BBC LEARNING ENGLISH

6 Minute English
Could you be a victim of online fraud?

This is not a word-for-word transcript

Neil
Hello. This is 6 Minute English from BBC Learning English. I'm Neil.

Georgina
And I'm Georgina.

Neil
Are you good at remembering your computer passwords, Georgina?

Georgina
Um, not really Neil – I mostly use something easy to remember, like my mother's maiden name or the street where I was born.

Neil
Or the name of your first pet! Yes, me too - but we should be more careful about online security, Georgina, because of a worrying trend, and the topic of this programme – online fraud.

Georgina
Online fraud involves using the internet to trick someone into giving away their money or data. It takes many forms, from deceptive emails which trick us into paying money to the wrong bank account, to the theft of credit card details.

Neil
It's regarded by some as a highly profitable and relatively low-risk crime, so in this programme we'll be finding out why it's so easy for criminals, or fraudsters, to steal our money.

Georgina
And of course, we'll be learning some related vocabulary along the way.

Neil

But first, it's time for our quiz question. In July 2020, nine British men were arrested for defrauding the Coronavirus Job Retention Scheme – a government fund for workers who've lost their job to Covid-19. They set up fake companies and applied, fraudulently, for money. But how much money has been claimed in total through the coronavirus job scheme in the UK? Is it:

a) 17 billion pounds?,
b) 27 billion pounds?, or,
c) 37 billion pounds?

Georgina

Hmm, it must be a lot, so I'll say a) 17 billion pounds.

Neil

OK, Georgina, we'll find out later. Now, Rachel Tobac, CEO of Social Proof Security, is an expert in cyber crime. She describes herself as an 'ethical fraudster'. Businesses wanting to combat fraud employ her to hack into their computer systems to find their weak spots.

Georgina

Here, Rachel explains to BBC World Service programme, *The Inquiry*, how getting people's information is the key to online fraud:

Rachel Tobac

The reason why we're able to do that, from an attacker **mindset**, is because we use what's called OSINT – open source **intelligence**. We look up everything about you. We can figure out who your assistant is, who your accountant is on LinkedIn. We know what emails you use from screen shots that you've put on your Instagram…

Neil

Rachel looks at fraud from a criminal's **mindset** - someone's way of thinking and the general attitudes and opinions they have about something.

Georgina

From a fraudster's perspective, the most valuable thing is **intelligence** - secret information about a government or country, or in this case a person, such as the information people unwittingly post on social media.

Neil

Fraudsters use this **intelligence** to build up a picture of someone's online activity.

Georgina
And as BBC World Service *The Inquiry* presenter, Charmaine Cozier, explains, there are many ways of doing this:

Charmaine Cozier
Fraudsters have thousands of **cover stories** but the end goal is always the same – to trick people out of cash or possessions. Rachel says they have options for how to do that. Login details stolen during a **data breach** from one company, often using software or viruses called **malware,** are used to **infiltrate** customer accounts at another.

Neil
To access people's data, fraudsters use **cover stories** – false stories told in order to hide the truth. For example, they may pretend to be calling from your bank or credit card company.

Georgina
If people believe these **cover stories** and share personal data, this can result in a **data breach** - an occasion when private information can be seen by people who should not be able to see it.

Neil
Malware - computer software and viruses that are designed to damage the way a computer works – can also be used to gain login details and passwords…

Georgina
…data which is then used to **infiltrate** other online accounts - secretly enter a place, group or organisation in order to spy on it or influence it.

Neil
Modern fraudsters are so devious at collecting online information that many victims only realise what's happened after their bank accounts have been emptied.

Georgina
Which I guess was the **mindset** behind those British fraudsters you mentioned earlier, Neil.

Neil
Ah yes, the nine men who tried to defraud the Coronavirus Jobs Retention Scheme. Remember for my quiz question I asked you how much the scheme has paid out in total so far in the UK.

Georgina
I said, a) 17 billion pounds.

Neil
Well, in fact it's even more – the correct answer is b) 27 billion pounds. Luckily, the 495 thousand pounds which these fraudsters tried to steal was recovered.

Georgina
Even so, Neil, I think I'm going to change my passwords soon! Better safe than sorry!

Neil
Good idea, Georgina. In this programme, we've been hearing about the rise in online fraud, often committed when fraudsters gain **intelligence** - secret information about a person posted on the internet.

Georgina
These criminals' **mindset** – or mentality, is to surreptitiously find information by creating a **cover story** - a false story someone tells in order to hide the truth.

Neil
By posing as clerks from your bank, for example, they might be able to access sensitive private information which they should not be able to see – an event sometimes called a **data breach**.

Georgina
Another way fraudsters **infiltrate** – or gain access secretly, without permission - is with the use of **malware** – computer software and viruses designed to damage the way a computer works.

Neil
If you want to find out more about keeping yourself safe from online fraud, search the BBC website using the term, 'cyber security'. And if you like topical discussion and want to learn how to use the vocabulary found in headlines, why not check out our News Review podcast? We also have a free app you can download for Android and iOS.

Georgina
And for more trending topics and real-life vocabulary, look no further than 6 Minute English, from BBC Learning English. See you next time. Bye!

Neil
Goodbye!

VOCABULARY

mindset
someone's way of thinking and the general attitudes and opinions they have about something; mentality

intelligence
secret information about a person, government or country

cover story
false story someone tells in order to hide the truth

data breach
occasion when private information can be seen by people who should not be able to see it

malware
computer software and viruses that are designed to damage the way a computer works

infiltrate
secretly enter a group or organisation in order to spy on it or influence it