

# Purchase Scams – *an interactive case study*





# Webinar Recording

The webinar recording can be viewed via the Brightcove media player [here](#).

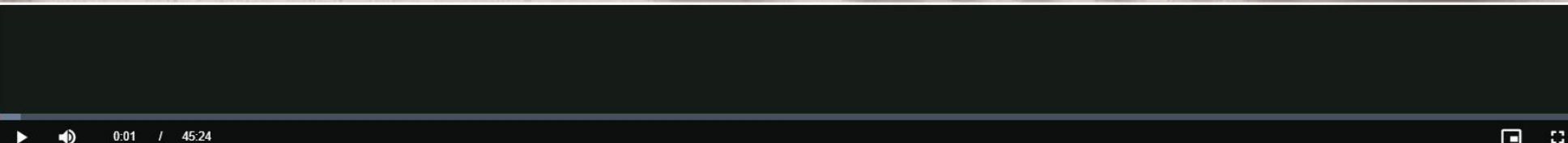
## Purchase Scams – *an interactive case study*



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Wednesday, 17 September 2025



# Purchase Scams

## Agenda

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Paying in advance for goods or services that are never received.

Usually involving an online platform such as an auction site or social media.



# To Pay or not to Pay

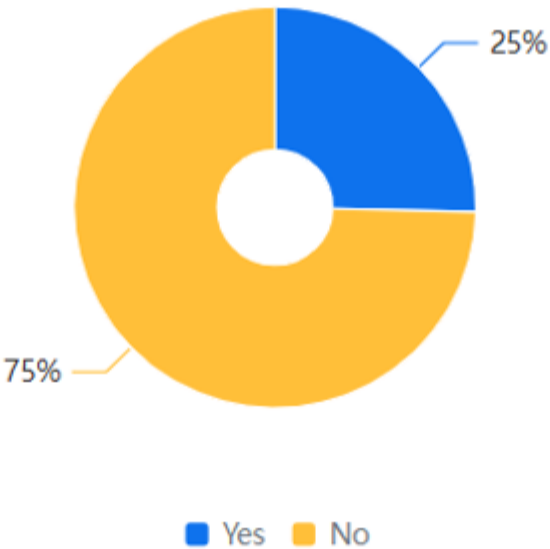
You find a digger for sale on Facebook Marketplace for your construction business. The seller's profile looks genuine and you can see it's a long-established account.

Due to the distance between you and the seller, you video call the seller and they provide a demonstration of the digger.

The seller offers to arrange delivery for £250 and asks you for £10,000 (digger price) + £250 (£10,250) to be paid once email notification was provided to you from a well-known courier confirming they had received the digger from the seller.

# Mini Poll 1 Results

1. Is it safe to pay? (Single choice)



Options	Responses
Yes	(25%)
No	(75%)

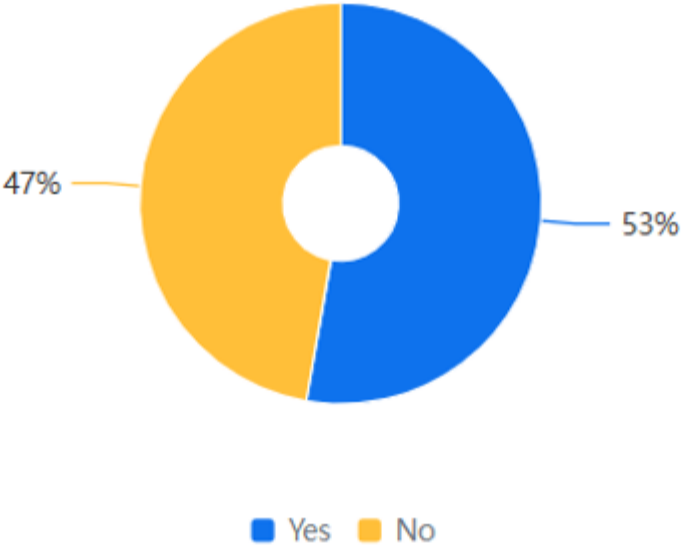
# To Pay or not to Pay

Your premises requires refurbishment; friends and family suggest using a local builder citing they had heard good things about them.

The builder visits your premises and provides a quotation for the work you want carrying out. 25% of the total invoice price is requested upfront to secure a start date. You ask why you need to pay to secure a date, and the builder explains their services are in strong demand, therefore they require commitment from interested customers. Also, some of the money would be used to secure materials.

# Mini Poll 2 Results

1. Is it safe to pay? (Single choice)



Options	Responses ⬆
Yes	(53%)
No	(47%)



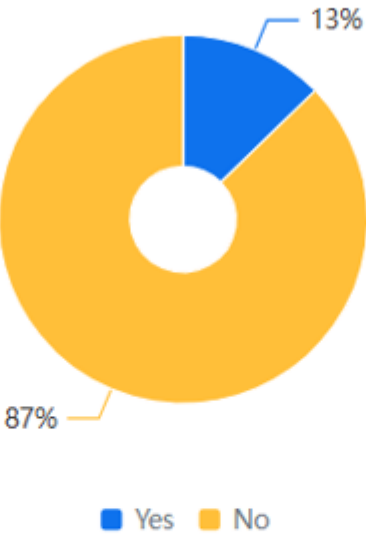
# To Pay or not to Pay

Your agriculture business needs a new tractor and as an avid reader of farming literature, you find a tractor for sale in an established farmers magazine.

After contacting the seller, it turns out another company is selling the tractor whilst they downsize their farming business due to financial difficulty. You check companies house and can verify the selling company exists. Due to popular demand driven by competitive pricing of the tractor, a £1,000 deposit before visiting the collection address.

# Mini Poll 3 Results

1. Is it safe to pay? (Single choice)



Options	Responses ▾
Yes	(13%)
No	(87%)

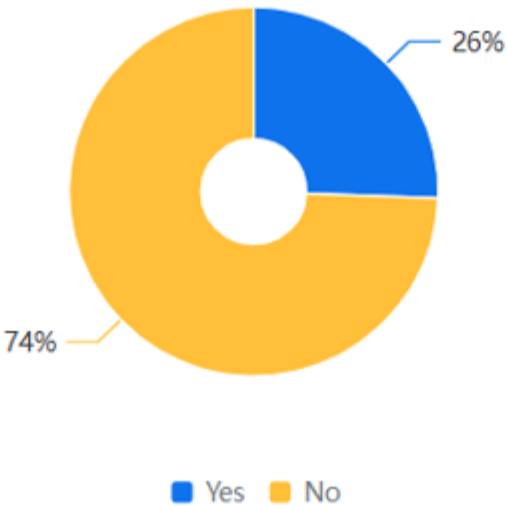
# To Pay or not to Pay

Your courier business is growing, and you need to increase the size of your fleet. You look for vans for sale on the internet and come across a website belonging to a well known and established organisation.

You enquire about a van for sale and want to buy the van the same day. The seller offers a £1,250 discount if you make the payment via bank transfer. You agree and the seller sends an invoice which needs to be paid before arriving on site to collect the van – this is to allow for enough time for the payment to clear.

# Mini Poll 4 Results

1. Is it safe to pay (Single choice)



Options	Responses ▴ ▾
Yes	(26%)
No	(74%)

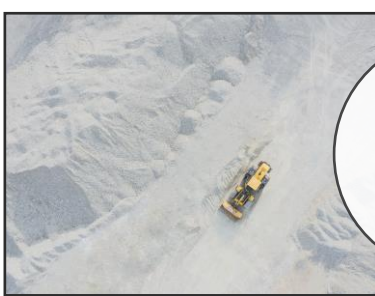


# What is it?

Examples of purchases



Tractor



Mini digger



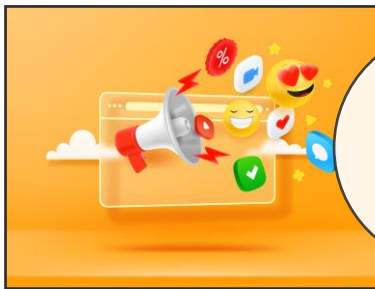
Van



Building services



Farmers magazine



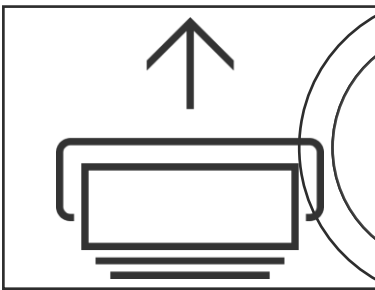
Market place



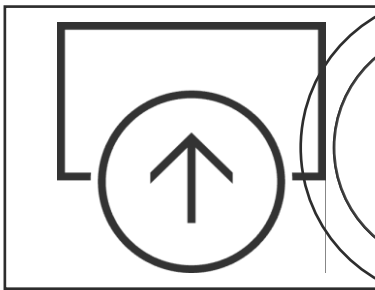
Online website



Word of mouth



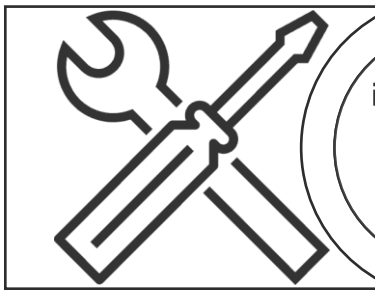
Deposit required to secure purchase



Full payment required when courier confirms

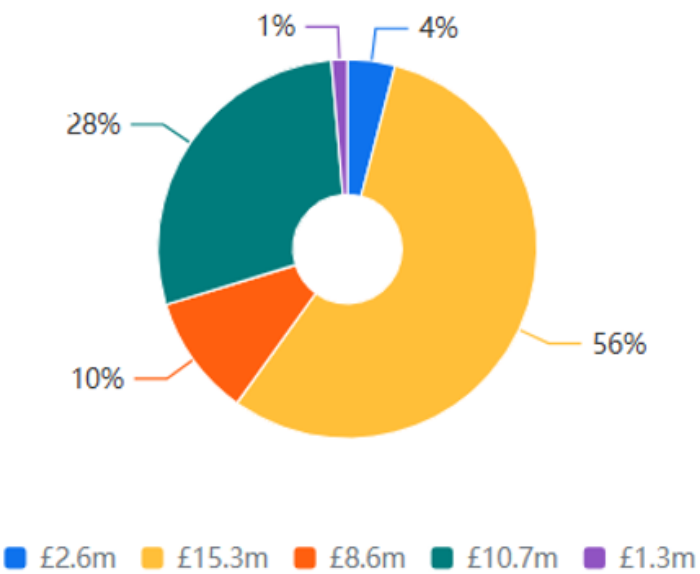


£1,250 discount if paying by bank transfer



Payment in advance to secure start date and materials

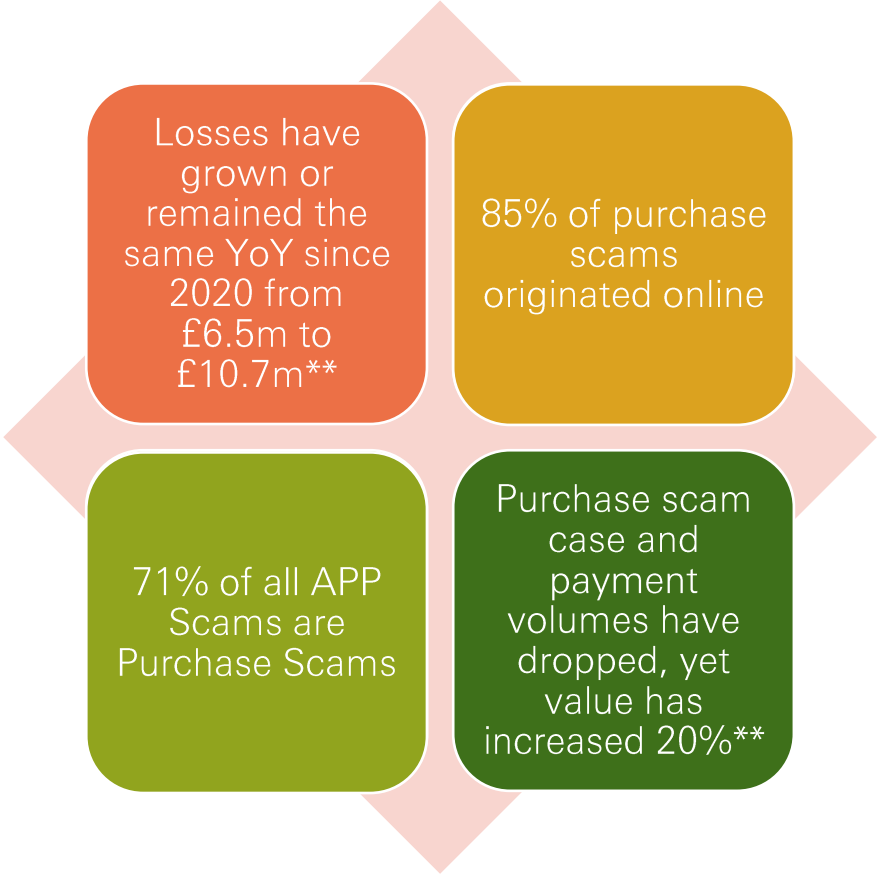
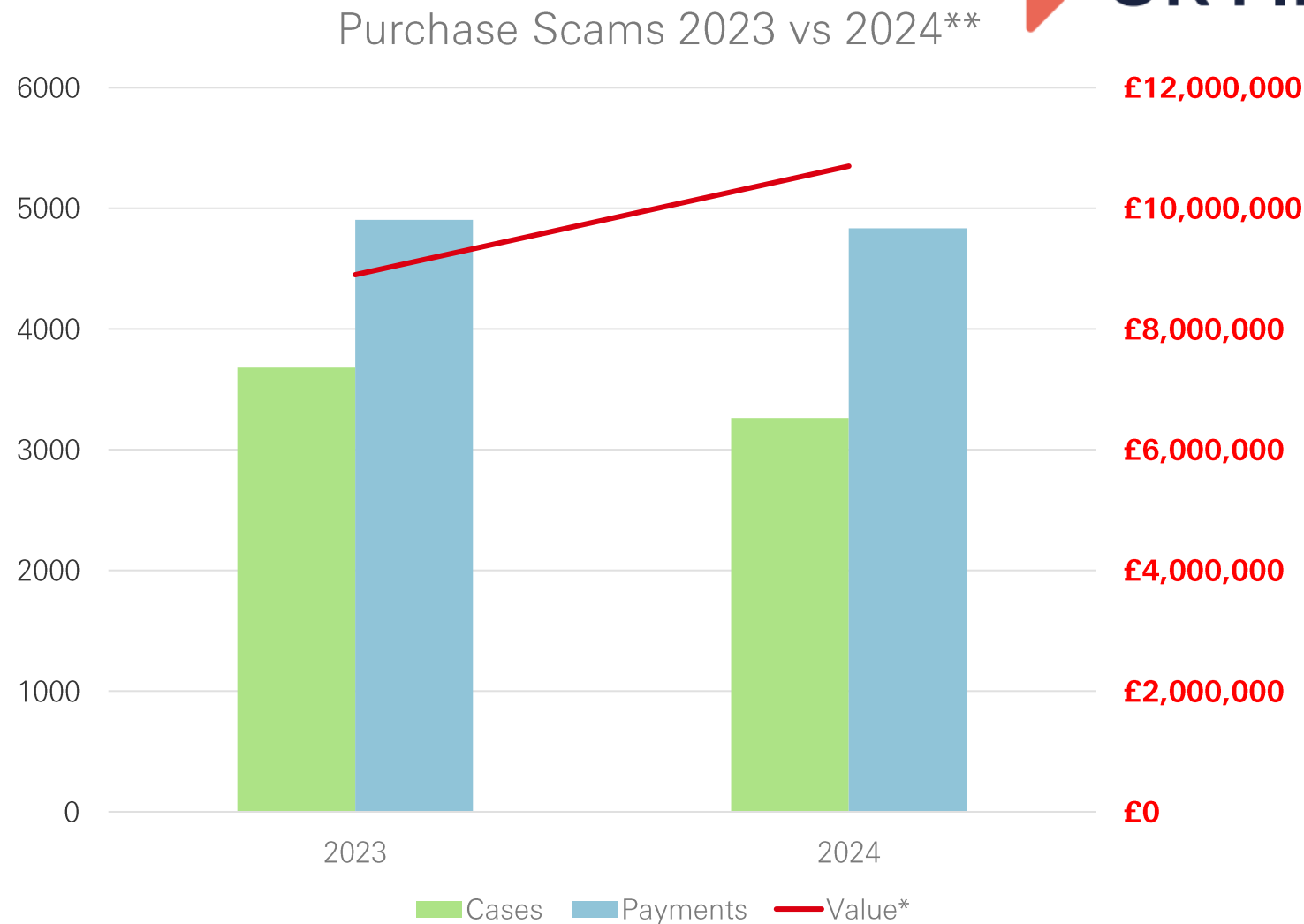
# How much did UK Businesses lose to Purchase Scams in 2024 Poll Results



Options	Responses ⬆
£2.6m	(4%)
£15.3m	(56%)
£8.6m	(10%)
£10.7m	(28%)
£1.3m	(1%)

# Scale

## Statistics



\*Refer to right Red Axis for corresponding values  
\*\* Data shown is for non-Personal accounts only

# Complete the Blanks Poll Results (bigger number indicates more popular answer)

1. % of purchase scams originated online in 2024 (Fill in the blank)



2. Answer 1 % of all APP Scams (Personal and Non-Personal) are Purchase Scams in 2024 (Fill in the blank)



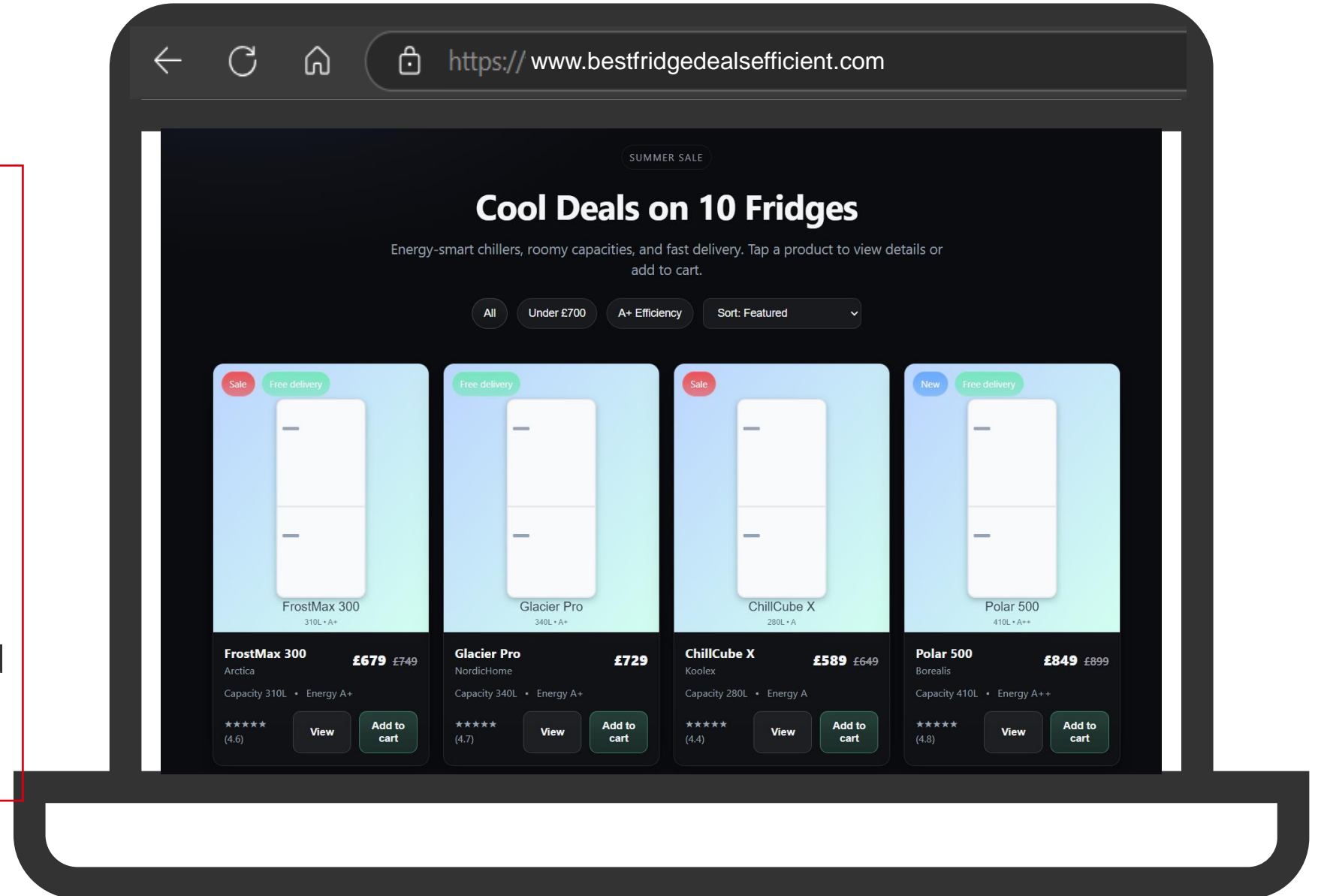


# Case Study 1

## Fridges for sale

Catering company targeting business expansion:

- Replacing 6 fridges and purchasing another 4 to help with the expansion.
- Googled best fridge freezer deals and clicked on a top-rated result belonging to a recognised company.
- Emailed the seller to see if a bespoke invoice can be created for 10 fridge freezers "Glacier Pro."



# Case Study 1

## Fridges for sale

Hi,

I need to purchase 10 fridges “Glacier Pro” – what is the process to make a purchase of this size and do you have the stock I need for a quick delivery?

Regards,  
Catering Company

Good morning,

Thank you for your interest in our products.

I am pleased to confirm we have the required stock you need for immediate dispatch. Presumably you have researched the wide range of fridges we offer to determine which is right for your needs? If not, we’d be happy to set up a call with our selling team which can sometimes save you a lot of money!

Regards,  
Fridges

# Case Study 1

## Fridges for sale

Thanks for speaking with our sales team and I'm pleased we're able to provide a more suitable offering that will not only save you £400 overall but will also prove more efficient for your business due to their revolutionary AI energy management engine.

The x10 'nextgen Nordic 3000' are going to arrive into stock with us next week and we can dispatch these for you on next day delivery.

Please let me know how you would like to proceed.  
Note – we can only guarantee the price for 24 hours as it fluctuates based on demand.

I want to go ahead with the purchase but I can't find the product on your website, what's wrong?

We haven't marketed the 'next gen Nordic 3000' yet. As we explained over the phone, this product has only recently launched and won't be added to our website until we receive the second delivery of stock which is currently set to be 6-8 weeks time. We can invoice the fridges to you now?

# Case Study 1

## Fridges for sale

Is that normal and what sort of rights would I have? Sorry I just thought I would pay using my business debit card.

I understand your concern. All our fridge freezers are backed by a 5-year guarantee, regardless of how you pay. We strive to provide outstanding customer service, and you can read more about that on our reviews section or by visiting Trust Pilot.

We can assure you that use of Invoices and Pro Forma Invoices is perfectly normal for larger payments such as these. I've attached a Pro Forma Invoice and if you're happy with the terms I'll send across a final invoice.

I've had a look at the Pro Forma Invoice, why is the payment going to GNHQ Logistics?

All payments are made directly to our wholesale suppliers. We receive our commission from the suppliers, and this enables us to give you the best possible prices. I've attached a final invoice. Note, this must be paid today to secure the stock you've asked for.



# Case Study 1 Poll Results

## 1. It's safe to make the payment because:

The company appeared highly on a Google search and are registered on Companies House



The website looks genuine and has TLS (padlock) symbol on the address bar



The company accept card payment on their website



The reason why the company want bank transfer is plausible



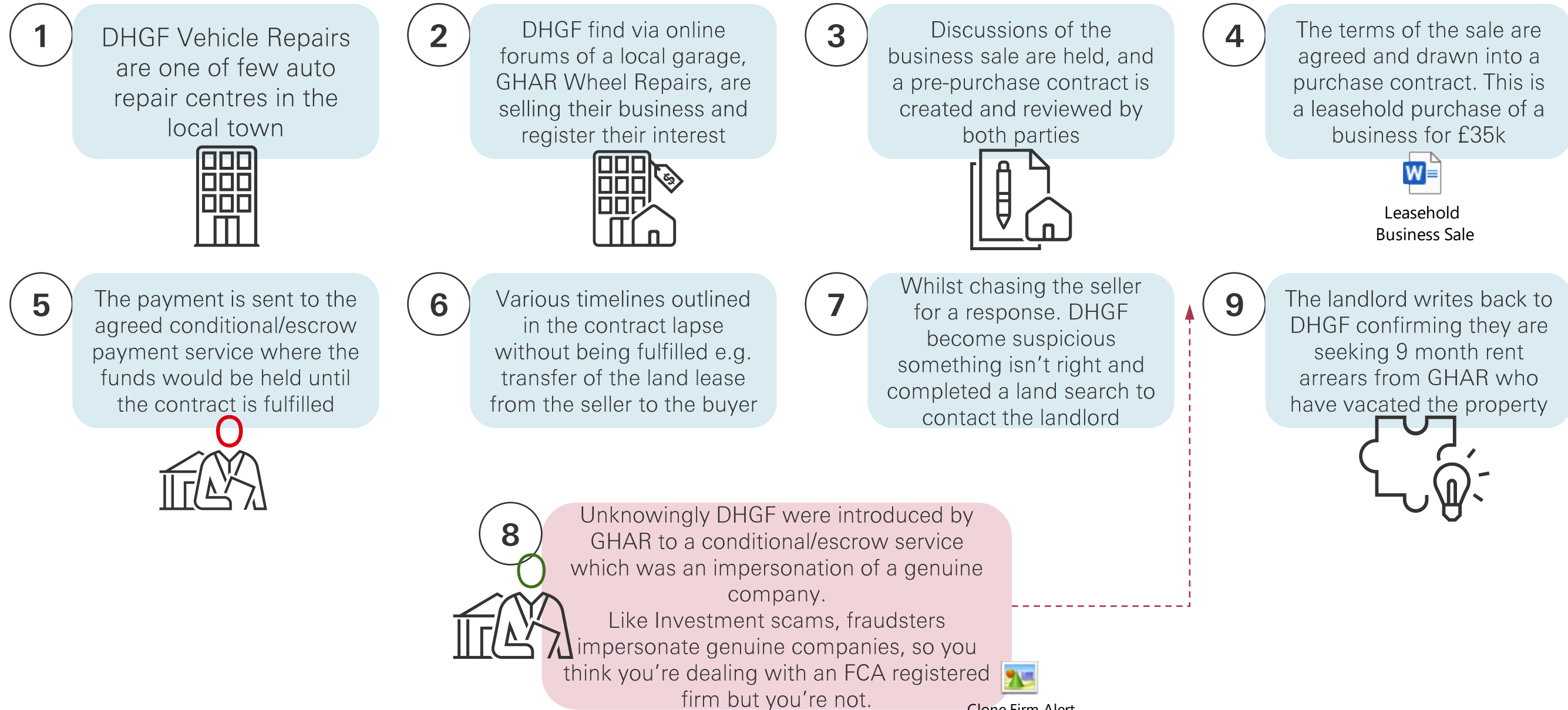
The company is a well-known reputable business



○ Strongly Disagree   ○ Disagree   ○ Agree   ○ Strongly Agree

# Case Study 2

## Purchase of a garage



Leasehold  
Business Sale

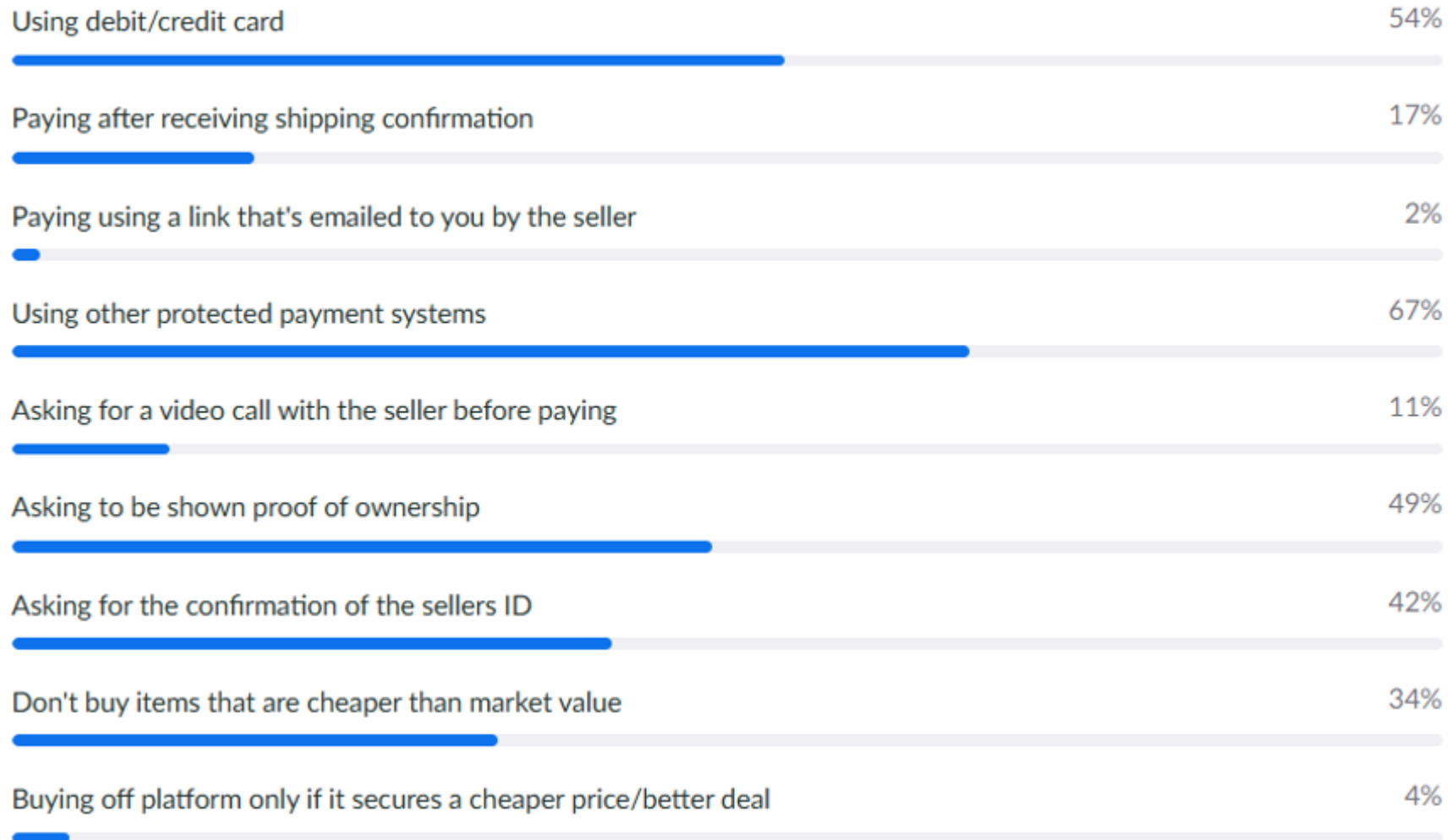


Clone Firm Alert

PUBLIC

# Which Techniques Help Protect Against Scams Poll Results

1. Which of these techniques help protect against purchase scams? (Multiple choice)



# Purchase Scams

## Techniques used

### Auction Sites

- Price goods too good to be true to attract interest
- Ask for upfront payments, deposits, partial or full and explain it's needed due to high demand
- Go off platform so payment is received via bank transfer

### Social Media

- Sell from accounts that have activity. Buy or hack an account
- List numerous products for sale to appear reputable
- Link profile to a legitimate business they don't own

### Websites

- Clone an existing company webpage/name
- Buy/activate TLS cert. to make the page appear secure
- Drive customers to call and encourage payment via bank transfer. Use fake secure payment links

### Other

- Engage potential buyers who are a significant distance away, so they're likely to pay some % by bank transfer
- Local ad's will allow for targeting specific victims
- Replicate genuine ad's as though they're your own

## Defenses

- Purchase within auction sites for greater protection
- Check when the sellers accounts were created and how organic the seller feedback is
- A good deal VS a too good to be true deal

- Video call the seller for a demonstration of the goods
- If the seller is also a registered company, contact them directly to ensure they're not being impersonated
- Verify the seller's identity

- Contact the company using details obtained from a verified source and ensure you're dealing with them directly
- Don't rely on TLS cert., this just shows encryption and doesn't indicate trustworthiness

- Be wary of fake links pretending your payment is protected
- Confirmation of shipping doesn't mean the goods you have purchased have been dispatched
- Unless you have physical sight/possession, be wary of paying by bank transfer.



# Purchase Scams

## Protect yourself

### Payment Systems

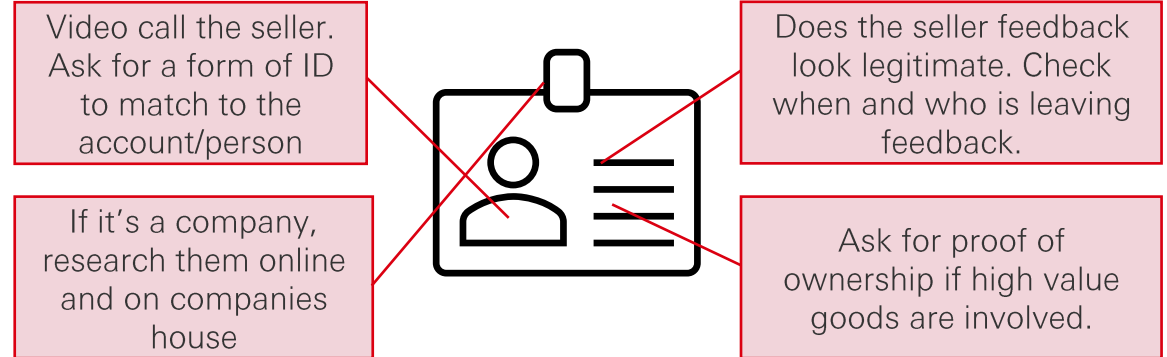
- If you're buying from a company, use debit/credit card so you're protected if something goes wrong.
- If you're buying from a private individual, pay using a secure payment methods e.g. PayPal goods and services.
- For larger purchases, consider using an FCA authorised conditional payment/escrow service. Be wary of cloned firms and unregulated firms.
- Only If you have sight or possession of the goods, it may be considered safe to pay by Bank Transfer.

### Services

- If services are being delivered, don't be pressured into paying upfront for a company that you/other can't vouch for;
- Freelance platforms can act as a middleman when paying for services. Only use reputable platforms that partner with licensed payment processors.
- See a portfolio or examples of the services you've asked for.

### Verifying the Seller

- By verifying the seller, you'll have greater confidence that you're dealing with a genuine person.



### What if I'm a Victim?

- Report the scam to your bank or call [Stop Scams 159](#) to be securely connected to your Bank
- Report the seller to the auction site, social media platform
- Report to [Action Fraud](#)
- Let friends, family and colleagues know

# Steps to Protect you and your Business

## Useful resources



**National Cyber Security Centre (NCSC)**

- ◆ Free resources
- ◆ Example cyber security incident response and recovery plans
- ◆ One-page infographics ideal for sharing around your business
- ◆ Cyber Essentials & Cyber Essentials Plus
- ◆ Free training module for employees
- ◆ Free NCSC Web check
- ◆ Report suspicious websites



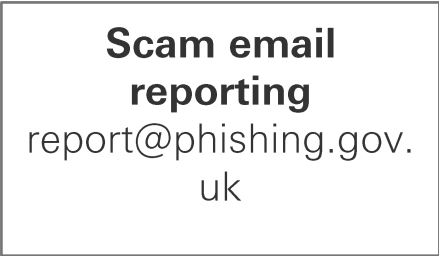
**HSBC Business Banking Fraud Centre**

- ◆ **Reporting** frauds and scams
- ◆ **Information** on different types of frauds and scams
- ◆ **Infographics & Guides** to prevent
- ◆ **\*New\* Interactive BEC E-learning**
- ◆ Invites to future Fraud & Cyber Awareness **Webinars**
- ◆ **Recordings** of previous Fraud & Cyber Awareness Webinars
- ◆ To report HSBC branded phishing emails, forward the email to **phishing@hsbc.com**



**Action Fraud**

- ◆ Provides a 24/7 reporting service
- ◆ Source of information and support
- ◆ Information about free cybercrime protection

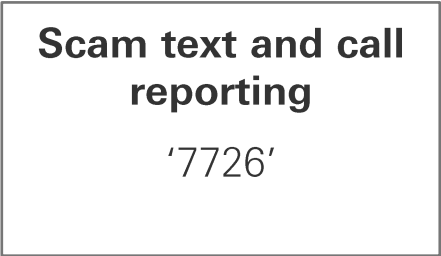


**Scam email reporting**

report@phishing.gov.uk

**Report Phishing - NCSC**

- ◆ Report suspicious emails
- ◆ Now have an M365 report Phishing tool
- ◆ Removal of **227k** scams across **408k** URLs as at July '25



**Scam text and call reporting**

'7726'

**Report scam texts and phone calls**

- ◆ Report them to UK phone providers
- ◆ Forward text messages to 7726
- ◆ For calls, send a text message to 7726 quoting 'call (suspected scam telephone number)'
- ◆ Phone provider will investigate and block the number if seen to be a scam
- ◆ 7726 spells 'SPAM' on an alphanumeric keypad – helps you remember the number

**Join us in October**  
**Wednesday 22<sup>nd</sup> October at 10am or 3pm**

Join us for a non-technical Fraud and Cyber Awareness session where members of our Fraud Business Management Team will be joined by PureCyber security experts who will walk you through real UK case studies and you'll learn about the proactive security controls that would have prevented or contained each incident.

Thank you

