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# *You can also be a cybercrime victim*

■ First of a two-part series

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**R**EGARDLESS of whether you are educated or even if you have no money or property, you may be the next cybercrime victim because cybercriminals are constantly coming up with new methods to scam people.

Bukit Aman Commercial Crime Investigation Department's Cyber Crime and Multimedia Division Deputy Director, Senior Assistant Commissioner (SAC) Victor Sanjos (pic) recalled the time when he and his friends responded to the Government's challenge to enforce the Computer Crime Act in 1997. At that time he already saw how the Internet and computers could be used as a vehicle to commit such crimes.

His fears came true as some 70 per cent of commercial crimes in Malaysia today come from cybercrime.

Police recorded 2,804 cybercrime cases involving a loss of RM79.2 million in Sabah from January 2019 till October 2021.

Statistics since January, this year, showed online purchases topping the list with total losses of RM10,911,190.04, followed by Macau scams (RM3,998,847.10), non-existent loans

(RM2,698,303.82), African scams (RM1,077,903.72) and cases under the Computer Crime Act (RM272,045.30).

Sabah Police Commissioner Datuk Idris Abdullah said in the last 10 years, commercial crime cases in Malaysia climbed by more than 60 per cent and instances involving cybercrime showed a substantial increasing trend.

The shift in lifestyle to cashless society shows society has become vulnerable to abuse of technology.

In Kota Kinabalu alone, cybercrime cases increased significantly since the Movement Control Order came into effect on March 18, 2020.

As of Dec 30, 2020, the Kota Kinabalu Commercial Crime Investigation Department opened 346 investigation papers with losses of more than RM12 million.

Macau Scams with 121 cases involving RM4.734 million topped the list.

According to trectarget.com, "cybercrime is any criminal activity that involves a computer, networked device or a network".

While most cybercrimes are aimed at conning the unsuspecting public, there are cybercrimes targeted against computers or devices directly in order to damage or disable them.

Cybercrime can include many different types of profit-driven criminal activity, including email and internet fraud, as well as attempts to steal finan-

cial accounts. As many workers settle into remote work routines due to the Covid-19 pandemic, cybercrimes are expected to grow in frequency.

In Malaysia, the six frequently heard cybercrimes are Macau Scam, E-Commerce or Online Purchase scam, Love Scam, Business Email Compromise, Investment Scam and Online Loans scam.

Another scam that is on the rise is the Social Media Take Over or Account Takeover.

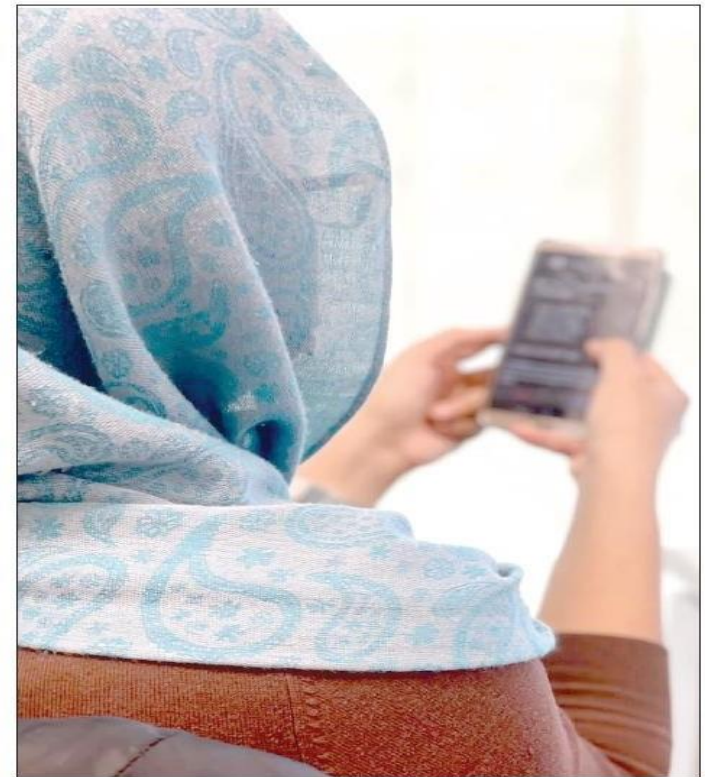
Account takeover fraud happens when a cybercriminal gains access to the victim's login credentials. Personal information such as email addresses, passwords and credit card numbers are valuable to cyber thieves for financial gain.

"When you are requested for your One Time Password (OTP), for example, by someone who claims that their OTP was provided to you by accident," said Victor, giving a scenario.

"They request that you return the OTP, and if you do, they will be able to take over your account and have access to all of your contacts.

"They'll contact your contacts and ask for RM300, RM400, RM500, or RM1,000. They won't ask for more than RM2,000 since your contacts will undoubtedly call to inquire why you're asking for RM2,000 or more," he said.

More tomorrow



A total of 2,804 cybercrime cases involving a loss of RM79.2 million in Sabah were reported from January 2019 till October 2021.