

# THURSDAY THOUGHTS

This week is International Fraud Awareness Week so I have a few useful tips for you. The first of which is a series of (free) Fraud Videos which you could add to your own staff training. In the videos there are some great explanations of what fraud and identity theft look like. Christmas is coming so I have included pieces about online gaming and how to keep yourself and younger members of your household safe. I am able to share an excellent example how psychology is used in a phishing email and I also found out what the orange and green “Dots” that suddenly appeared on my iPhone/iPad are there for. Also a description of what countries including Australia, Canada, France, Germany & UK are considering when it comes to regulating social media. There is also news on DBS checks (they will no longer include childhood cautions in the standard or enhanced criminal DBS checks with effect 28 Nov).

In response to Schrems II, the EU has just published it’s new Standard Contractual Clauses proposal - I’ve included a link to that and also given some ideas of how you can prepare for the new legislation. The EU has issued a ruling on the use of pre-ticked boxes and Consent please note “a pre-ticked box cannot demonstrate that that customer has validly given their consent if the box referring to that clause has been ticked by the data controller before the contract was signed”.

## My “Blogs of the Week”

HR Department - Are you retaining staff after making redundancies?

Altrincham HQ - What Do You Post on Social Media When The Work Has Slowed Down?

## Fraud Awareness

This week is international fraud awareness week. Thanks to Mary-Jane Phillips I have some Shareable Fraud Videos to share. These are free and can be embedded in social media, news stories or webpages. The data is sourced from the Association of Certified Fraud Examiners (the world's largest anti-fraud organization). The videos include:

- Common Computer and Internet Fraud Schemes
- How is money laundered?
- What does a fraudster look like?
- What does fraud mean to you?
- What is identity theft?
- Why do people commit fraud?

If you have a fraud question they are almost certainly going to have an answer. You will find all the videos here: <https://fraudweek.com/fraudweek/explainer-videos>

## Protecting Yourself when Online Gaming

With Christmas around the corner there will be many people looking for new games and gaming machines. The release of the PlayStation 5 and the Xbox series X & S marks a big step forward for the industry and the start of a brand-new console generation. The on line games industry is vast, it is reported that 1.2 billion people regularly play online.



Sadly games are one place where criminals can be watching, looking for some way to turn the situation to their advantage whether this is taking money or your personal data. Whether you use a PC, console, phone or tablet there are some things you can do to keep yourselves safe:

1. Secure your device
2. Protect your Account
3. Protect your privacy
4. Only use official sources or stores

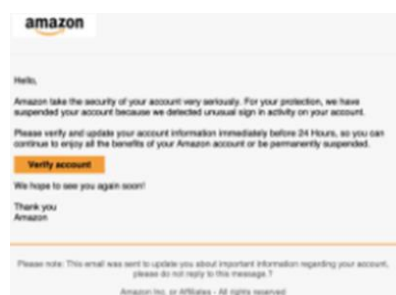
## Protecting Younger Players On Line

For those with young family members keen to take their first steps into online gaming there are a number of concerns. These range from cyberbullying, to excessive time spent playing games and unscrupulous games where players are encouraged to pay for content. These useful links will help parents and carers understand the risks and how to keep their young family members safe.

- Buying a games console for your child - [www.internetmatters.org](http://www.internetmatters.org)
- Gaming: What parents and carers need to know - [www.thinkuknow.co.uk](http://www.thinkuknow.co.uk)
- Online gaming safety tips for parents - [www.internetmatters.org](http://www.internetmatters.org)
- Reviews of sites, apps and games - [www.net-aware.org.uk](http://www.net-aware.org.uk)

## Example of Phishing Email

With thanks to Lance Wantenaar for this excellent example how psychology is used in a phishing email. It uses a number of tricks to override your suspicions and sucker you into responding. Would you fall for it?



Always be very suspicious of emails that have the following:

- Urgency - using time pressure to force an error.
- Familiarity - It looks like "amazon" using branding and a "case reference"
- Authority - Account suspension to force an action and doing this for your "security"
- Trust - abusing the perceived trust of "Amazon support" saying account is being protected
- Fear - Lose account access permanently - verify details
- Branding to make this look like an "official" email

There are things that give this particular email away. Firstly, it's too informal, amazon would and do address their customers by name. Second, there are spelling mistakes in the email body. Third if you had 2FA set up on your account you should ask why you got this email. Finally, check what you



see when you hover over the "verify account" button, is it different to the email address/website in the footer.

## What is the Orange or Green Dot on my iPhone/iPad

Have orange and green "Dots" suddenly appeared on your iPhone or iPad. They seem to randomly appear but actually there is nothing random about it. The dots give you a visual indication whenever your microphone or camera is being used by an app. So if you see a dots when you don't expect to it could indicate an app is accessing your microphone/camera. You can check which app it is by swiping down from the top-right corner of your screen (just above the dot) which opens the Control Centre and app using the microphone/camera will be named at the top of the screen.

## Do We Need To Regulate Social Media

A number of countries including Australia, Canada, France, Germany, India, South Korea and the UK are considering regulating social media. One of the core recommendations from the Forum for Information and Democracy is that there are mandatory safety and quality requirements for digital platforms just as there are for products like kitchen appliances. Given the prevalence of misinformation the report also suggests "social networks should display a correction to every single person who was exposed to misinformation, if independent fact-checkers identify a story as false.". There are some really interesting suggestions like "circuit breakers" for newly viral content (so it can be fact-checked before it is circulated further) and making it illegal to exclude people from content on the basis of race/religion, or banning the use of so-called dark patterns (i.e. those that make it hard to delete your account). More here: <https://www.bbc.co.uk/news/technology-54901083>

## Update on Schrems II and SCC

A draft of the proposed new Standard Contractual Clauses has just been published by the EU commission. The draft regulation is open for feedback between 12 November 2020 and 10 December 2020 (midnight Brussels time). If you think this will affect you then please follow this link (<https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/12741-Commission-Implementing-Decision-on-standard-contractual-clauses-for-the-transfer-of-personal-data-to-third-countries>)

There are some practical things you can do beforehand. Firstly, get together a list of the processors you have SCCs with, understand when their contract expires and what data is involved and any technical and operational measures specific to each processor. This should expose any risks to the business if you cannot transfer data to them anymore. Then look at which countries you need to have contracts in place with and do some forward planning to see if anyone in your business plans to use a "new" non-EEA processor in the next 12 months.

## Changes to rules on DBS

Changes to the rules on DPS filtering will come into effect on Saturday 28 November. From that date childhood cautions will no longer be disclosed as part the DBS standard or enhanced criminal record check for jobs/voluntary roles and someone with more than one conviction will no longer have all their convictions disclosed, regardless of offence or length of time. It is estimated that 1 in 5 of those who would have had their criminal record disclosed in the past will now have a clear



certificate. There is an expectation that people who have held back from employment and volunteering in the past because mistakes they made years ago would have been disclosed will now start to apply for roles.

## A Word on Pre-Ticked Boxes and Consent

A warning for those who continue to use pre-ticked boxes to indicate consent. The Court of Justice of the European Union issued a ruling last week that pre-ticked boxes cannot be used to prove that someone has consented for their personal data to be processed. The case was a ruling on the behaviour of Orange in Romania who had used a pre-ticked box to show a customer had consented for his/her identity document to be collected and stored. To quote the Court **“a pre-ticked box cannot demonstrate that a customer has validly given their consent if the box referring to that clause has been ticked by the data controller before the contract was signed”**. The individual should be properly informed about what is to happen with their personal data before they are asked to give active consent. You can read the ruling here:

<https://curia.europa.eu/jcms/upload/docs/application/pdf/2020-11/cp200137en.pdf>

## COVID-19 and cyber security

Cyber criminals have been using COVID-19 as a shield for their attacks this year. 96% of businesses have reported that they have altered their cyber security strategy because of COVID-19. In addition, 50% said cyber security would be considered in every business decision. It is a great idea to keep cyber security on top of the business agenda. For those who feel it will be useful the NCSC has a Board Toolkit which helps boards and their technical experts to have a meaningful conversation.

<https://www.ncsc.gov.uk/collection/board-toolkit>

## Blogs of The Week

### HR Department - Are you retaining staff after making redundancies?

Sadly, as a result of COVID-19 many employers have had no choice but to reduce costs and make redundancies. It is therefore not surprising, according to a recent LinkedIn report, that 1/3 of UK professionals are actively looking for work. Because of this, some may believe that those employees who aren't at risk of redundancy are likely to stay and that retention is not a priority. In this blog post HR Dept discuss why although it may be true for some employees there are others who are considering their next move. With a massive 87% of workers considering their options. A retention strategy that takes a holistic approach, measuring employee happiness whatever the state of the jobs market is likely to yield better results than trusting that merely staying in employment will keep someone in your company. You can read the full blog here: <https://www.hrdept.co.uk/trafford-and-warrington/blog/are-you-retaining-staff-after-making-redundancies>

### Altrincham HQ - What Do You Post on Social Media When The Work Has Slowed Down?

Many have seen their work slow down at the moment. Because the work we do is often the source material for our digital marketing it is hard to see how we can remain visible. Alex thinks of Social Media as “part diary and part the best library in the world”. In this post he offers suggestions on how to cope in the “slow” times. I think his idea of “remixing comments” (looking at something you previously commented on and expanding it to a status update the next day) is well worth a try. As is trying to “future proof yourself” for the next quiet period. You can read the full blog here:

<https://altrinchamhq.co.uk/what-do-you-post-on-social-media-when-the-work-has-slowed-down/>

