



TALK ON PREVENTING SCAM CRIME - PENCEGAHAN JENAYAH PENIPUAN

Presented by:

Supt. Eu Kee Leong

Chief of Commercial Crime Investigation Unit,
PDRM Bukit Aman



Session 1 : 23rd 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



JABATAN SIASATAN JENAYAH KOMERSIL

- 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 3rd 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 menyerahkankan ...



Types of Impersonation



Police Officer

Court Officer

**Custom/
Immigration
Officer**



Bank Officer



**Inland Revenue
Officer**

Insurance Agent

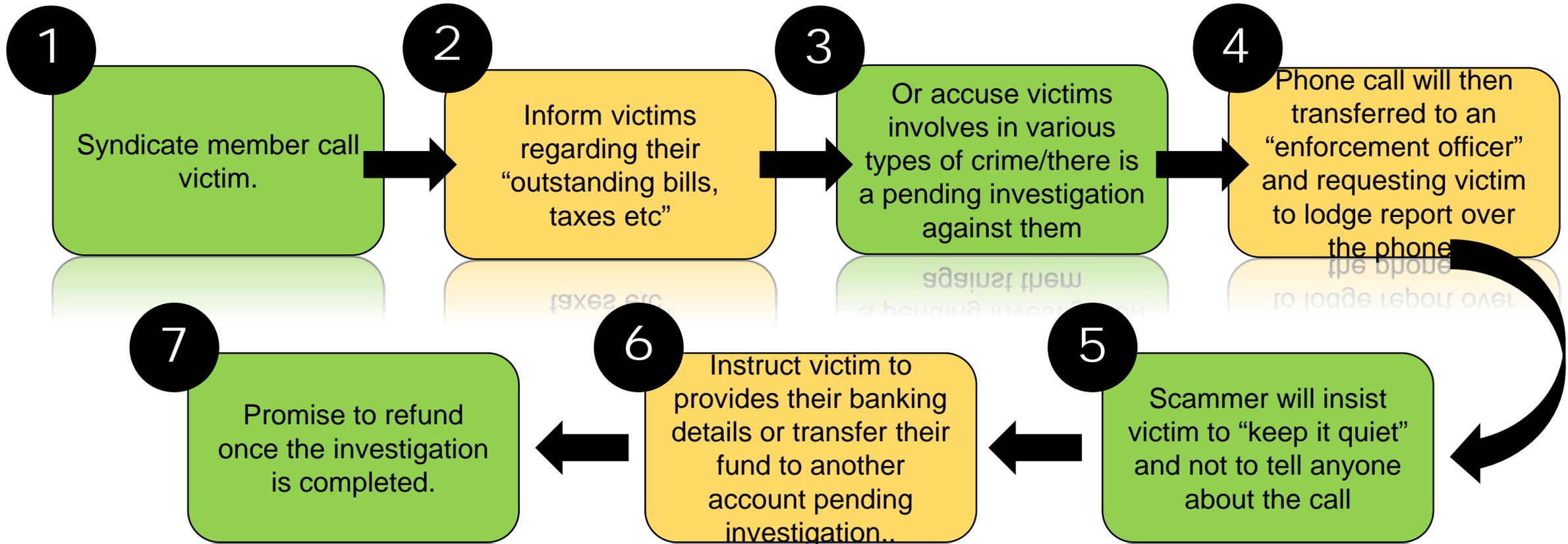


Courier Company

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

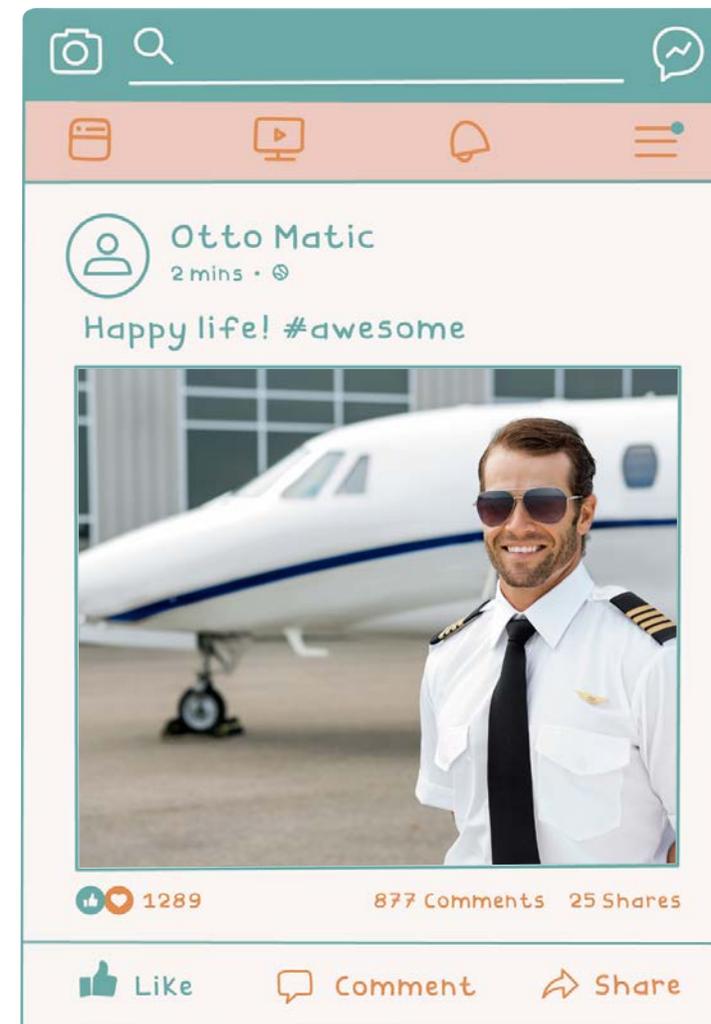
6

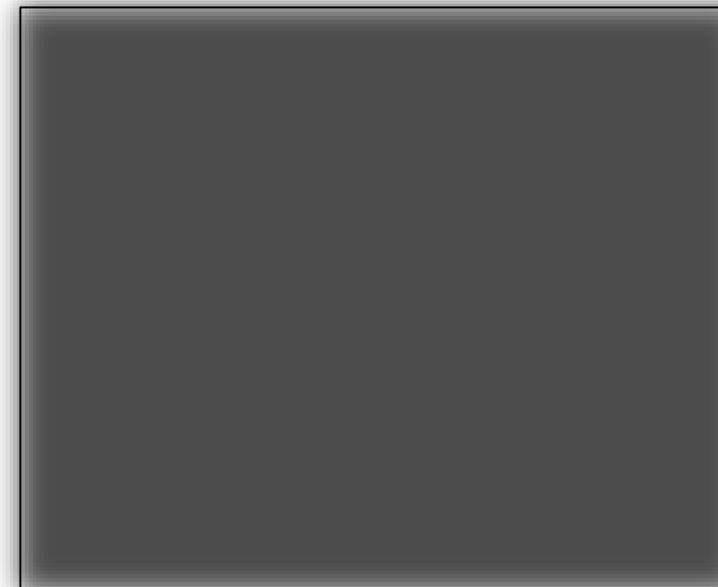
Always bear in mind that enforcement agencies would never conduct investigation over the phone.



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

Keledai akaun warga Malaysia bantu simfikat perdaya wanita tempatan

oleh Sarah Marzita Abdul
Patah dan Wan Nur Syazati
Wan Alian
ltn@newspah.com.my

■ Kuala Lumpur

Seorang 30-an wanita Malay-
sia, kebanyakannya wanita
Orang Melayu menjadi mangsa per-
dagangan siber cinta siber sejak
dua tahun lalu mengakibatkan
kerugian lebih RM69.3 juta.

Statistik itu kebanyakannya di-
ungkap melalui laporan tahunan dari
Majlis, tetapi memandangkan lebih
kuat pundi dari United Kingdom
(UK), Amerika Syarikat (AS) dan

baru mereka.
Katanya, siberdatang menjimatkan
banyak mereka dengan memujuk
mereka membeli kasut, berjangki un-
tuk, kosmetik, perhiasan dan
bukan kebanyakannya di-
dapat melalui, malah ber-
jangki membayar lebih
wang mereka.

Selain beroperasi
dari luar negara, ang-
gotanya siberdatang juga
dinyatakan melalui ber-
jangki di sini, termasuk
yang memajukan nega-
ra ini sebagai perajar atau guru.

Sejak Malaysia menjadi
keledai siber untuk mempromosikan
dada ke luar negara, anggota
siberdatang cinta siber juga mem-
ajukan rakyat Malaysia sebagai
keledai akaun yang ber-
kemungkinan untuk men-
jadi mangsa.

Siberdatang menggunakan akaun
nama mereka untuk mem-
ajukan ini bagi memujuk
mangsa memajukan
wang ke dalam akaun
itu, selain Western
ITU, selain Western
ITU, selain Western
ITU, selain Western

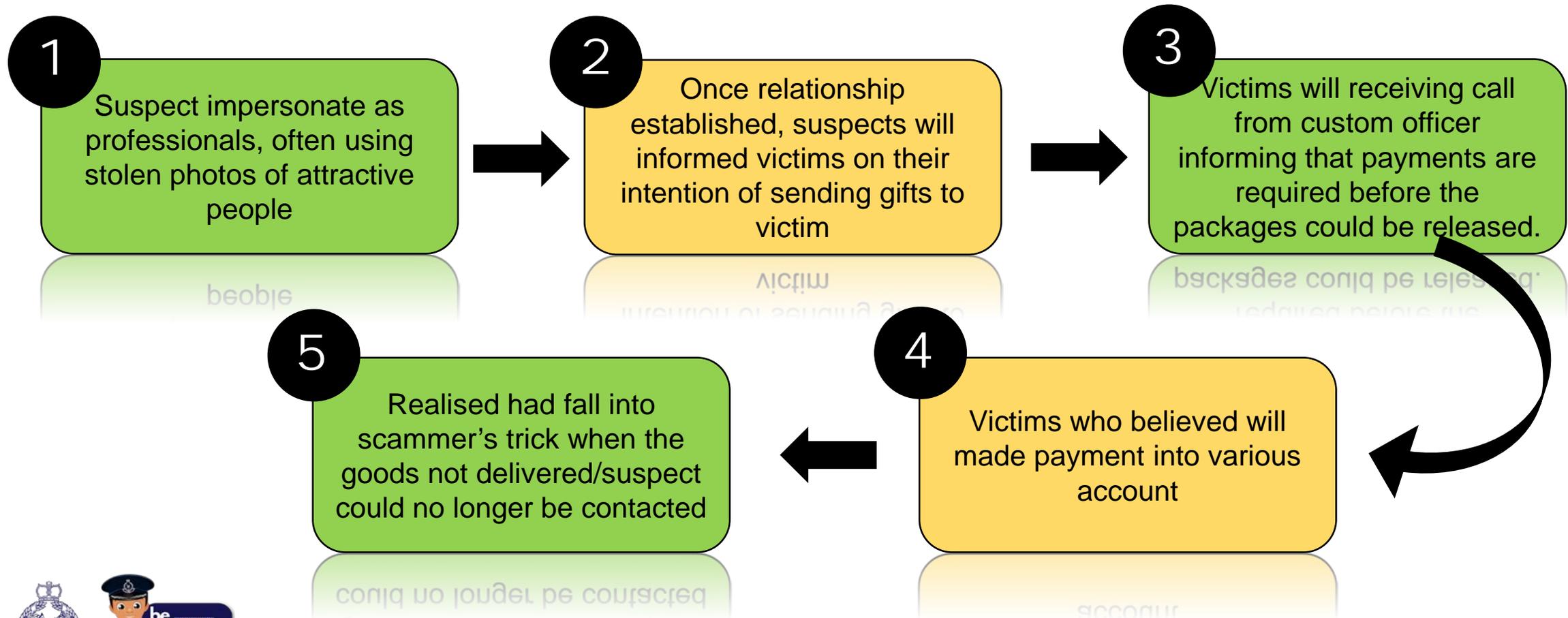
INFO

Statistik Kes Cinta Siber

TAHUN	KES	KERUGIAN (RM)
2011	314	RM 402,492
2012	1,092	RM 668,428
Jumlah	1,406	RM 1,070,920



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



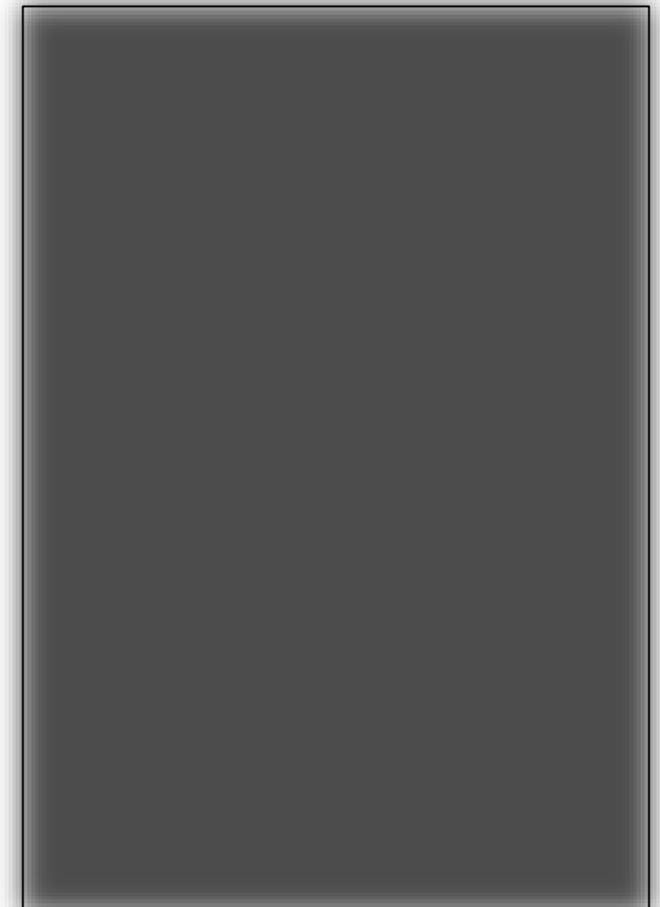
E-COMMERCE SCAM

- 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

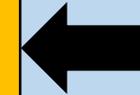
Victim offered to sell goods/services on social media.



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

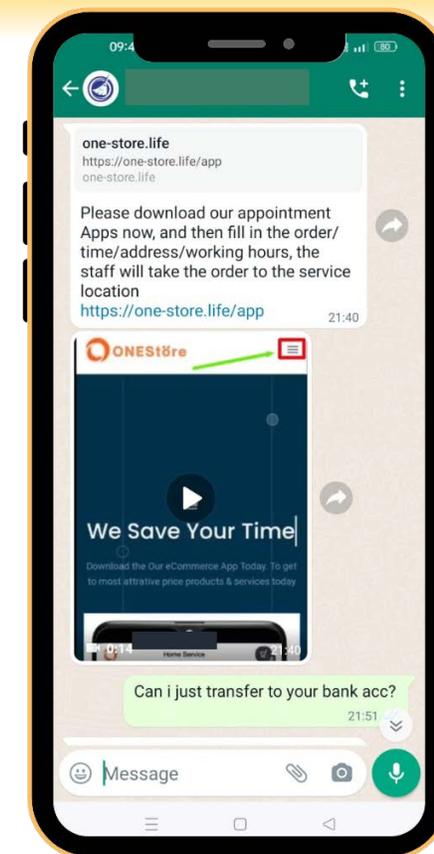
2

Winning prizes/obtained govt grant



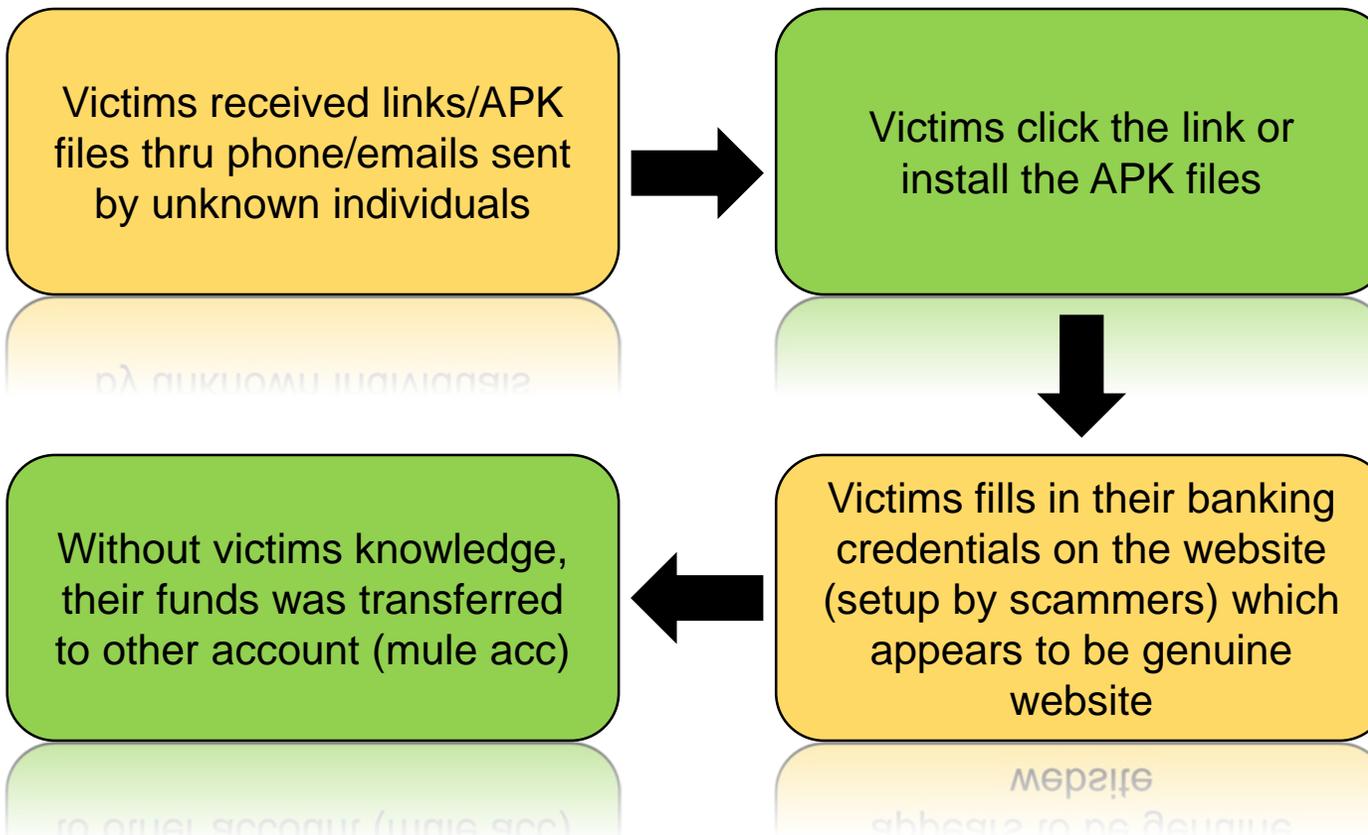
3

Downloading Apps (APK)





MODUS OPERANDI



3 TIPS

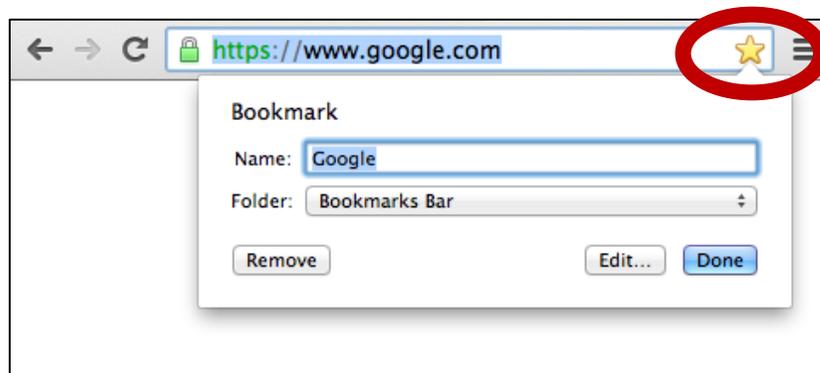
1

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



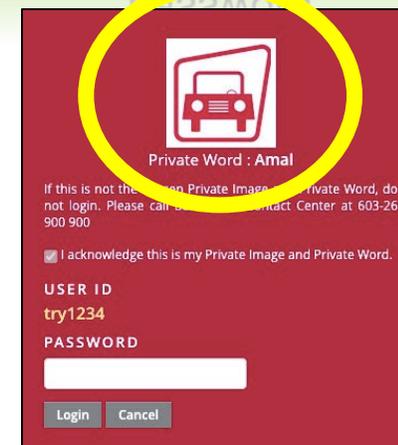
2

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



JABATAN SIASATAN JENAYAH KOMERSIL

- 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



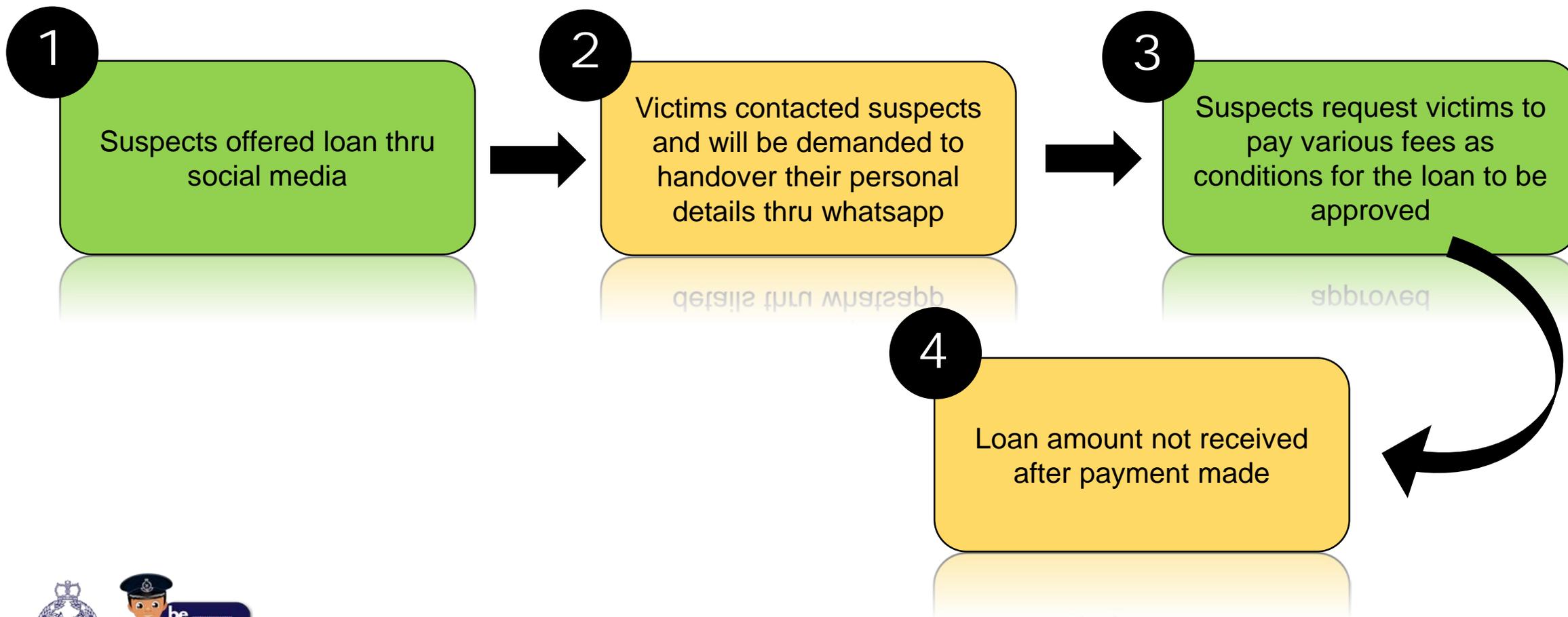
Mohd Kamarudin menasihati orang ramai agar berwaspada bagi mengelakkan diri daripada menjadi mangsa penipuan pinjaman wang tidak wujud. - Gambar fail/BERNAMA

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.

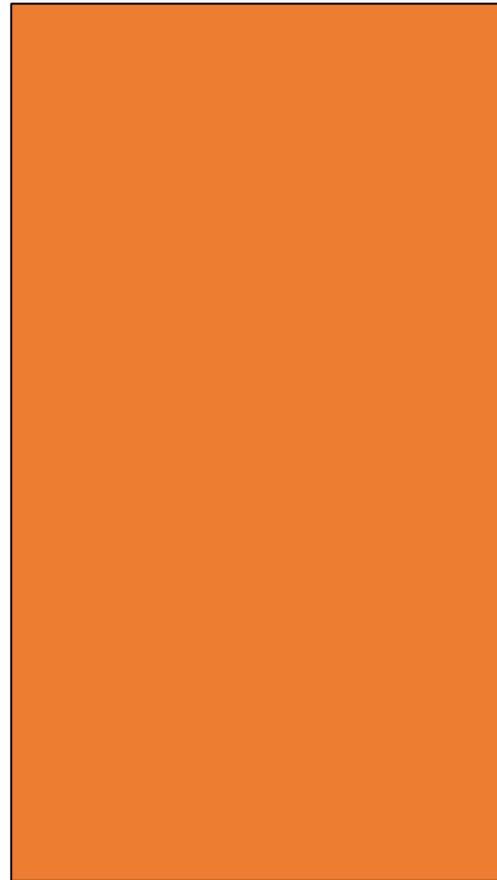
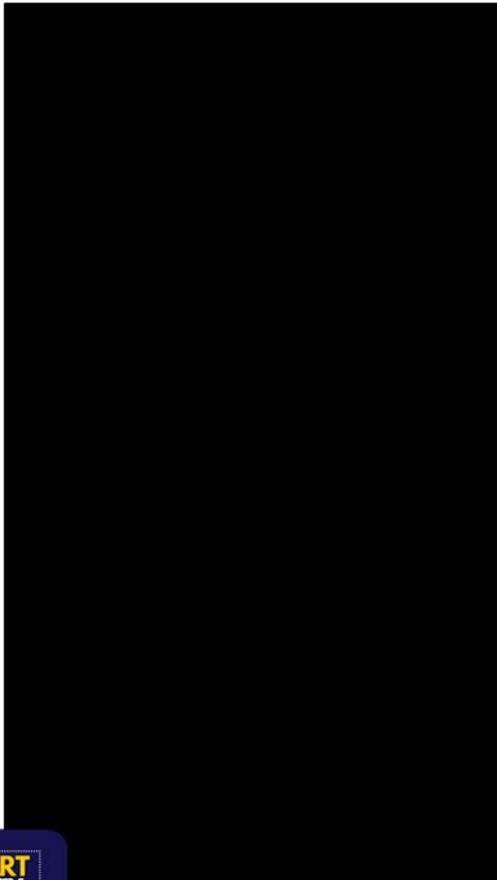
Beliau berkata seramai 545 orang ditahan dalam tempoh itu berbanding 3,183 individu tahun lepas berkaitan kes sama dan 3,092 pada 2020.



MODUS OPERANDI



EXAMPLE



KAWASAN

MASA PANGGILAN YANG SESUAI

** 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

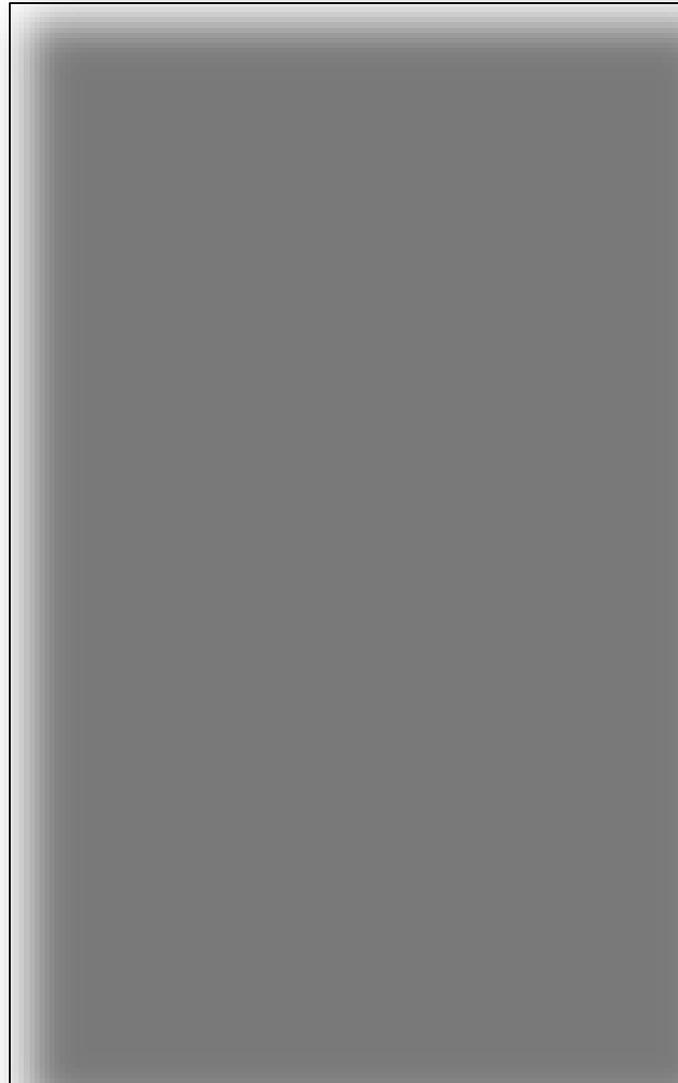
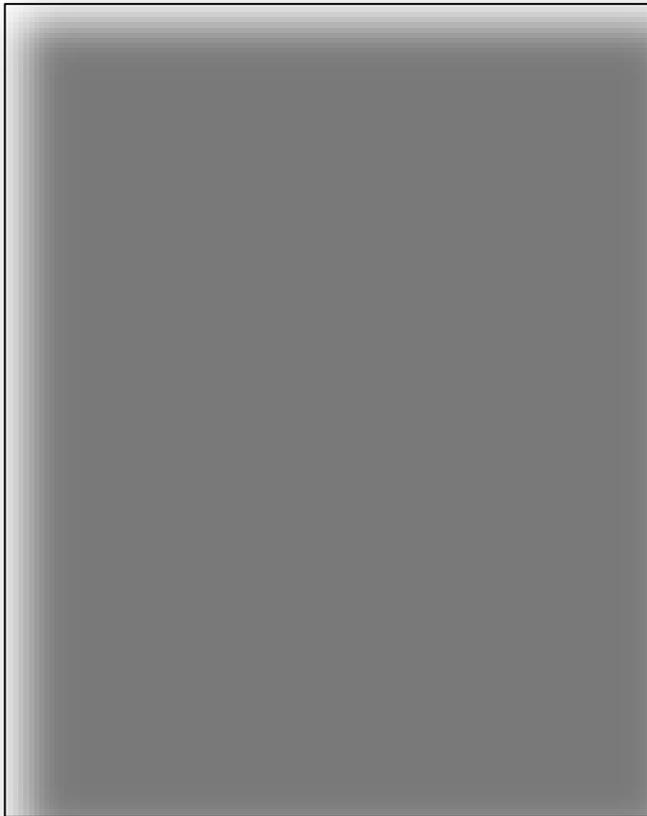
- Genuine money lending process can only take place in registered/licensed money lender's office
- Registered lender required to display the license on their premises.



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 • 🌐

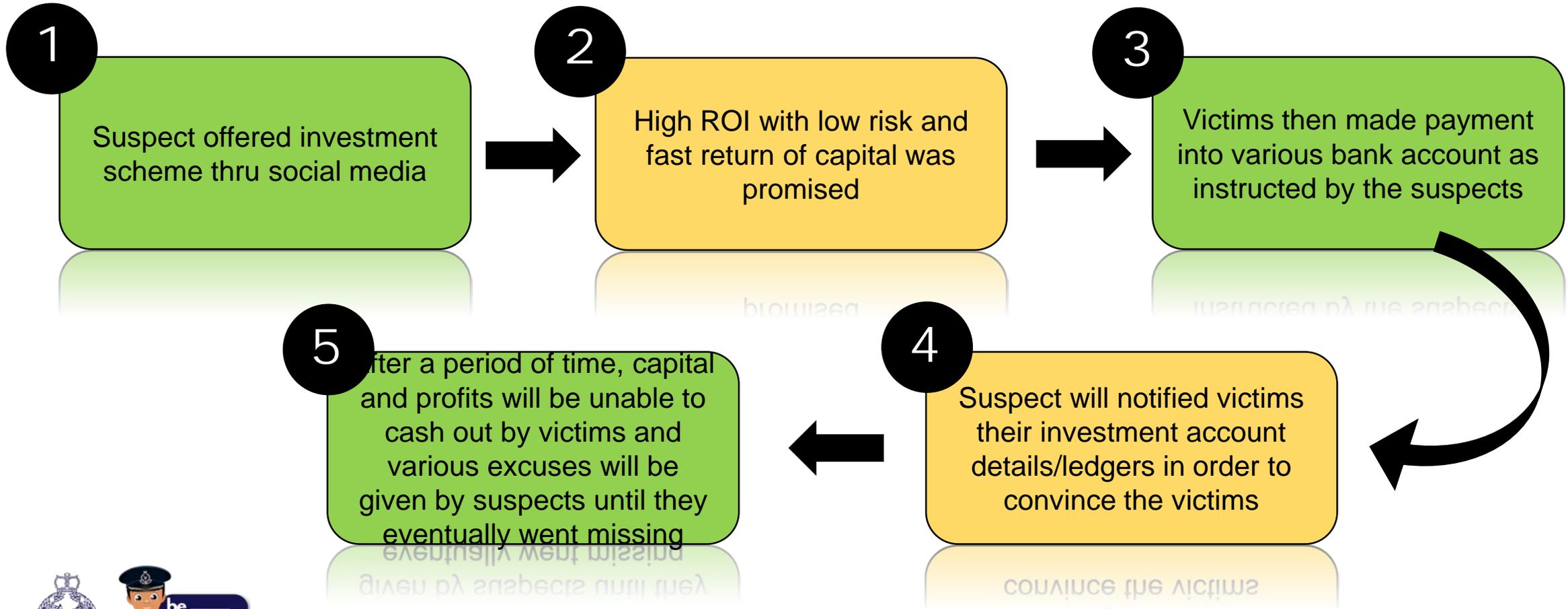
#Kotabharu Akibat terpedaya dengan janji manis, lebih 50 penuntut institusi pengajian tinggi (IPT) mendakwa mengalami kerugian mencecah RM200,000 selepas membuat pelaburan mata wang kripto berjumlah antara RM1,000 hingga lebih RM10,000 seorang.

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

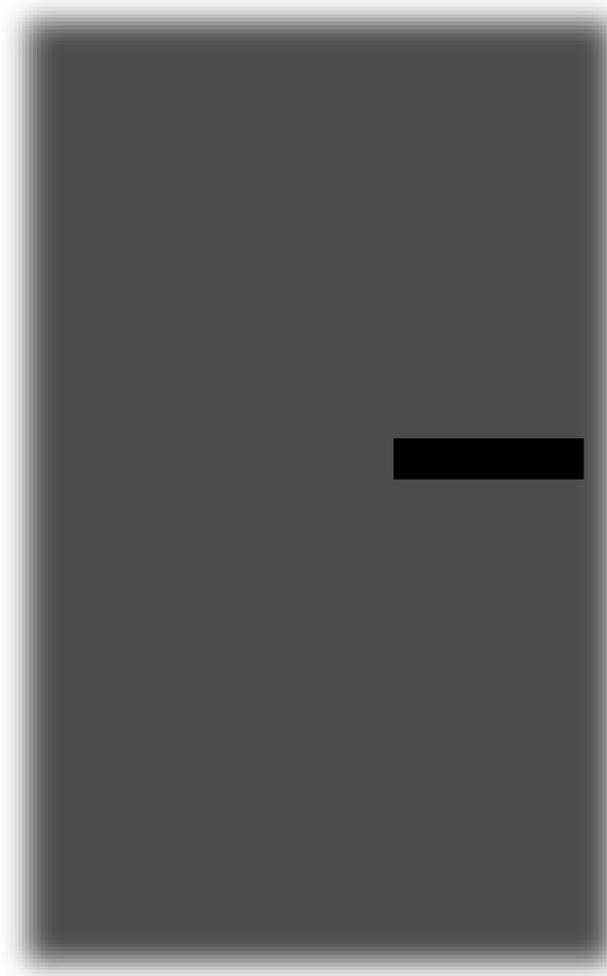
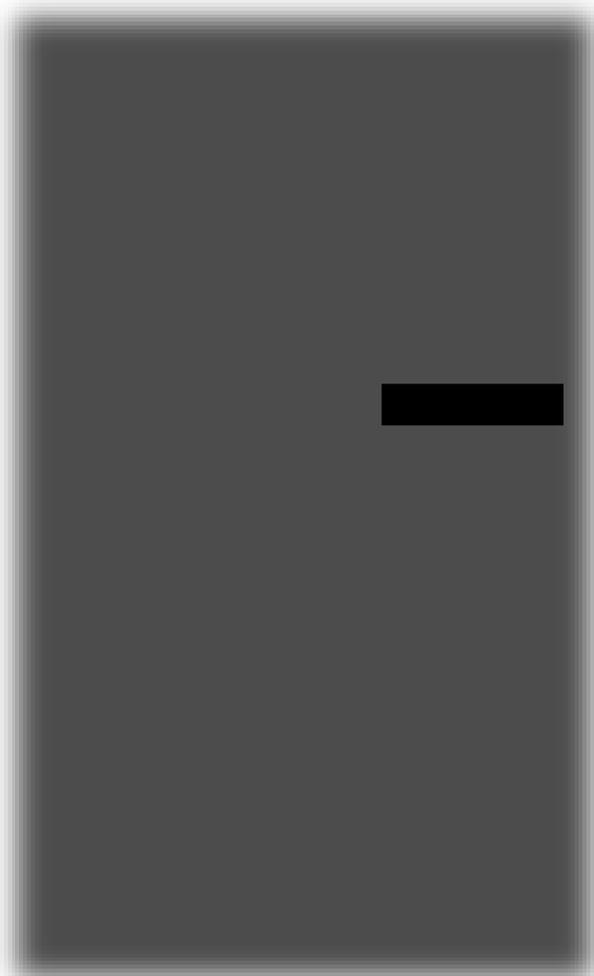


 HARIAN METRO
50 penuntut terjebak 'janji manis' untung wang kripto [METROTV] | Harian Metro

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



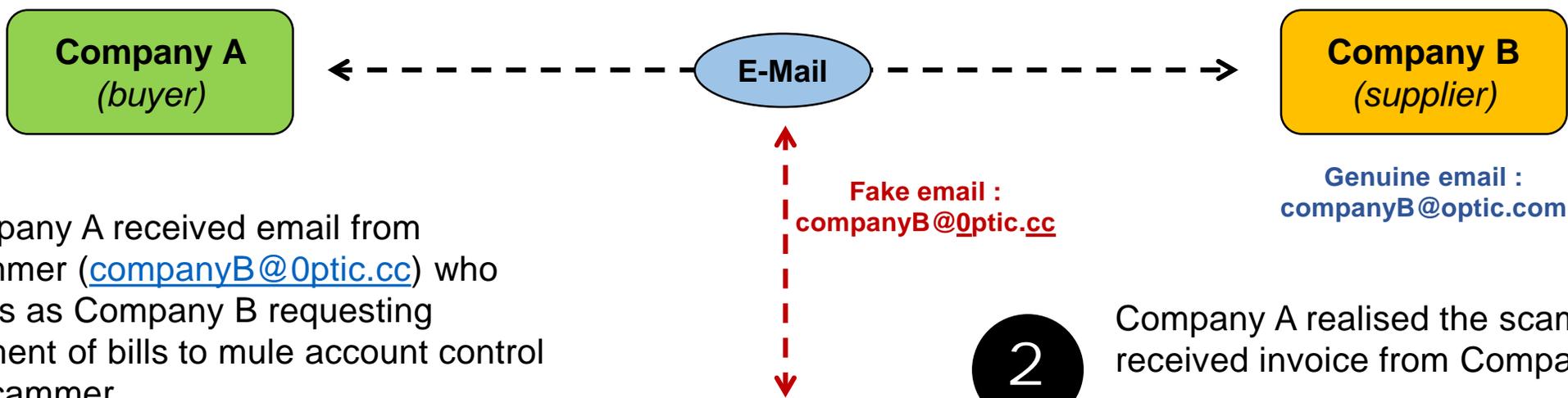


BUSINESS EMAIL COMPROMISE

- 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



1

Company A received email from scammer (companyB@0ptic.cc) who poses as Company B requesting payment of bills to mule account control by scammer.

2

Company A realised the scam when received invoice from Company B



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



PUSAT RESPONS 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



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

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

 CCID INFOLINE : 013-211 1222
 NSRC : 997

 @JSJKPDRM
 @JSJKPDRM

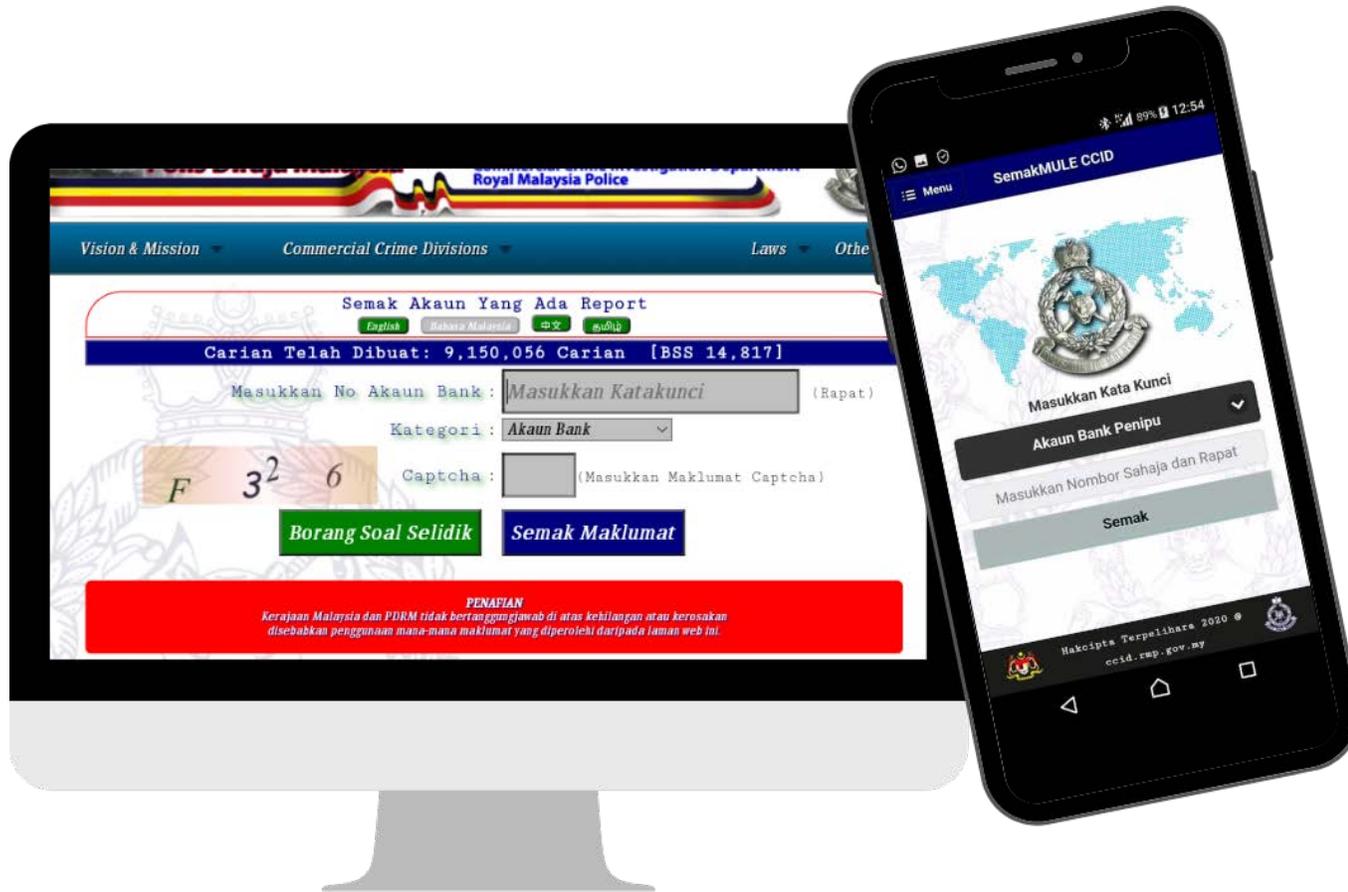
 @CYBERCRIMEALERTRMP
 @CYBERCRIMEALERTRMP



SEMAKMULE APPS



JABATAN SIASATAN JENAYAH KOMERSIL



Google PlayStore

Check Scammers CCID

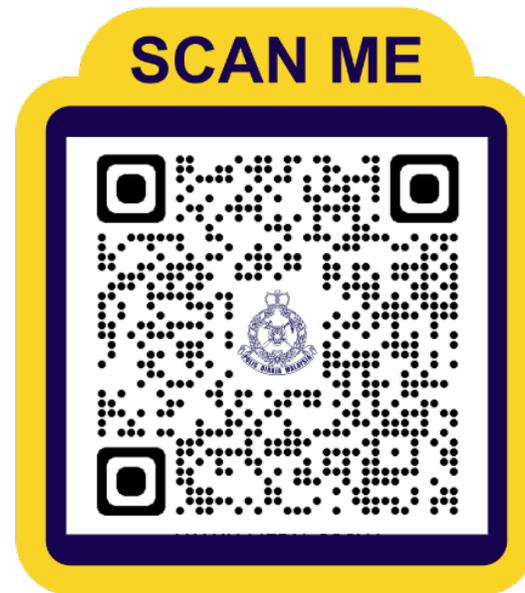
OR VISIT

<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 or complaint@bem.org.my.

Tel: 03-26912090; Fax: 03-26925017

