don't reveal any more about yourself than is strictly necessary.
- e. If at all possible, don't complete any transactions at your home. Obviously this is tricky with big bits of furniture, etc., but if you are selling something that can fit in your car, arrange viewings and handovers in a public place, ideally with lots of cameras. Busy garage forecourts are perfect.

2. BUYING:

- a. Stalk the seller online. See if this person has real friends on Facebook / Instagram / etc., has a real shop, or a history of selling to happy customers.
- b. Don't buy what you have not seen for yourself. It is so easy to misrepresent items online.
- c. If it can be arranged, collect your item from the seller in a public place, ideally with lots of cameras. Busy garage forecourts are perfect.



- d. If possible, pay with cash at the same time that you collect the goods. Obviously you wouldn't want to do this with enough money to buy a car, but bank transfers in advance can put you at a disadvantage. (Cash also gives you a last chance to haggle if the item is not in the condition advertised.)

3. BANKING:

- a. Do not engage in unsolicited contact with anyone claiming to be a representative from your bank, or claiming to have erroneously made a deposit into your account.
- b. Vishing is when fraudsters impersonate the bank and call customers to request OTPs (one-time PINs). The fraudsters will create a sense of urgency asking for OTPs and information to immediately stop fraud on your bank account, meanwhile they are using the OTPs to commit fraud. Know that the bank will never ask for your digital banking credentials, password, PIN, or one-time PIN (OTP) over the phone.
- c. Phishing is when fraudsters send you unsolicited emails / SMSs in which they claim to be from a reliable organisation, like a bank or an email service provider. You receive a request to update or confirm your details by clicking on a link or an icon, or to open an attachment. This results in malware (malicious software) being deployed on your device. It can also compromise your personal or digital banking credentials.
- d. There are a host of other scams that can take place once personal details have been obtained by fraudsters. Do not ever provide personal information, pins, passwords etc! Immediately delete all unsolicited contact. If you are in doubt, contact your bank / service provider directly.



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