



# TALK ON PREVENTING SCAM CRIME - PENCEGAHAN JENAYAH PENIPUAN

Presented by:

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PDRM Bukit Aman



Session I : 23<sup>rd</sup> August 2023



MATRADE Hall,  
MATRADE Exhibition & Convention Centre





# LATEST TREND COMMERCIAL FRAUD



COMMERCIAL CRIME INVESTIGATION DEPARTMENT  
ROYAL MALAYSIA POLICE HEADQUARTER BUKIT AMAN



# SCOPE

1

**TYPES OF  
COMMERCIAL CRIME**

2

**TYPES OF  
CYBER & MULTIMEDIA  
CRIME**

3

**MODUS OPERANDI & TIPS**

4

**EFFORTS OF CCID TO  
COUNTER FRAUD**

# TYPES OF COMMERCIAL CRIME

- Cheating
- Forgery
- Criminal Breach of Trust
- Counterfeit Notes
- Money Laundering
- Illegal Money Lending
- Non-Existing Investment Scheme
- Cyber & Multimedia Crime



JABATAN SIASATAN JENAYAH KOMERSIL





# TYPES OF CYBER & MULTIMEDIA CRIME

- Phone Scam
- Love Scam
- E-Commerce Crime
- Phishing
- Business Email Compromise (BEC)



JABATAN SIASATAN JENAYAH KOMERSIL



# PHONE SCAM

- A scam where scammer impersonate law enforcement agencies to obtain targeted victim's personal banking credential thru phone call
- During conversation, scammer will try to intimidate victims by claiming the victims involved in an ongoing investigation and requested the victims to follow their instructions which involves moving victim's fund into 3<sup>rd</sup> party/unknown accounts.
- Using spoofing technology to convince the victims the call is from the authorities.



TERKINI



## Pesara rugi lebih RM1 juta ditipu Macau scam

Petaling Jaya: Seorang pesara wanita kerugian lebih RM1 juta selepas menjadi mangsa penipuan Macau scam yang menyamar pegawai bank dengan memperdaya konon kad kreditnya digunakan untuk pembelian mata wang dalam talian, bitcoin.

<https://www.hmetro.com.my> › 2021/12 · [Translate this page](#) ⋮

### Pegawai bank rugi RM104,000 ditipu Macau ... - Harian Metro

29 Dec 2021 — Seremban: Pegawai bank juga tidak terlepas daripada menjadi mangsa sindiket Macau Scam apabila ditipu lebih RM100,000 selepas menyerahkan ...



## Types of Impersonation



**Police Officer**

**Court Officer**

**Custom/  
Immigration  
Officer**



**Bank Officer**



**Inland Revenue  
Officer**

**Insurance Agent**



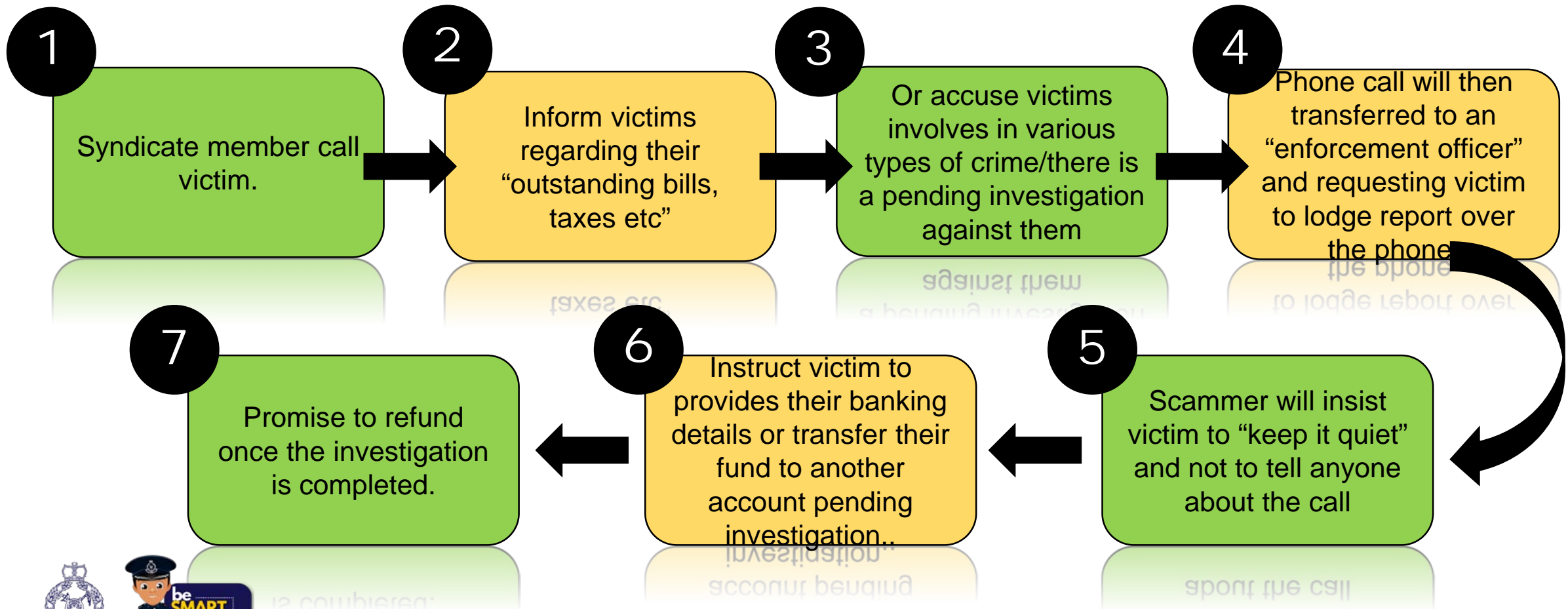
**Courier Company**

**TM/TNB officer**

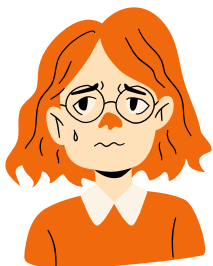




## MODUS OPERANDI



## Victim's Attributes



Timid/Introvert



Kept problem to  
themselves



Ill-informed on crime  
trend

Victim's Age Group					
15 - 20	21 - 30	31 - 40	41 - 50	51 - 60	> 61
359	2,285	1,894	1,380	1,044	770
RM 4.1 mil	RM 42.4 mil	RM 55.6 mil	RM 53.7 mil	RM 62.1 mil	RM 103 mil

*Statistic Jan - Dis 2022*

# 6 TIPS

1

Ignore phone call from unknown individuals

2

Hung up whenever felt suspicious

3

Informed families & friends

4

Do not share/provide any banking details with stranger

5

Double check with your bank/related government agencies

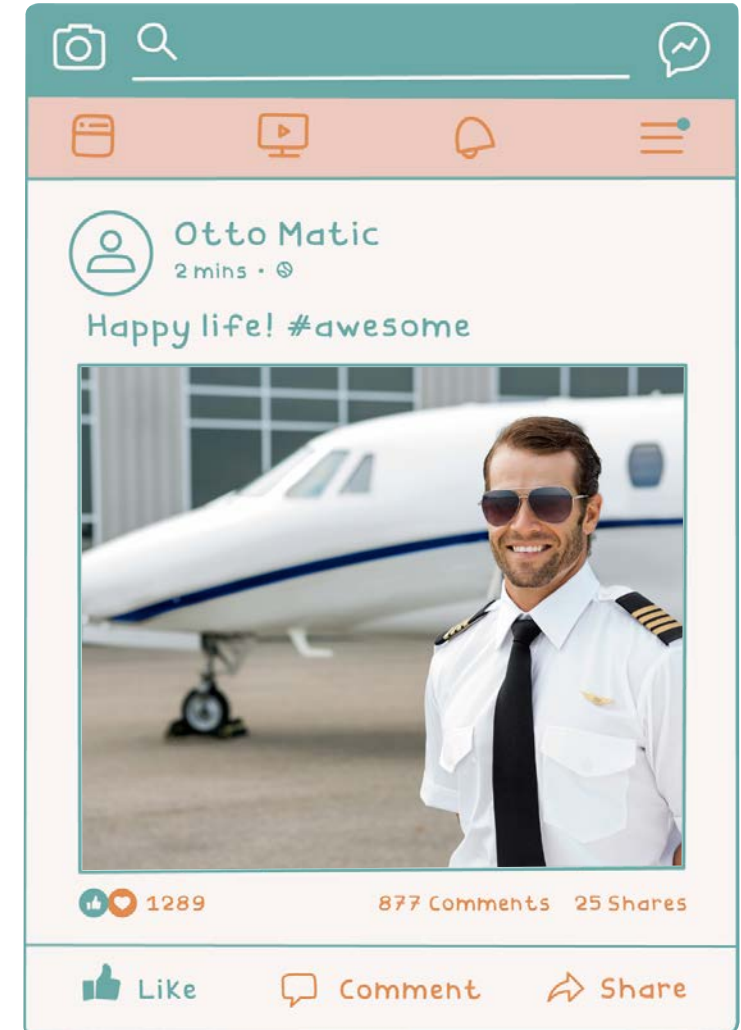
6

Always bear in mind that enforcement agencies would never conduct investigation over the phone.



# LOVE SCAM

- A confidence trick involving feigning romantic intentions towards a victim, gaining the victim's affection, and then using that goodwill to get the victim to send money to the scammer under false pretenses or to commit fraud against the victims.
- Occasionally impersonating as professional, such as pilot, engineer and etc.





## Mangsa jerat cinta siber rugi RM69.3 juta

= Keldai akaun  
warga Malaysia  
bantu sindiket  
perdaya wanita  
tempatan

Siapa yang berkeinginan untuk  
Pajak dan Uang Muka Murni  
Maka akan  
bisa di dapatkan di  
bisa di dapatkan di

© 2000 Blackwell Science Ltd *Journal of Internal Medicine* 247: 105–112

**S**eptember 1999 melalui Malaysia, kebanyakannya wanita telah menjadi mangsa penipuan simstik serta e-mail yang dua tahun lalu mengakibatkan kemalangan ledak di Etna 1 juta.

Manajemen it di Telkom Indonesia merupakan disrupsi dari teknologi untuk bisnis. Telkom Indonesia, sebagai perusahaan telekomunikasi, memiliki peran yang sangat penting dalam kehidupan masyarakat. Telkom Indonesia memiliki peran yang sangat penting dalam kehidupan masyarakat. Telkom Indonesia memiliki peran yang sangat penting dalam kehidupan masyarakat.



## Statistik Kes Cinta Siber

TAHUN	KES	KERUGIAN (RM)
2012	0.8	RM 400,000
2013	0.750	RM 300,000
Jumlah	1.550	RM 700,000

[illegible]

Katanya, direktur jenjang kabupaten mereka dianggap merupakan upaya, sehingga hasil, berjangka tidak. Bahkan, merupakan hasil yang kurang memuaskan. Selain itu, berjangka merupakan hasil yang kurang memuaskan.

Bekas beropernasi dari luar negeri, anggota sindikat ini juga diyakini sudah bertapak di sini, terutama yang memajukan negeri ini sebagai pelantar bisnis baru.

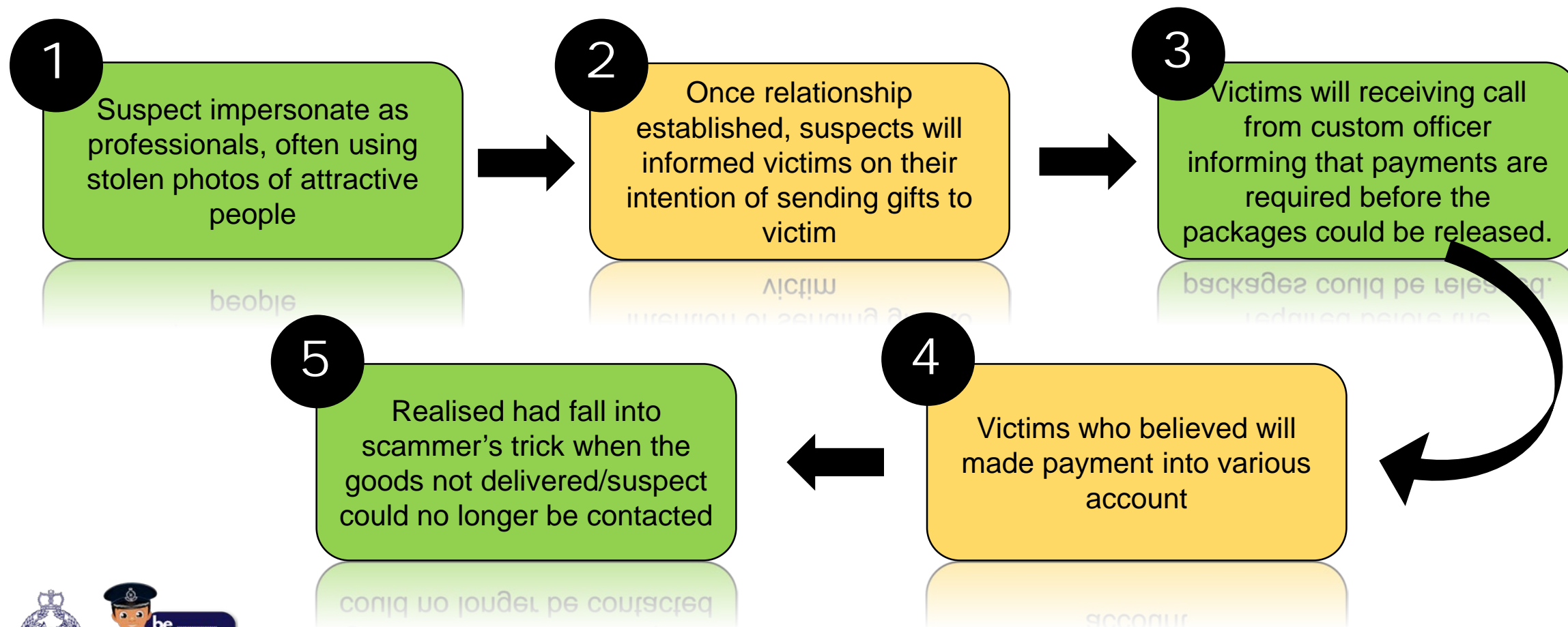
jejak budaya Malaysia menjadi lebih dikenal untuk masyarakat di sini ke luar negeri, seperti diketahui Cita-cita oleh para mahasiswa budaya Malaysia sebagai lebih banyak yang berkesempatan untuk studi mereka.

Indikator keberhasilan dalam membuat akun terdapat dua hal yang harus diperhatikan, yaitu: (1) keamanan, (2) kenyamanan, (3) kemudahan, (4) kecepatan, (5) biaya, (6) kualitas, (7) layanan, (8) informasi, (9) komunikasi, (10) jaringan, (11) sistem, (12) prosedur, (13) kebijakan, (14) peraturan, (15) standar, (16) kriteria, (17) indikator, (18) alat ukur, (19) alat ukur, (20) alat ukur.





## MODUS OPERANDI



## Victim's Attributes



Lonely Soul



Greedy Soul

Victim's Age Group					
15 - 20	21 - 30	31 - 40	41 - 50	51 - 60	> 61
26	211	154	181	124	96

*Statistic Jan - Dis 2022*

# 4 TIPS



**Suspect Love Scam**

**Cases**



1

Do not trust any  
strangers/unknown  
individuals

2

Do not paid to unknown  
individuals without double  
check their background

3

Double check any suspicious  
online friend's profile

4

Inform families/friends  
regarding your online  
acquaintance

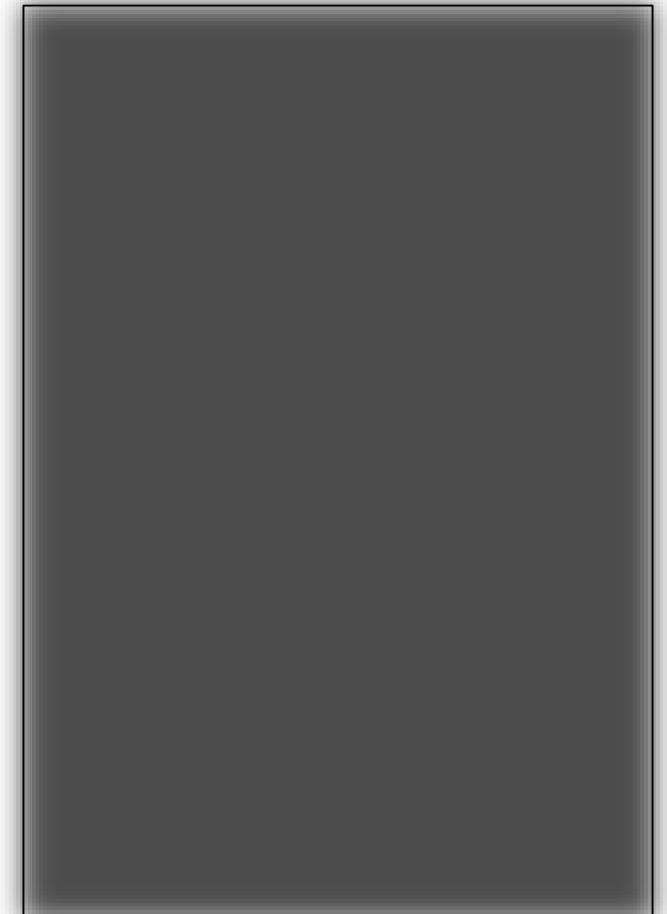
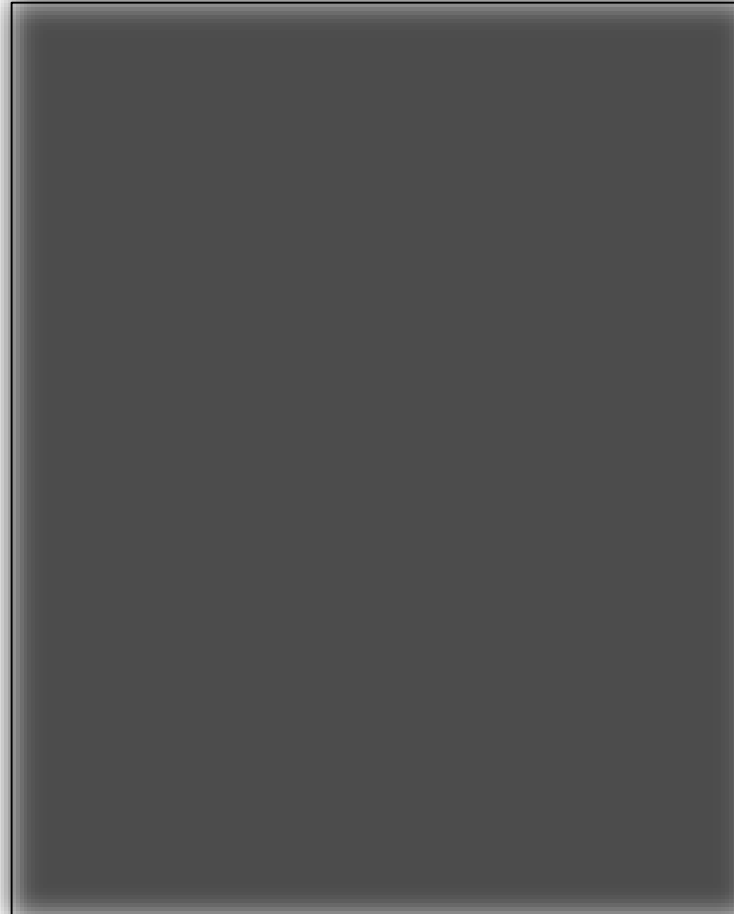
# E-COMMERCE SCAM

- Scam websites use low prices to lure victims in quickly by selling fake, counterfeit or non-existing items/goods.
- Characteristic :-
  - Limited promotion period
  - Limited items/goods offered
  - Price offered much lower than market price



JABATAN SIASATAN JENAYAH KOMERSIL







## MODUS OPERANDI

**Victim = Buyer**

Suspect offered goods/services at low price on social media.



Victim contacted suspect and instructed to pay



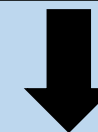
Victim paid and the goods/services not delivered as promised.

**Victim = Seller**

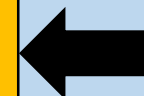
Victim offered to sell goods/services on social media.



Suspect contacted victim and pay after negotiation



Suspect paid in excess amount, sending forged e-receipt and asking for the refund



Victim who didn't counter check owns account refund the excess price



# 4 TIPS

1

Do not easily believe online advertisement. Too good to be true

2

Purchase from reliable online platform

3

Check the comment and review from previous buyers, if any

4

Check the bank account number and seller's phone number thru "Semakmule" before payment made



# PHISHING

- Fraudulent practice of sending emails/links/other messages to victims purporting to be from reputable/trusted companies/agencies in order to induce individuals to reveal their personal information, such as online banking password/credit card information.
- Once suspect acquired victims banking credential, their fund will be transferred to mule account without victim's knowledge.



# TYPES OF PHISHING

1

**Update banking account**

STAY IN

**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

Name bank:

Pilihan alat: ☒ Saving/Debit Card ☐ Credit Card ☐ Other

Nama:

Number kad IC:

Number Phone:

Number akaun bank:

Kad atm no:

ATM pin:

Username:

Password:

No siasatan:

Expired card:

3 Digit belakang kad:

Hantar Pembatalan

**be SMART stay ALERT**

2

**Winning prizes/obtained  
govt grant**

MY MAXIS

Welcome Back  
touchngo.life

Mesej dan panggilan disulitkan hujung. Tiada orang di luar sembar dapat membaca atau mendengarnya WhatsApp sendiri. Ketik untuk meng lanjut.

Sembang ini adalah dengan akaun perniagaan. Ketik untuk mengetahui lebih lanjut.

Your simcard mobile fon awak telah berjaya menangi hadiah Cabutan bertuah menyambut hari jadi HOTLINK MAXIS CENTRE YG ke 25th.. RM9,800.00 Selaku pemenang ke 6 No siri cek (911-471) Untuk hindari penipuan sila layari webs kami:

<http://bit.ly/maxis-winner>

Whatsapp penganjur untuk tebus hadiah: <https://wa.me/+6011>

Terima kasih.. 3:17 pagi

Sembang ini adalah dengan akaun perniagaan. Ketik untuk mengetahui lebih lanjut.

3

**Downloading Apps (APK)**

one-store.life  
<https://one-store.life/app>  
one-store.life

Please download our appointment Apps now, and then fill in the order/ time/address/working hours, the staff will take the order to the service location  
<https://one-store.life/app> 21:40

**ONESTore**

We Save Your Time

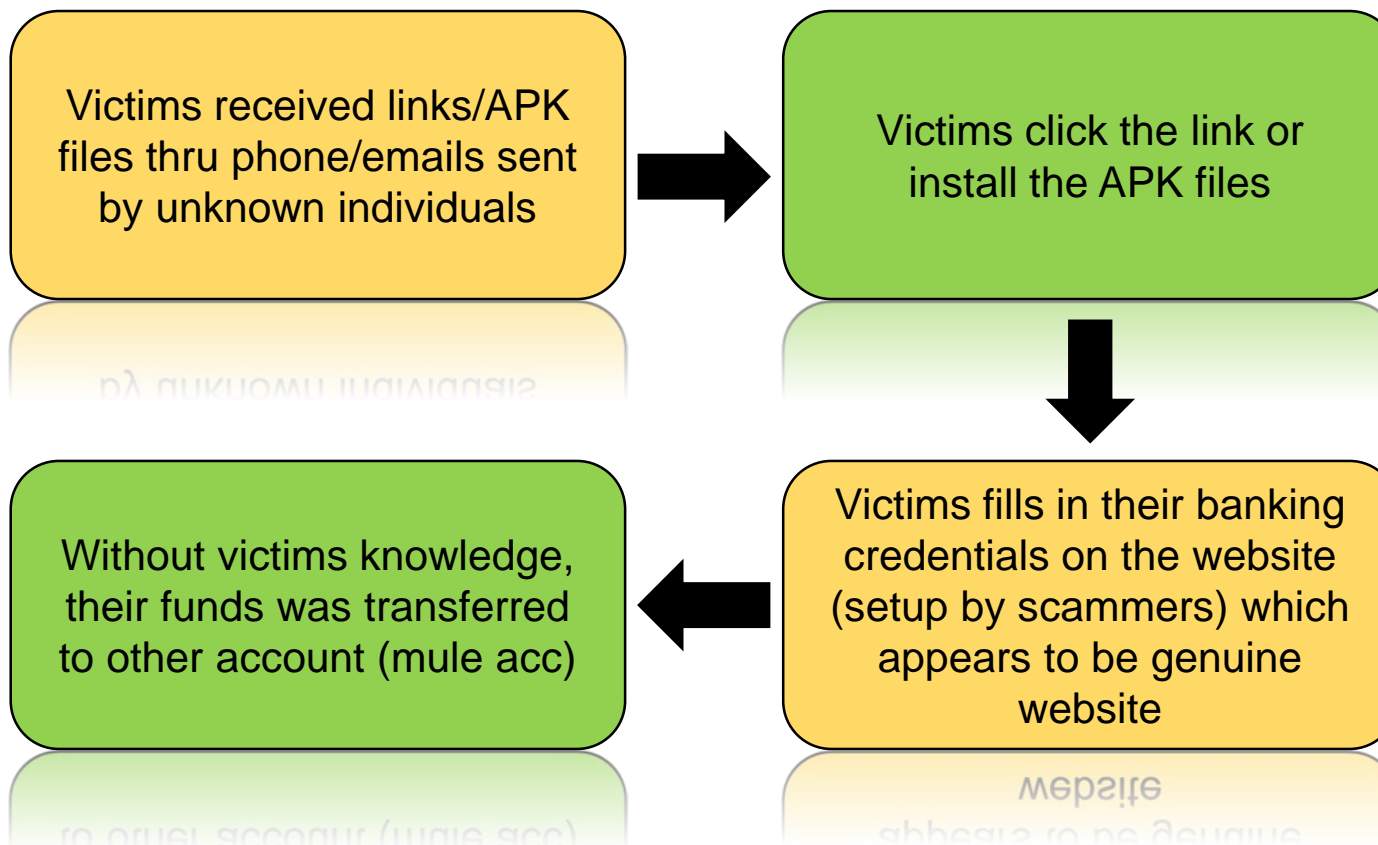
Download the Our eCommerce App Today. To get to most attractive price products & services today

Can i just transfer to your bank acc? 21:51





## MODUS OPERANDI





# 3 TIPS

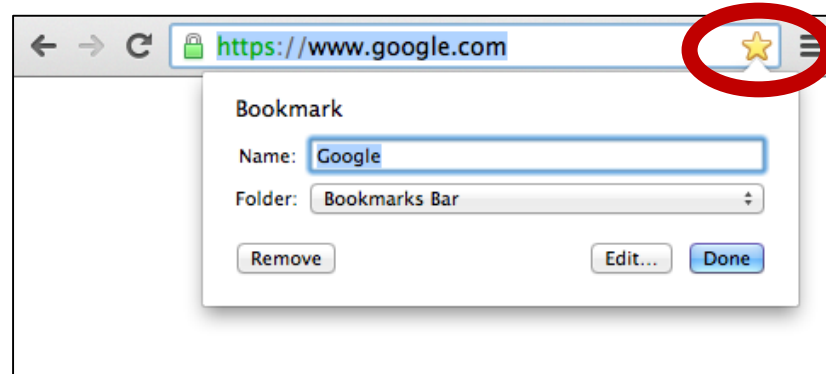
## 1

Do not click/download any links/files sent by unknown individuals



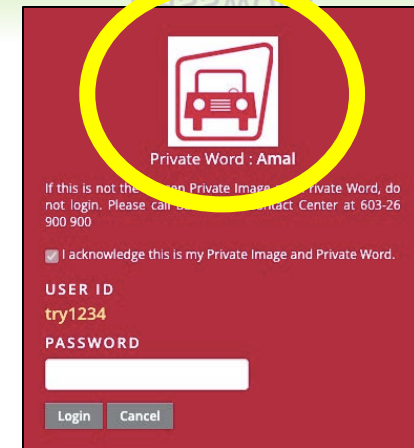
## 2

Bookmarked your online banking link



## 3

Ensure the safety features of your online banking Apps are tally before key in the password



# NON-EXISTING LOAN

- Suspect offered loan to those who are interested thru social media, such as FB/Instagram
- Restricted to online dealing and will not meet up with potential borrower
- Victims will be induced and requested to pay legal/processing fees into specific bank account
- Suspects will vanished once the payment made by victims



## Polis kesan modus operandi sindiket tipu pinjaman tidak wujud

AHMAD ISMADI ISMAIL | 15 April 2022



Datuk Mohd Kamarudin Md Din

KUALA LUMPUR - Modus operandi sindiket penipuan pinjaman tidak wujud untuk mendapatkan wang adalah dengan meminta bayaran pendahuluan yang kononnya perlu dibayar oleh mangsa sebelum pinjaman diluluskan.

## Kes penipuan pinjaman tidak wujud: 545 ditahan, kerugian lebih RM5.3 juta

Bernama  
Mac 16, 2022 04:32 MYT

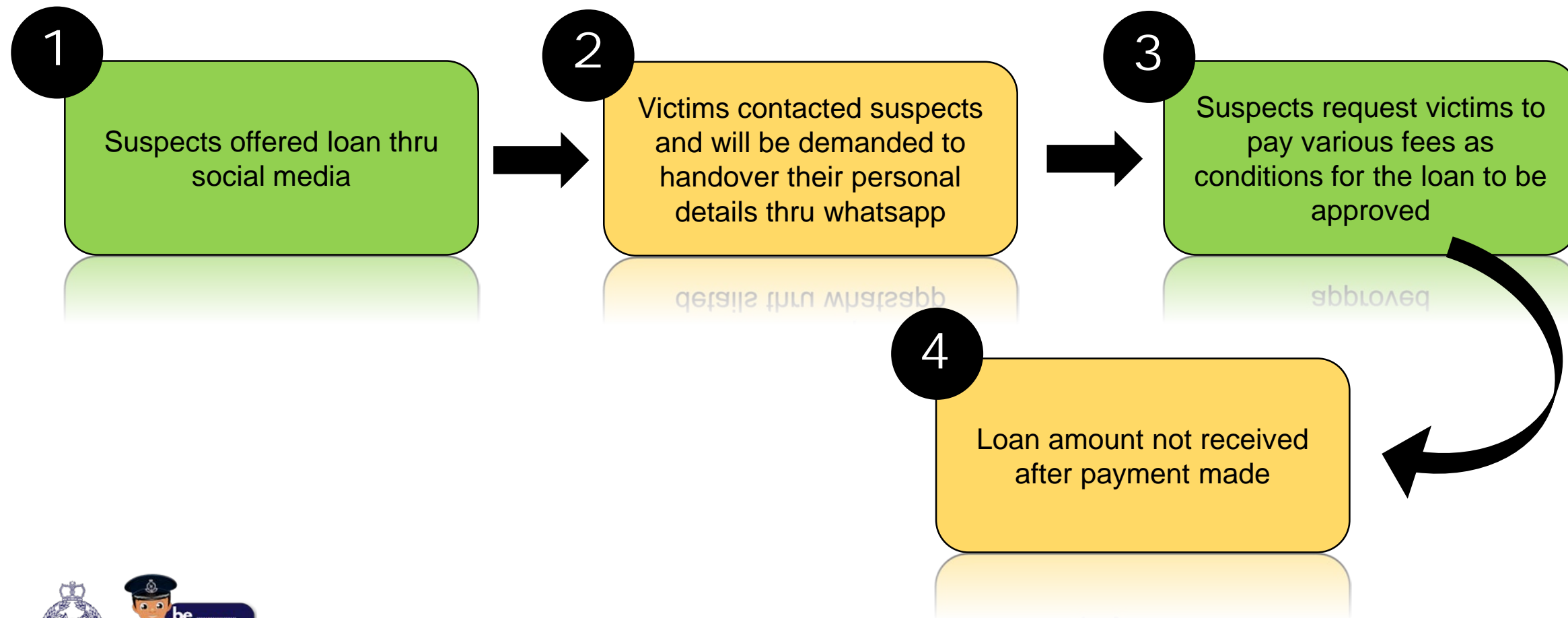


Mohd Kamarudin menasihati orang ramai agar berwaspada bagi mengelakkan diri daripada menjadi mangsa penipuan pinjaman wang tidak wujud. - Gambar fail/BERNAMA

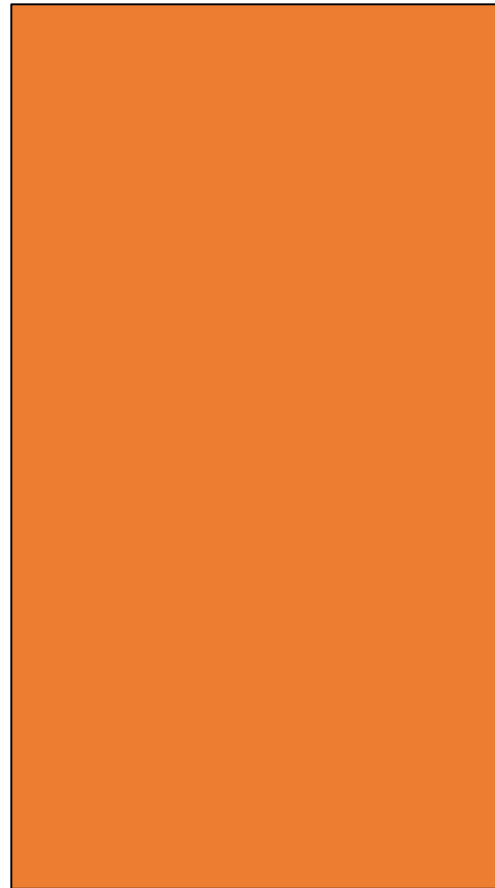
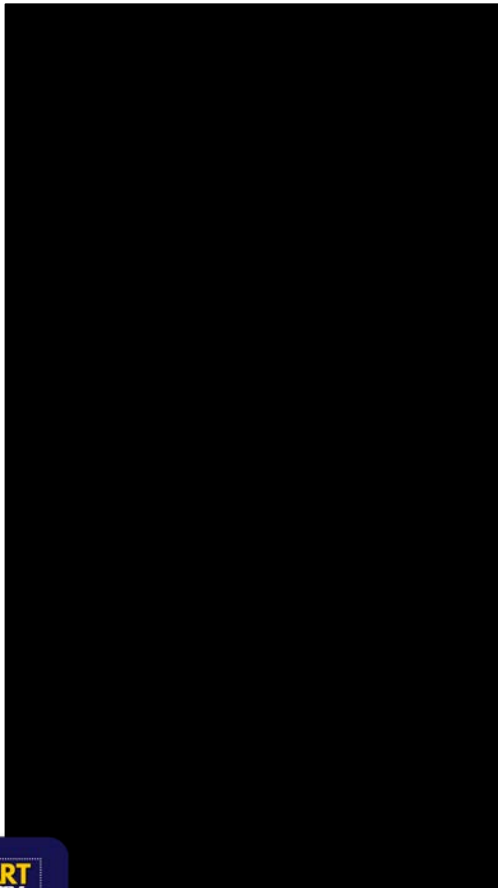
**KUALA LUMPUR:** Sejumlah 563 kes penipuan perkhidmatan pinjaman tidak wujud yang dilaporkan untuk tempoh Januari dan Februari tahun ini melibatkan kerugian bernilai lebih RM5.3 juta, kata Pengarah Jabatan Siasatan Jenayah Komersial Bukit Aman Datuk Mohd Kamarudin Md Din.

Beliau berkata seramai 545 orang ditahan dalam tempoh itu berbanding 3,183 individu tahun lepas berkaitan kes sama dan 3,092 pada 2020.

## MODUS OPERANDI



## EXAMPLE



KAWASAN

---

MASA PANGGILAN YANG SESUAI

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*\* Hanya pemohon yang berjaya akan diberitahu*

Hantar

Copyright © 2021 EasyGoCredit

+011-2386-3403



# 3 TIPS

**1**

Check the purported money lending company background thru i-Kredikom or The Ministry of Local Government Development's official website

**Caution !**

**Suspect will impersonate as licensed money lender.**

**2**

Do not make any payment to any account when requested by the money lender

**3**

Deal only with licensed/registered money lending company

## **Additional info**

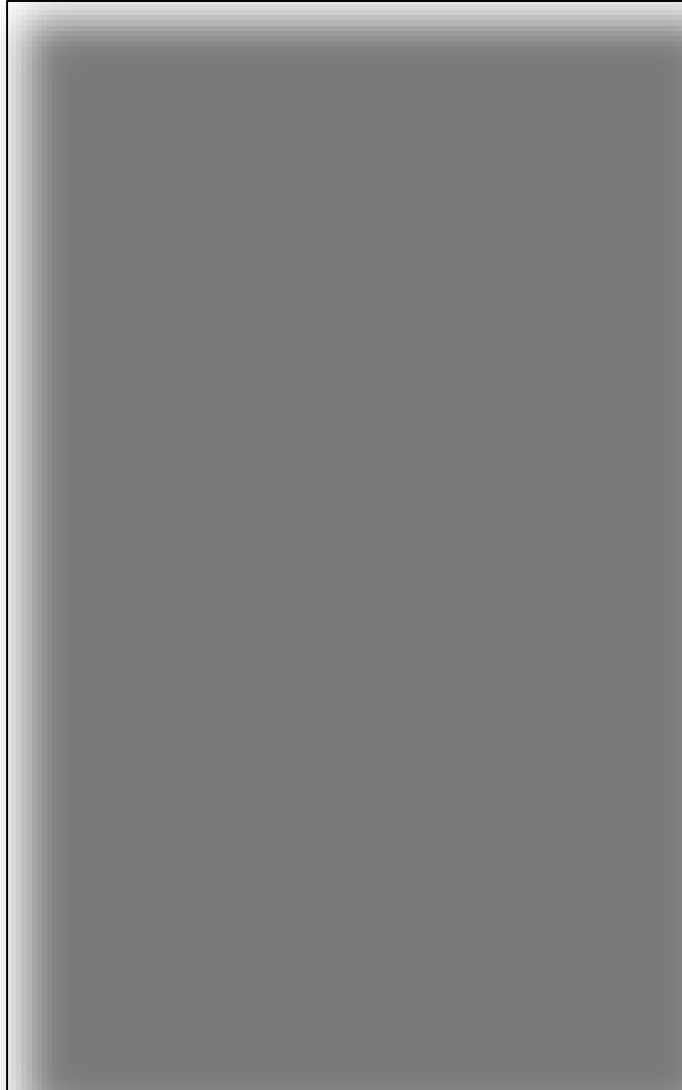
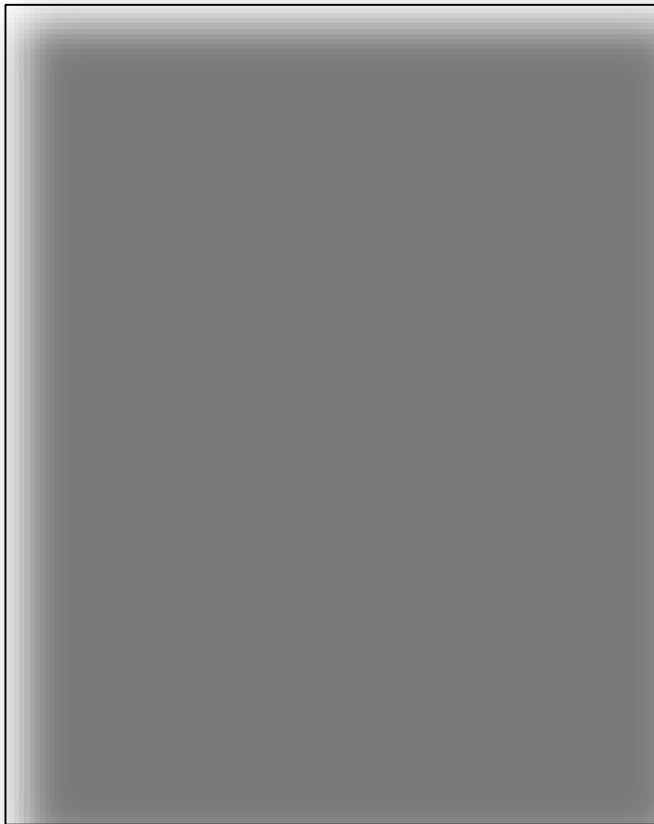
- Genuine money lending process can only take place in registered/licensed money lender's office
- Registered lender required to display the license on their premises.




# NON-EXISTING INVESTMENT

- Suspect offered various investment scheme thru media social, eg whatsapp/instagram/telegram and etc
- Exorbitant ROI and low risk
- Return of capital in short period of time (3-6 months)
- Once the funds transferred/paid, various excuses will be given by the suspect and the “profits” will not be realised.







 **Harian Metro** ✓ 9 h • 🌐

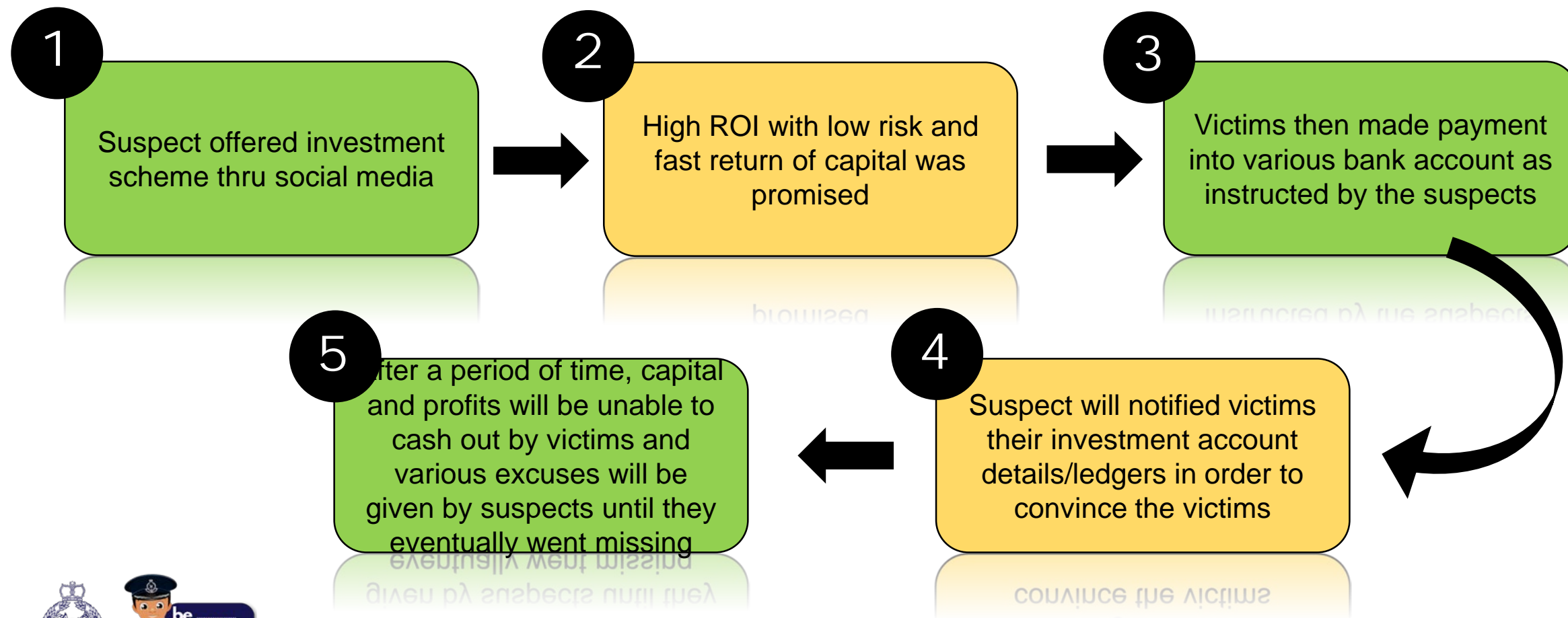
#Kotabharu Akibat terpedaya dengan janji manis, lebih 50 penuntut institusi pengajian tinggi (IPT) mendakwa mengalami kerugian mencecah RM200,000 selepas membuat pelaburan mata wang kripto berjumlah antara RM1,000 hingga lebih RM10,000 seorang.

<https://www.hmetro.com.my/utama/2021/10/770085/50-penuntut-terjebak-janji-manis-untung-wang-kripto-metrotv>

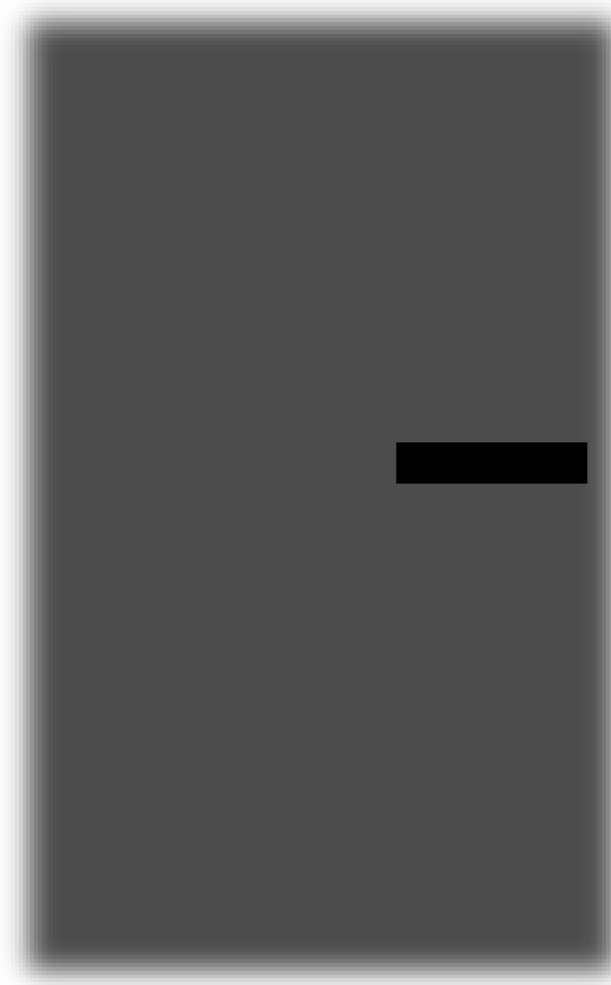
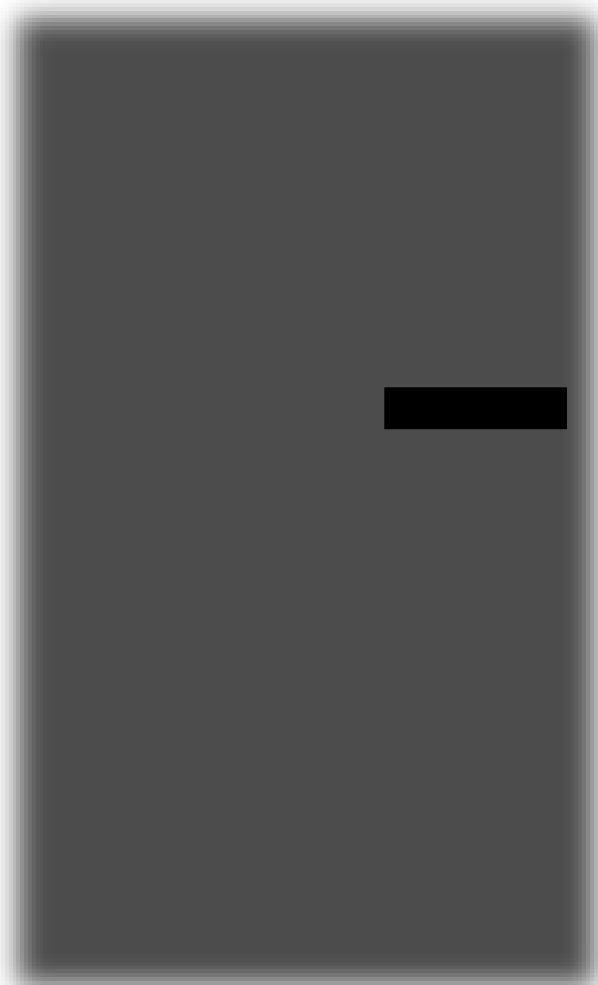


 **HARIAN METRO**  
50 penuntut terjebak 'janji manis' untung wang kripto [METROTV] | Harian Metro

## MODUS OPERANDI



# EXAMPLES OF NON-EXISTENCE INVESTMENT SCHEME ADVERTISEMENT



# 5 TIPS

1

Invest in platform  
licensed/registered with  
Securities Commission/BNM

2

Get the proper advice from  
licensed investment  
agencies

3

Do not believe in investment  
scheme which offered  
exorbitant ROI. Too good to  
be true

4

Do not make payment into  
suspicious bank account.  
Always double check with  
“semakmule”

5

Check unlicensed  
investment companies thru  
Securities Commission/BNM  
official website



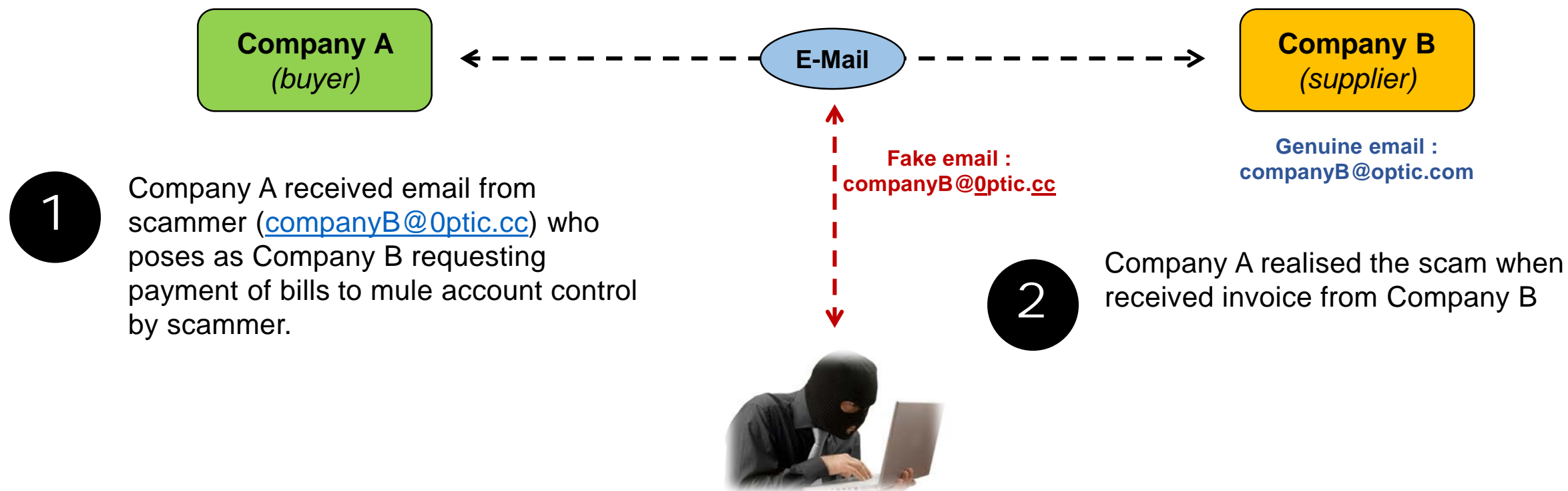


# BUSINESS EMAIL COMPROMISE

- A type of cyber crime where the scammers uses email to trick someone into sending money or divulging confidential company info.
- The culprit poses as a trusted figure, then asks for a fake/genuine bills to be paid into mule account control by scammer or for sensitive data they can use in another scam



## MODUS OPERANDI



# 3 TIPS

## 1

Ensure the email received  
from genuine supplier's  
account

## 2

Contact business  
counterpart if being  
instructed to make payment  
to an unfamiliar account

## 3

Follow up with business  
counterpart whenever  
payment made



# RMP EFFORTS

- NATIONAL SCAM RESPONSE CENTER
- SEMAKMULE APPS
- SOCIAL MEDIA ENGAGEMENT



JABATAN SIASATAN JENAYAH KOMERSIL





# NATIONAL SCAM RESPONSE CENTER (NSRC)



JABATAN SIASATAN JENAYAH KOMERSIL



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA



## PUSAT RESPON SCAM KEBANGSAAN (NSRC)

### Anda mangsa penipuan siber?

Hubungi bank anda atau NSRC dengan segera bagi menyekat pengeluaran wang anda.

### Pastikan anda memberikan maklumat berikut ketika menghubungi NSRC :

- Insiden penipuan.
- Maklumat komunikasi dengan suspek.
- Maklumat transaksi yang berlaku.

Hubungi talian :

# 997

Waktu Operasi :  
8.00 pagi - 8.00 malam  
Setiap hari



 **SEMAKMULE**  
<https://semakmule.rmp.gov.my>

 **CCID INFOLINE** : 013-211 1222  
 **NSRC** : 997

 @JSJKPDRM  
 @JSJKPDRM

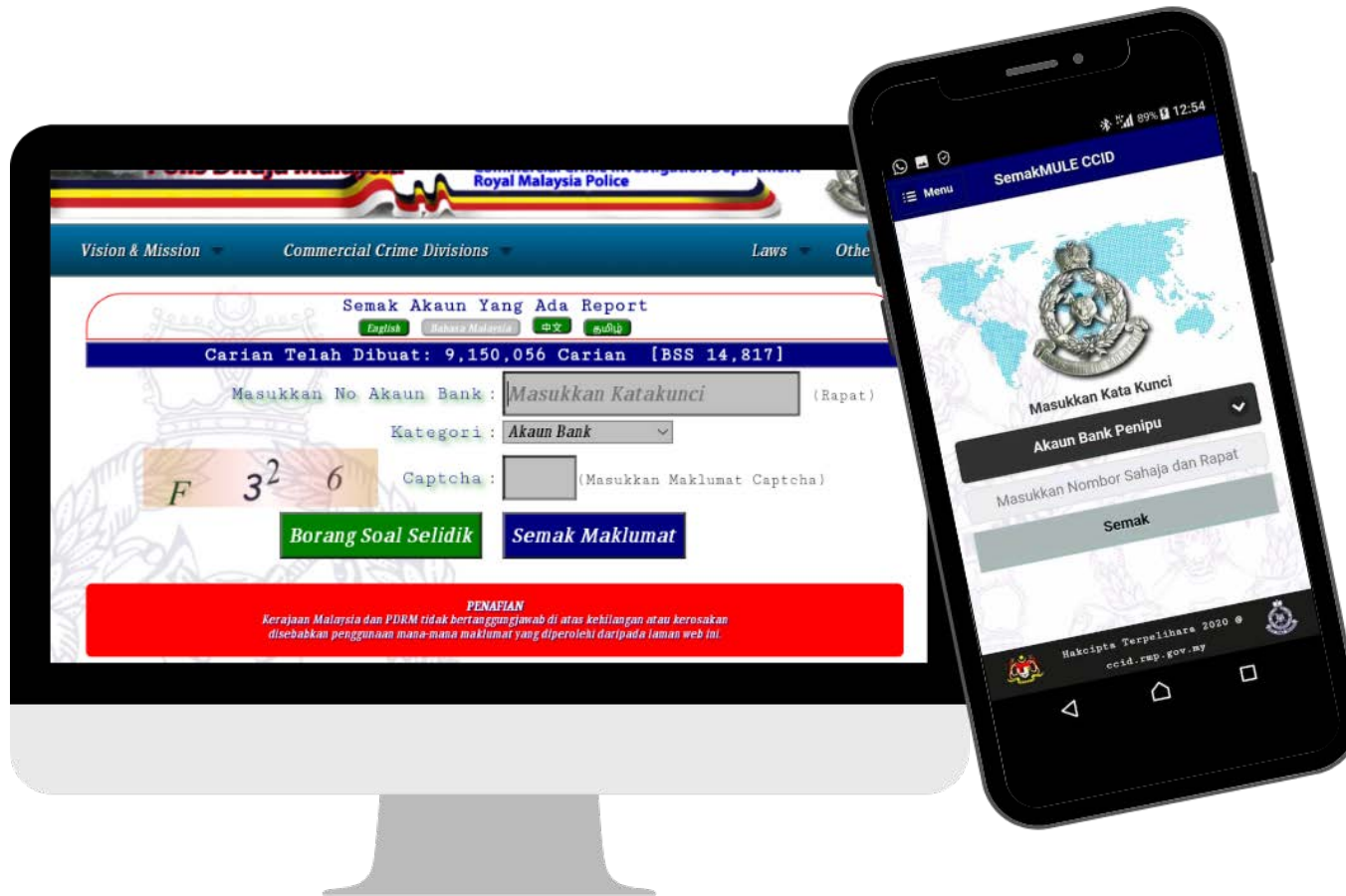
 @CYBERCRIMEALERTMP  
 @CYBERCRIMEALERTMP



# SEMAKMULE APPS



JABATAN SIASATAN JENAYAH KOMERSIL



Google PlayStore

## Check Scammers CCID

OR VISIT

<https://semakmule.rmp.gov.my>



# MEDIA SOSIAL ENGAGEMENT & E-BOOK



JABATAN SIASATAN JENAYAH KOMERSIL





**THANK YOU**

# Q & A





# THANK YOU



***“Committed To Engineering Excellence”***

## **BOARD OF ENGINEERS MALAYSIA**

Tingkat 11 & 17, Blok F Ibu Pejabat JKR

Jalan Sultan Salahuddin, 50580 Kuala Lumpur

<http://www.bem.org.my>

[enquiry@bem.org.my](mailto:enquiry@bem.org.my) or [complaint@bem.org.my](mailto:complaint@bem.org.my).

Tel: 03-26912090; Fax: 03-26925017

