

## Challenge: Can you beat a scammer at innovation?

We are looking for your **data-diving** skills OR **user insights** OR digital prowess (**AI, Machine learning, a fantastic set of IF functions**) and anything else you have in your toolkit to provide us with new thinking around scam prevention.

**If you think you or your friends and family won't be scammed, think again.**

Australians lost \$340 million due to scams in 2017.

The amounts lost by an individual range from \$1 to \$10 million dollars.

What worse is it's not just losing \$\$, there is a mental and emotional stress, plus the impact on your personal safety, security if a scammer has managed to get personal details such as DOB, email login, bank account login, address, driver's license, passport number – it's a terrifying list.

## Can YOU use data to stop an online scammer?

### Issue:

Most people don't think they will ever fall for a scam.

At the same time, online scams are evolving very quickly.

### Aim:

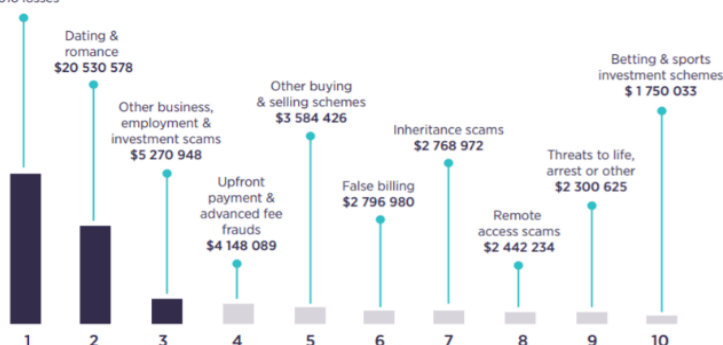
Use data to provide insights, identify online intervention points and/or possible digital solutions that could prevent users from falling for any type of online scam.



### Top scams by loss

As reported to Scamwatch

Investment scams  
\$31 327 476  
33% increase over  
2016 losses



## Eligibility Criteria

Show that you have used at least one Victorian Government Dataset in our submission.

### Questions to consider when unpacking the data...

1. WHO is most susceptible to being scammed?
2. HOW do scammers incentivize users to part with their \$\$\$?
3. WHAT makes a user susceptible to scams?
4. WHAT online behavior can scammers exploit?
5. WHEN are online users most susceptible to being scammed? What are they doing online?
6. Are there platforms that are more susceptible to scammers than others?
7. WHAT are the vulnerabilities of scammers? How could this be exploited to prevent online scams?

## Resources

The below resources are available if you wish to use them (but remember you don't have to use them):

- A. ACCC Scams report 2017  
[https://www.accc.gov.au/system/files/F1240\\_Targeting%20scams%20report.PDF](https://www.accc.gov.au/system/files/F1240_Targeting%20scams%20report.PDF)
  - Top 10 Scamwatch categories by losses (Page 8)
  - Breakdown of reports and losses by age demographics (Page 12)
  - The impact of four different scams on different age groups (Page 13)
  - Top five scam categories by loss by gender (Page 14)
  - Scam loss value range (Page 20)
- A. List of online dating websites from desktop review
- B. ACCC Romance Scams CSV extract: includes 3000+ entries including amount lost (\$\$), date, gender, contact channel from July 2017 to June 2018
- C. Consumer Affairs Victoria – scam savvy videos  
<https://www.consumer.vic.gov.au/resources-and-tools/scams/consumer-scams>