

Homes and Safer Communities Consumer & Business Affairs Trading Standards

COVID-19 and FESS

Environment and Public Protection Scrutiny Committee



Cynllun Diogelu Rhag Camfanteisio Ariannol
Diogelu ein Cymuned rhag Sgamiau a Chamdriniaeth Ariannol

Financial Exploitation Safeguarding Scheme
Protecting our Community from Scams and Financial Abuse

Cyngor Sir Gâr
Carmarthenshire
County Council



Introduction

This document was presented to the Task & Finish Group (T&FG) on 15 February 2021 as part of their Task & Finish review of Trading Standards' Financial Exploitation Safeguarding Scheme (FESS).

The T&FG felt that this work should be shared with the committee due to its importance at this time.

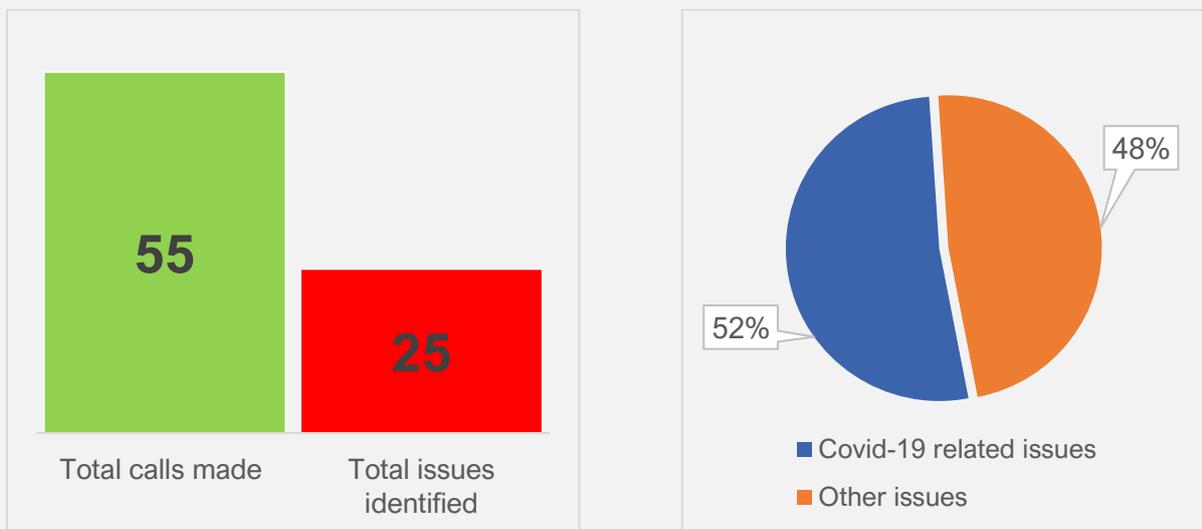
This document provides a summary of the work conducted by Trading Standards officers during the COVID-19 (C-19) period specifically concerning issues surrounding financial exploitation.

trueCall© welfare calls



In response to the C-19 pandemic, we conducted targeted communications with vulnerable consumers in the form of welfare telephone calls. Carmarthenshire consumers who have trueCall©¹ call blocking devices installed were contacted as they had been identified as particularly vulnerable and were therefore likely to need support. The initiative highlighted where additional support was needed, provided us with an opportunity to review the performance of the call blocking devices and helped combat loneliness.

Fig. 1. Graphics trueCall welfare calls March – April 2020



¹ A trueCall nuisance call blocker is a small electronic device that intercepts all calls coming into a resident's home via a standard landline telephone. The device compares the incoming numbers against a pre-programmed trusted caller list enabling only trusted callers to contact as normal. Where a caller's number is withheld or not on your trusted caller list, the device plays a pre-recorded message and requires the caller to press a button to get through.

Fig. 2. Welfare calls summary of issues identified

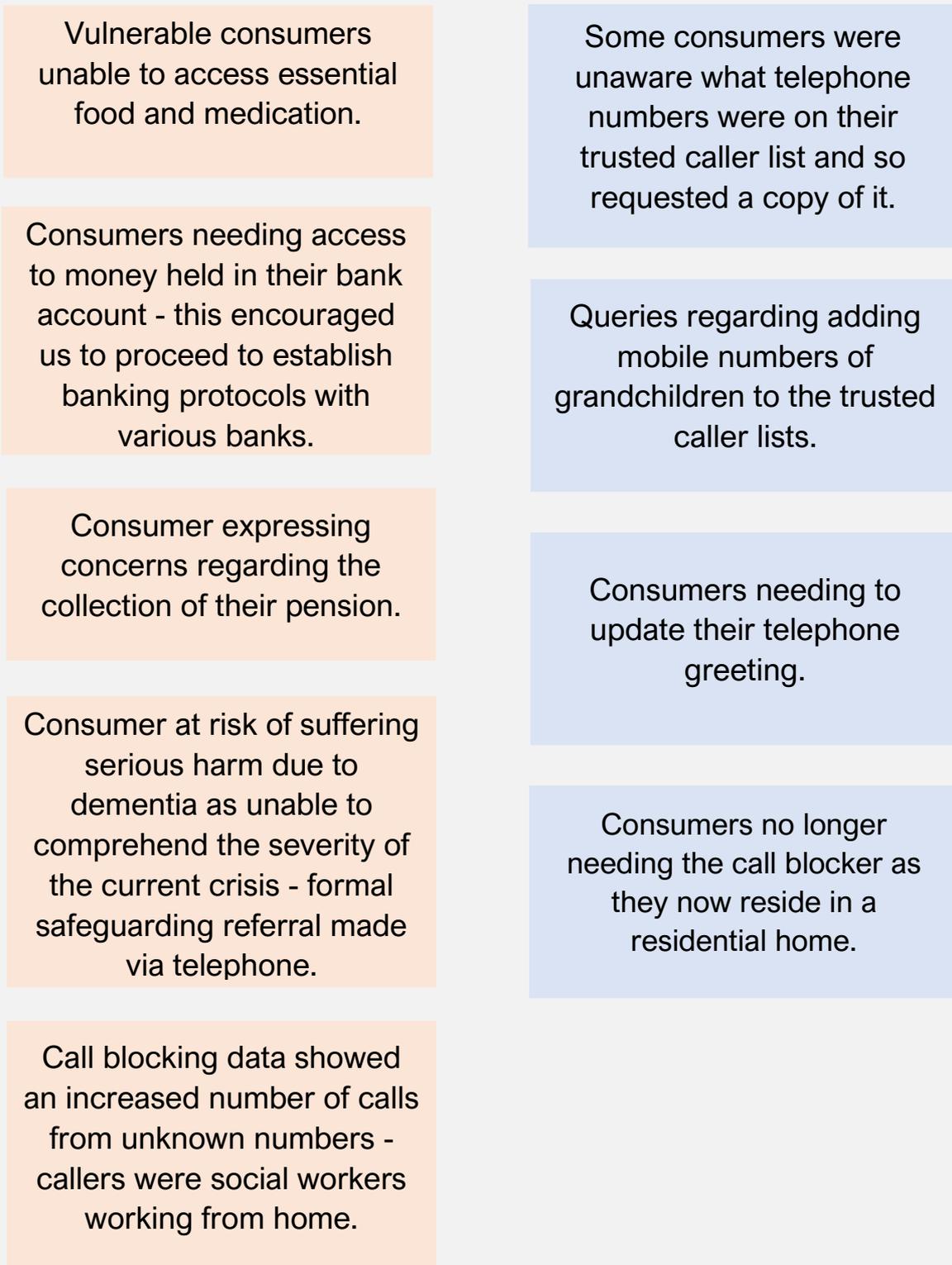


Fig. 3. Issues identified: Case studies

| | COVID-19 RELATED ISSUES | OTHER ISSUES IDENTIFIED |
|--|--|--|
| <p>23 March - 29 March</p> <ul style="list-style-type: none"> ● <i>Data from 23 call blockers analysed.</i> ● <i>23 welfare calls made.</i> ● <i>11 issues highlighted.</i> ● <i>7 COVID-19 related issues.</i> | <p>It was identified that a 93-year-old consumer in self-isolation, who normally relies on a family member for support, was unable to access essential food and medication as the relevant family member was at the time in self-isolation.</p> <p>One 81-year-old consumer, who had no family and was living alone, expressed concerns regarding the sustainability of their arrangement for accessing essential goods and services should their neighbours become unwell. The consumer also needed to access money held in their bank account. Having contacted the consumer's bank to arrange for money to be withdrawn by a third party, we proceeded to withdraw and deliver the money to the consumer. This encouraged us to proceed to establish banking protocols with various other banks.²</p> <p>Another 93-year-old consumer suffering from very poor health expressed concerns regarding the collection of their pension, normally collected by their 90-year-old relative. The consumer was also concerned about accessing essential goods including specific foods due to a health condition if the neighbour who was helping them at the time became unwell.</p> <p>One vulnerable consumer, living in a very isolated area needed access to medication. Conscious of placing an unnecessary burden on their family member who is a key worker, the consumer asked us for support. This was resolved by use of our Banking, Private and Third Sector Safeguarding Protocols.</p> <p>An elderly, vulnerable couple in self-isolation required support as they were facing difficulty in organising for the collection and delivery of their monthly prescriptions.</p> <p>During one call, it was identified that a consumer was at risk of suffering serious harm due to dementia. Following a discussion with the consumer's relative, who was unable to</p> | <p>Some consumers were unaware what telephone numbers were on their trusted caller list and so requested a copy of it.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>Telephone numbers provided to be designated as trusted callers.</p> |

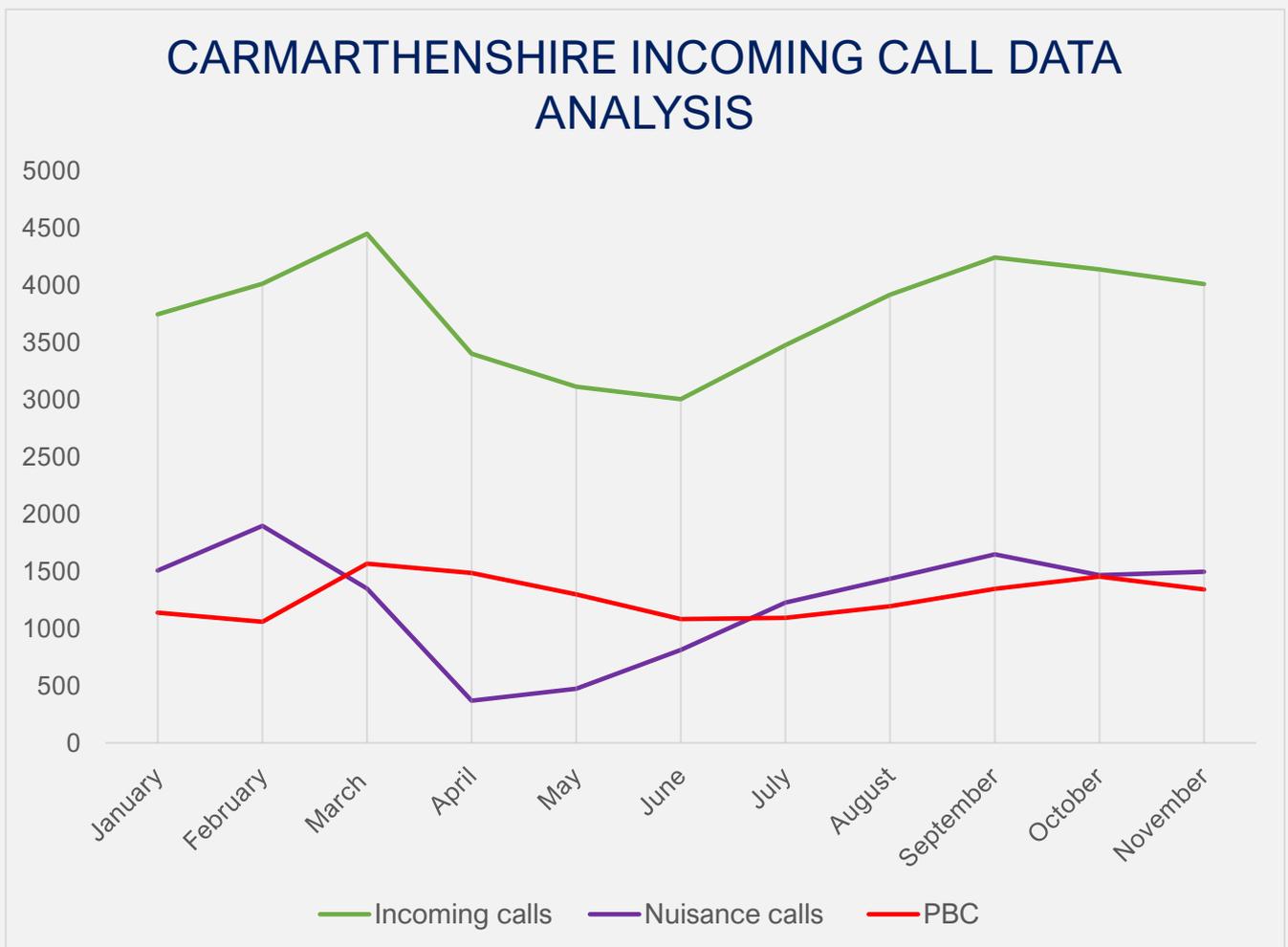
² **Banking, Private and Third Sector Safeguarding Protocols:** Safeguarding agreements with High Street Banks, Post Offices and Supermarkets that help support vulnerable persons in the community. During the Pandemic, we have established relationships to coordinate support for both professionals and self-isolating persons (where no other support exists) to undertake a third-party cash withdrawal and prescription collection & delivery service.

| | | |
|---|--|---|
| | <p>provide support due to other care obligations, it was apparent that the consumer was unable to comprehend the severity of the current crisis. It was reported that the consumer put themselves in danger by continuing to leave their home contrary to government guidance. The officer conducting the call had immediate concerns in relation to this and formal safeguarding referral was made via telephone.</p> | |
| <p>30 March – 5 April</p> <ul style="list-style-type: none"> ● <i>Data from 21 call blockers analysed.</i> ● <i>21 welfare calls made.</i> ● <i>10 issues highlighted.</i> ● <i>5 COVID-19 related issues.</i> | <p>During a call to an 84-year-old consumer in self-isolation, it was identified that although they had managed to stockpile food, this supply would run low in the next few weeks and therefore assistance would be required to access essential goods.</p> <p>It was revealed that an 86-year-old consumer with no close relatives was continuing to collect their own groceries once a week using public transport. Although they had a cough since the beginning of the year, they were otherwise in good health and declined CCC support.</p> <p>It was discovered that one consumer in self-isolation was suffering from severe mental health issues as well as a respiratory condition. It was found that they required support as they had been unable to access essential goods and were living off yoghurts and diet drinks due to an eating disorder.</p> <p>One consumer seemed confused when their cleaner, who normally gets food on their behalf, had failed to do so. It was unclear whether they were self-isolating themselves and so the consumer required support.</p> | <p>Consumers needing to update their telephone greeting.</p> <p>Some consumers were unaware what telephone numbers were on their trusted caller list and so requested a copy of it.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>Telephone numbers provided to be designated as trusted callers.</p> |
| <p>6 April – 12 April</p> <ul style="list-style-type: none"> ● <i>Data from 11 call blockers analysed.</i> ● <i>11 welfare calls made.</i> ● <i>4 issues highlighted.</i> ● <i>1 COVID-19 related issue.</i> | <p>Analysis of call blocking data indicated that a consumer was receiving an increased number of calls from unknown numbers. Following communication with the relevant consumer’s support worker, we were advised that the unknown numbers were social workers working from home due to COVID-19. We liaised with the support worker to ensure the consumer received advice concerning nuisance calls as the consumer was physically and cognitively disabled.</p> | <p>Consumers no longer needing the call blocker as they now reside in a residential home.</p> <p>Queries regarding adding mobile numbers of grandchildren to the trusted caller lists.</p> <p>In one instance it was discovered that the consumer no longer needed the call blocker as they had gone into care. However, the consumer’s partner remained at home and would benefit from keeping the call blocker installed. Our records were updated to reflect this.</p> |

Using data from our fleet of nuisance call blockers

Prior to making each welfare call, we undertook an analysis of the data received from each call blocking device to establish its performance level. We used our findings to inform our conversation with the consumer and attempted to query any anomalies arising from the data to ensure optimum device performance.

Fig. 4. Graph trueCall© nuisance call rates March – November 2020



The graph above shows the number of incoming calls and nuisance calls received by our trueCall© clients between January and November 2020. It also shows the number of calls received from individuals not on the trusted caller list (PBC) during this period.

No Cold Calling Zone Flyer: C-19 Support, Rogue Trading, Fraud and Scams



Residents living in our No Cold Calling Zones (NCCZs) were targeted as part of a multiagency response to the reported increase in rogue trading, fraud, and scams during the emergency period. These consumers had been identified as particularly vulnerable and were therefore likely to need support. **1800** informative flyers were used to transmit essential information to residents and were delivered to our zones in conjunction with Dyfed Powys Police (DPP). We hoped that this would facilitate a channel of communication to the most vulnerable who are often neglected by the focus on digital communications. We also hoped that a Trading Standards and Police presence within our zones would reassure residents and provide an opportunity to engage with them at a distance.

Fig. 5. C-19 NCCZ support flyer

COVID-19 NO COLD CALLING ZONE SUPPORT: Rogue Trading, Fraud and Scams

Dear Resident

We would like to take this opportunity to check that all is well within your No Cold Calling Zone. Unfortunately, there have been increasing reports of rogue trading, fraud and scams during the pandemic and we would encourage you to report any suspicious activity to Trading Standards. If you would like to receive further updates, please contact Trading Standards using the details below.

SUPPORT AVAILABLE IN CARMARTHENSHIRE:

Ardal Gwahardd
Galw Diwahoddiad
No Cold Calling Area



trueCallTM
STOPS NUISANCE CALLS



Are you aware that your zone offers you extra protection against unwanted callers?

Please make sure you're displaying your No Cold Calling Sticker.

We would like to know if doorstep traders are operating in your area. Please report any suspicious activity—**you are our eyes and ears!**

Are you receiving nuisance telephone calls or concerned that you or others could be scammed?

Don't engage or give personal details to people you don't know over the phone.

Trading Standards can offer advice and assistance on call blocking and provide free call blockers to eligible residents.

Do you need any emergency repairs or essential home maintenance?

Please don't buy goods or services 'at the door'.

For a list of reputable traders approved by Trading Standards please go to buywithconfidence.gov.uk or telephone Trading Standards below.

Are you struggling with money, debt, employment or housing issues?

Citizens Advice can help.

Carmarthen **01267 234488**

Ammanford **01269 592267**

Llanelli **01554 759626**

Claiming Universal Credit :

07740945348

07957668187

Money/Debt: **01267 231275**

Benefits: **01267 231742**

Energy: **07565 562 282**

IF YOU ARE SELF ISOLATING AND ARE STRUGGLING TO ACCESS ESSENTIAL GOODS AND SERVICES E.G. FOOD, MEDICINE OR MONEY, OR HAVE CONCERNS FOR A NEIGHBOUR, PLEASE CONTACT US BELOW.

Carmarthenshire Trading Standards: 01267 234567 Tradingstandards@carmarthenshire.gov.uk

Please quote 'No Cold Calling Zone' when you contact us

Please report rogue trading activity to Trading Standards or the Police on 101. In emergency call 999.

CYMORTH I BARTHAU DIM GALW HEB WAHODDIAD YN YSTOD COVID-19:

Masnachu Twyllodrus, Twyll a Sgamiau

Annwyl Breswlydd

Hoffem gymryd y cyfle hwn i sicrhau bod popeth yn iawn yn eich Ardal Gwahardd Galw Diwahoddiad. Yn anffodus, bu cynnydd mewn adroddiadau am fasnachu twyllodrus, twyll a sgamiau yn ystod y pandemig, a byddem yn eich annog i roi gwybod am unrhyw weithgaredd amheus i Safonau Masnach. Os hoffech dderbyn diweddariadau pellach, cysylltwch â Safonau Masnach gan ddefnyddio'r manylion isod

CYMORTH SYDD AR GAEL YN SIR GAERFYRDDIN:

Ardal Gwahardd
Galw Diwahoddiad
No Cold Calling Area



trueCallTM
STOPS NUISANCE CALLS



Ydych chi'n ymwybodol bod eich parth yn cynnig gwarchodaeth ychwanegol i chi yn erbyn galwyr digroeso?

Gwnewch yn siŵr eich bod yn arddangos eich sticer Dim Galw Heb Wahoddiad.

Hoffem wybod a yw masnachwyr ar garreg y drws yn gweithredu yn eich ardal chi. Rhowch wybod am unrhyw weithgaredd amheus - **chi yw ein llygaid a'n clustiau!**

Ydych chi'n derbyn galwadau ffôn niwsans neu'n pryderu y gallech chi neu eraill gael eich sgamio?

Peidiwch â sgwrsio â phobl nad ydych yn eu hadnabod dros y ffôn, na rhoi manylion personol iddynt.

Gall Safonau Masnach gynnig cyngor a chymorth ar atal galwadau a darparu teclynnau am ddim i atal galwadau i breswylwyr cymwys.

A oes arnoch angen unrhyw atgyweiriadau brys neu waith cynnal a chadw hanfodol yn y cartref?

Peidiwch â phrynu nwyddau neu wasanaethau wrth y drws.

I weld rhestr o fasnachwyr dibynadwy a gymeradwywyd gan Safonau Masnach, ewch i **buywithconfidence.gov.uk** neu ffoniwch Safonau Masnach gan ddefnyddio'r manylion isod.

Ydych chi'n cael trafferth ag arian, dyled, cyflogaeth neu faterion tai?

Gall y ganolfan Cyngor ar Bopeth helpu.
Caerfyrddin **01267 234488**
Rhydaman **01269 592267**
Llanelli **01554 759626**

Hawlio Credyd Cynhwysol:
07740945348
07957668187
Arian/Dyled: **01267 231275**
Budd-daliadau: **01267 231742**
Ynni: **07565 562 282**

OS YDYCH CHI'N HUNANYNYSU AC YN CAEL TRAFFERTH CAEL GAFAEL AR NWDYDDAU A GWASANAETHAU HANFODOL E.E. BWYD, MEDDYGINIAETH NEU ARIAN, NEU OS OES GENNYCH BRYDERON AM GYMYDOG, CYSYLLTWCH Â NI GAN DDEFNYDDIO'R MANYLION ISOD.

Safonau Masnach Sir Gaerfyrddin: **01267 234567** safonau.masnach@sirgar.gov.uk

Dywedwch 'No Cold Calling' os ydych yn cysylltu â ni

Rhowch wybod am weithgaredd masnachu twyllodrus i Safonau Masnach neu'r heddlu drwy ffonio 101. Mewn argyfwng, ffoniwch 999.

Digital referral infographic

We created an infographic which was uploaded to the corporate intranet containing details of the interventions that Trading Standards can offer.

It contained links allowing frontline professionals/staff to refer clients instantly to us. A dedicated mailbox has been set up to receive referrals so that priority can be given to these referrals.

The infographic also contained a section dedicated to advertising the support available from Carmarthenshire Citizens Advice Bureau and the Citizens Advice Consumer Helpline and contained the relevant contact details so that referrals could be easily made to these organisations.

Fig. 6. Digital infographic



CYMORTH

SAFONAU MASNACH



A yw eich cleient yn cael galwadau ffôn niwsans neu sgamiau dros y ffôn?

ATAL
GALWADAU

AILGYFEIRIO
POST

A yw eich cleient yn derbyn post sgâm megis loteriau ffug, sgamiau buddsoddi, addewidion twyll am wella afiechydon neu gynlluniau pyramid?



A yw eich cleient yn cael trafferth delio â materion defnyddwyr oherwydd ei fod yn agored i niwed?

CYNGORI
I
DDEFNYDDWYR
AGORED I NIWED

PRYNU Â
HYDER

A yw eich cleient yn cael anhawster dod o hyd i fasnachwr dibynadwy?
Gallwch weld y rhestr Prynu â Hyder [yma](#).



A yw eich cleient yn berson agored i niwed ac a oes angen cymorth arnoi gael mynediad i'r banc, swyddfa'r post neu ddarparwyr gwasanaethau eraill?

PROTOCOLAU'R
SECTOR PREIFAT

CYNGOR
ARIANNOL

A oes angen cyngor ar ddyled neu fudd-daliadau lles ar eich cleient?
Cysylltwch ag arbenigwr CAB [yma](#).

cyngor ar
bopeth

citizens
advice

Sir Gar
Carmarthenshire

CYSYLLTWCH Â NI I WNEUD ATGYFEIRIAD

01554 742249

CymorthSM@sirgar.gov.uk



Mae Gwasanaethau Defnyddwyr Cyngor ar Bopeth yn darparu cyngor cyffredinol i ddefnyddwyr -cysylltwch â nhw [yma](#).



TRADING STANDARDS SUPPORT



Is your client receiving
nuisance or scam
telephone calls?

CALL BLOCKING

POSTAL
REDIRECTION

Is your client receiving
scam mail such as fake
lotteries, bogus health
cures, investment scams
or pyramid schemes?



Is your client struggling
to deal with a consumer
issue due to their
vulnerabilities?

VULNERABLE
CONSUMER ADVICE

BUY WITH
CONFIDENCE

Is your client struggling
to find a reputable
trader?
Access the BWC list
[here](#).



Is your client a vulnerable
person and do they need
support accessing their
bank, post office or other
service providers?

PRIVATE SECTOR
PROTOCOLS

MONEY ADVICE

Is your client in need of
Debt or Welfare Benefits
advice?
Contact a CAB specialist
[here](#).

cyngor ar
bopeth

citizens
advice

Sir Gar
Carmarthenshire

CONTACT US TO MAKE A REFERRAL

01554 742249

TSSupport@carmarthenshire.gov.uk



General consumer advice
is provided by CACS
contact them [here](#).

Business scam infographic

To safeguard Carmarthenshire businesses against scams, we created an infographic containing examples of common business scams and essential information on how businesses can protect themselves in the form of links to advice and guidance. We utilised various mailing lists, including an Economic Development mailing list and our Buy With Confidence members mailing list, to share the infographic with 1500 businesses.

Fig. 7. Business advice infographic

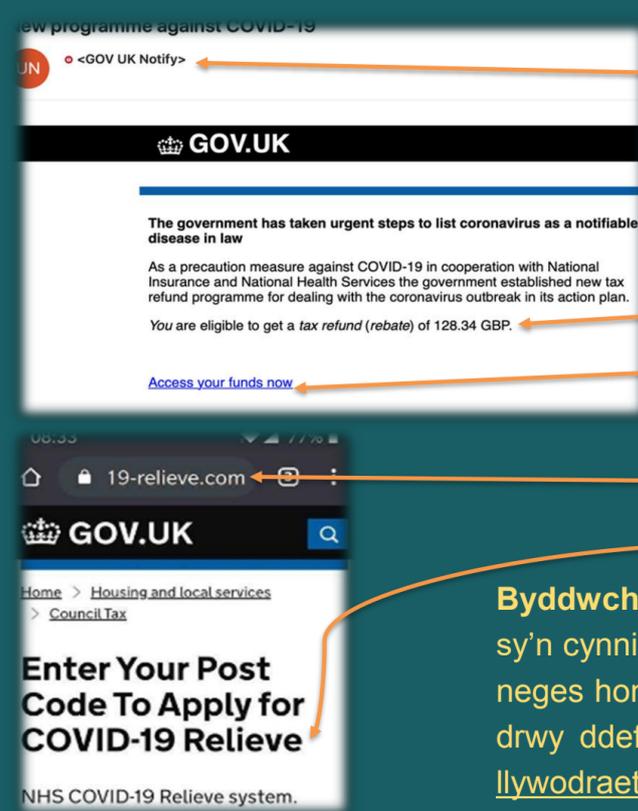
RHYBUDD I FUSNESAU AM SGAMIAU



Safonau Masnach
Trading Standards

SGAMIAU O RAN AD-DALIADAU'R LLYWODRAETH

Mae'n bosibl bydd troseddwr yn cysylltu â chi dros y ffôn, ar e-bost, neges destun neu drwy'r post yn gofyn am wybodaeth ariannol am eich busnes.



- Cyfeiriad e-bost nad yw'n gyferiaid e-bost y Llywodraeth
- Ymddangos yn swyddogol
- Heb ei bersonoli
- Addewid am arian
- Creu ymdeimlad ei fod yn fater brys
- Dim llofnod
- Nid yw'n wefan .gov
- Gramadeg gwael

Byddwch yn wylidwrus o negeseuon annisgwyl brys sy'n cynnig cymorth ariannol. Ceisiwch feddwl o ble mae'r neges hon wedi dod. Gwiriwch fod y wybodaeth yn ddilys drwy ddefnyddio cysylltiadau a [gwefannau swyddogol y llywodraeth](#). [Cliciwch yma i gael rhagor o wybodaeth](#).

Sgamiau am anfonebau

Yn 2019, dywedodd UK Finance fod busnesau wedi colli

£82m

oherwydd sgamiau am anfonebau

- ❑ Rydych yn cael cais annisgwyl i newid manylion banc cyflenwr cyfredol.
- ❑ Rydych yn derbyn mwy o anfonebau na'r arfer neu sawl anfoneb am gynnyrch neu wasanaeth.
- ❑ Gallech hefyd dderbyn anfoneb ffug.

Meddylwch. A oes gennych chi gyfrif gyda'r busnes hwn? Allai hwn fod yn dwyll? Cysylltwch â'r busnes gan ddefnyddio rhif ffôn neu e-bost yr ydych wedi'i ddefnyddio o'r blaen i sicrhau bod hwn yn gais dilys. [Cliciwch yma i gael rhagor o wybodaeth](#).

Y DECHRAU

Gall troseddwr dreulio misoedd yn ymchwilio i fusnes er mwyn esgus bod yn Brif Weithredwr neu'n uwch- swyddog yn y busnes.

GWE-RWYDO

Anfonir ffug-negeseuon ar e-bost i weithwyr yn y sefydliad.

YR YMATEB

Mae'r gweithiwr awdurdodedig yn cael y neges ac yn ymateb ar unwaith oherwydd yr ymdeimlad o frys heb wirio'r ffynhonnell.

Y NIWED

Mae'r sgam wedi llwyddo a bellach mae'r troseddwr wedi derbyn taliad neu mae ganddo fynediad at wybodaeth bwysig am y busnes.

Y CANLYNIAD

Yn dilyn sgam llwyddiannus, gall y canlyniadau fod yn niweidiol iawn: colled ariannol, gweithdrefnau disgyblu, posibilrwydd o golli enw da, ymchwiliadau hirfaith

Sgamiau o ran Prif Swyddogion

Mae hon yn sgam soffistigedig sy'n chwarae ar awdurdod cyfarwyddwyr busnesau ac uwch-reolwyr. Y gost gyfartalog i Brif Weithredwyr o ganlyniad i sgam tebyg yw

£35k

Dilynwch y gweithdrefnau mewnol a **gwiriwch y cais yn bersonol** os yn bosibl, neu dros y ffôn— cofiwch ddefnyddio rhif dilys yn hytrach na'r rhif ar y cais. [Cliciwch yma i gael rhagor o wybodaeth](#).

Sgamiau am gymorth technoleg

Wrth i ragor o bobl weithio o bell ac wrth i systemau TG fod o dan bwysau, gallai troseddwr esgus bod yn fusnes adnabyddus a chynnig atgyweirio dyfeisiau.

- **Byddwch yn amheus** o alwyr digroeso sy'n honni eu bod yn ffonio o ganolfan fusnes neu'ch adran TG ac sy'n cynnig unrhyw fath o gymorth technegol.
- Ni fydd busnes go iawn yn cysylltu â chi heb rybudd a gofyn am wybodaeth ariannol, cyfrineiriau na manylion mewngofnodi.
- Peidiwch byth â rhoi caniatâd i rywun gael mynediad o bell i'ch cyfrifiadur na gosod meddalwedd arno yn dilyn galwad digroeso. [Cliciwch yma i gael rhagor o wybodaeth](#).

STOPIO

Os byddwch yn derbyn cais i wneud taliad brys, newid manylion banc cyflenwr neu ddarparu gwybodaeth ariannol, arhoswch am eiliad a meddylwch.

HERIO

Allai hwn fod yn ffug? Yn y lle cyntaf dylech wirio'r holl fanylion o ran y taliadau a'r cyflenwr gyda'r busnes ar rif ffôn cydnabyddedig neu wyneb yn wyneb

DIOGELU

Cysylltwch â'ch banc busnes ar unwaith os ydych o'r farn eich bod wedi cael eich twyllo a rhowch wybod i [Safonau Masnach](#) ar 01267 234567 [Cliciwch yma i gofrestru a chael gwybodaeth am y Tîm Sgamiau Safonau Masnach Cenedlaethol - Busnesau yn erbyn Sgamiau](#)



If you receive a request to make an urgent payment, change supplier bank details or provide financial information, take a moment to **stop and think**.



takefive-stopfraud.org.uk

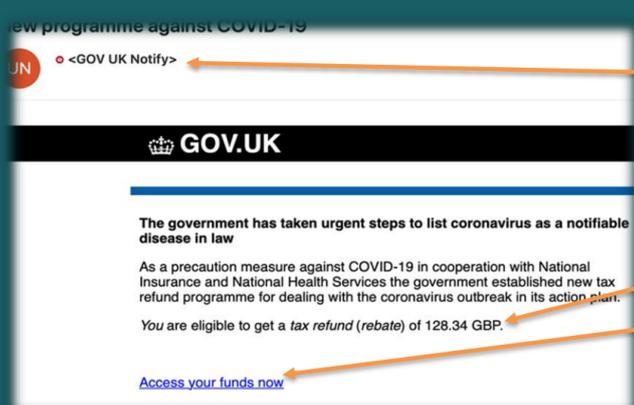
BUSINESS SCAM WARNING



Safonau Masnach
Trading Standards

GOVERNMENT REFUND SCAMS

You may be contacted by phone, email, text message or post by criminals seeking your business financial information



- Non government email address
- Designed to look official
- Not personalised
- Promise of reward
- Creating a sense of urgency
- No sign off
- Not .gov website
- Poor grammar

Be cautious of unexpected urgent communications offering financial assistance. Think about where this message has come from. Check that the information is genuine by using [official government websites](#) and contacts. [Click here to find out more.](#)

Invoice/mandate scams

In 2019, UK Finance reported that businesses had lost over

£82m

to invoice/mandate fraud.

- ❑ You receive a request out of the blue to change the bank details of an existing supplier.
- ❑ You receive more frequent than usual or duplicate invoices for a product or service.
- ❑ You could also be contacted and supplied a false invoice that is under your authority limit.

Think about it. Do you have an account with this business? Could this be fraudulent? Contact the business using a phone number or an email that you have used before to ensure that it is a genuine request. [Click here to find out more.](#)

THE START

Criminals can spend months researching a business in order to impersonate a CEO or senior figure within the business.

THE PHISH

Spoofed emails are sent to employees in the organisation

THE RESPONSE

Employee with authority receives the communication and acts on the sense of emergency without questioning the source

THE DAMAGE

The scam has been successful and the criminal now has received a payment or has access to important business information

THE RESULT

Following a successful scam, the results can be damaging: Financial loss, Disciplinary procedures, Potential loss of reputation, Time consuming investigations

CEO scams

This is a sophisticated scam that plays on the authority of business directors and senior managers. The average loss to a CEO scam is

£35k

Follow internal procedures and **check the request** in person if possible, or by phone – make sure to use a verified number rather than the one in the request. [Click here to find out more.](#)

Tech support scams

With more people working remotely and IT systems under pressure, criminals may impersonate a well known business and offer to repair devices.

- **Be suspicious** of cold callers claiming to be from a major business or your businesses IT department offering any form of technical support
- A genuine business would never contact you out of the blue and ask for financial information, passwords or login details
- Never install any software, or grant remote access to your computer as the result of a cold call. [Click here to find out more.](#)

STOP

If you receive a request to make an urgent payment, change supplier bank details or provide financial information, take a moment to **stop and think**

CHALLENGE

Could it be fake?
Verify all payments and supplier details directly with the business on a known phone number or in person first

PROTECT

Contact your business bank immediately if you think you've been scammed and report it to [Trading Standards](#) on 01267 234567
[Click here to sign up & learn more from the National Trading Standards Businesses Against Scams team](#)



If you receive a request to make an urgent payment, change supplier bank details or provide financial information, take a moment to **stop and think.**



takefive-stopfraud.org.uk

Buy With Confidence (BWC)



buywithconfidence.gov.uk



buywithconfidence.gov.uk

We continued to operate our BWC scheme throughout the pandemic, we used a virtual audit process to assess new members and suspended fees for approved traders already on the scheme.

We provide advice to traders on trading in people's homes during the pandemic to ensure compliance with government restrictions. The BWC scheme provides a valuable list of tradespersons legitimately able to undertake emergency repairs and essential works during this period.



We have developed an innovative trueCall© device monitoring tool and dashboard that correlates call activity data with user risk profiles to generate an alert when a service user is exposed to a high number of telephone fraud approaches and/or exhibits behaviours that put them at increased risk of telephone fraud victimisation.

The purpose of the alert system is to initiate a welfare call and/or visit from local officers and to protect service users from fraud victimisation. The nature of trueCall© means that many interventions can be performed remotely. Such protection and remote oversight has proven invaluable during the pandemic.

Fig. 8. Seraphimbeta© alerts page

The following is an example individual device report which is generated by Seraphim**beta**© and provides a breakdown of device performance against the county average telephone fraud threat.

Fig. 9. Seraphimbeta© individual device report

Seraphimbeta[©]

True Call Nuisance Call Blocker - Integrated Victim Risk Analysis

Device performance report

2 - 23 September 2020

1018



Last month
you
received
91 calls

59 of these calls were from people who proceeded with the call after hearing the Trading Standards message

22 of these calls were from unknown callers who did not proceed with the call after hearing the Trading Standards message

10 of these calls were nuisance calls that were blocked by trueCall before reaching you

Based on last month's call data, your exposure to scams score is...

3

This means that you experienced a moderate level of exposure to scam calls.

Your score explained

You are at moderate risk of exposure to scam calls

You received an above average amount of calls from persons not on your trusted caller list in comparison with other trueCall users in Carmarthenshire



LEVEL 3

How do I compare with other trueCall users in Carmarthenshire?

The average exposure to scams score in Carmarthenshire is 4

You score below average, but steps could be taken to improve your score...



LEVEL 4



How to improve your score...

To reduce your exposure to potential scams, please contact the trueCall admin team to update your trusted caller list.

Tel: 01554 742249 Email: Tradingstandards@carmarthenshire.gov.uk



Safonau Masnach
Trading Standards

Personal Protective Equipment (PPE)

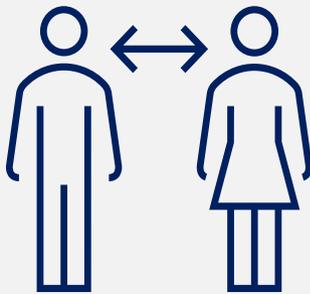


Unscrupulous criminals have been exploiting fears about C-19 to prey on members of the public, particularly older and vulnerable people who are isolated from family and friends. They also used the unprecedented global demand for PPE to their advantage with many bogus online offers leading to a high risk that businesses and organisations were not purchasing useable clinical quality PPE.

We received many requests for assistance with PPE where the authority was concerned with the purchase of adequate and compliant PPE for staff as well as requests for advice from businesses selling/purchasing PPE. We have received **85** enquiries in relation to these issues since 23 March 2020.

Much of these enquiries were dealt with by one of our officers who is also the lead Trading Standards Safety officer for Wales. In this capacity, she also advised other authorities on PPE matters ensuring that significant losses were avoided.

Consumer & Business Affairs: Business Compliance Team



FESS forms only a small part of the work of the team and to give this some context, Consumer & Business Affairs have been tasked with delivering a significant C-19 response including business compliance and consumer and trader advice and guidance.

Our teams adapted rapidly to provide an effective C-19 response, but to ensure a consistent and efficient approach to the delivery of advice, guidance and enforcement, a single Business Compliance Team was formed in October 2020 comprising officers from within Consumer & Business Affairs and officers redeployed from other CCC departments.

In addition to their work relating to FESS, officers have focused heavily on C-19 work which includes:

- Conducting over **4000** visits to business premises.
- Responding to enquiries received from traders and consumers (including over **1000** received since the formation of the Business Compliance Team in October 2020).
- The issuing of **59** notices including:



| | |
|-------------------------------|----|
| Prohibition notices | 1 |
| Closure notices | 24 |
| Improvement notices | 30 |
| Fixed Penalty notices (£1000) | 4* |

*1 rescinded (All figures 23 March 2020 to 17 February 2021)

After receiving Welsh Government funding, we have recently recruited 6 dedicated C-19 officers, and are in the process of recruiting a further officer (all on fixed term 6-month contracts).