

NEIGHBOURHOOD WATCH

Subject: "Counterfeit Cheques"



This is a message sent via The Neighbourhood & Home Watch Network (England & Wales). This information has been sent on behalf of Action Fraud (National Fraud Intelligence Bureau)

Action Fraud is not an emergency service - dial 999 if you are in immediate danger.

Message sent by Action Fraud (Action Fraud, Administrator, National)

Businesses are being contacted for the sale of goods or services by fraudsters, who request to pay by cheque. The fraudster sends a cheque with a higher value than the amount expected, and then sends the business a request for the difference with instructions on how it should be paid back. This is usually by bank transfer or through a money transfer service, such as Western Union or PaySafe. Once the 'refund' has been provided, it is realised that the cheque provided was fraudulent and no funds are credited to the business's account.

The NFIB has seen an increase of 84% in the number of counterfeit cheque frauds reported to Action Fraud since November 2015. Criminals are targeting a wide range of services including paintings or other artwork, photography and lessons, with various amounts requested to be refunded. The average amount requested to be refunded is £1,818. The highest amount requested was over £80,000.

The suspects have used pressure tactics to persuade victims to refund the amounts immediately prior to the cheques clearing.

Crime Prevention Advice

- Be cautious of payments where the amount provided is higher than expected. Refuse to provide the service unless the correct balance is received or wait until the cheque has cleared before refunding the difference.
- Always contact banks on a trusted number found on their website or correspondence that is known to be authentic to confirm whether the cheque has cleared.
- Do not feel pressured to provide a refund before the cheque has cleared.

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*Addition from JC - you can also Report by **Forwarding** to email address "NFIBPhishing@city-of-london.pnn.police.uk" or by telephone **0300 123 2040**...

'**Forwarding**' gives the Police the background information regarding the potentially Fraudulent email so that they can, if necessary, trace it back to the Originator.

Don't 'Reply' to the email since this confirms to the Sender that your email address is indeed 'Live'.

Also, don't automatically trust contact details supplied by the person contacting you.

If you need/want to contact the supposed 'Originator' then look the address up yourself via a known reputable source, such as an independent 'Google Search', Yellow Pages or the like.

Pulham Market Neighbourhood Watch Co-ordinator