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### **More than 1,000 UOB staff participated in the training to enhance their anti-fraud capabilities**

A septuagenarian woman fell for a fake China Public Security scam by mistake, and two UOB counter staff saw through the tricks and successfully prevented the S\$180,000 central provident fund deposit from being swept away. To further enhance its anti-fraud capabilities, more than 1,000 UOB staff members have been systematically trained on new modus operandi such as deep scamming techniques and how to communicate effectively with customers.

The Singtel Cyber Security Academy and the Singapore Institute of Management launched the "Defense Against Cyber Scams" training programme on Tuesday (26 March) to provide targeted courses for frontline staff of major financial institutions such as banks and insurance companies to meet the operational needs of individual companies and help them stay abreast of current fraud trends. UOB is the first local bank to participate in the programme.

### **More than 100 people are deceived every day in Singapore with an average loss of about S\$14,000 per person**

Speaking at the ceremony, Minister of State for Home Affairs and Social and Family Development, Mr Sun Xueling, mentioned that more than 100 people are deceived every day in Singapore, and each victim suffers an average loss of about \$14,000, which should not be underestimated. Bank counter staff who are on the front line can turn the situation around if they can detect fraud in a timely manner and prevent fraud from occurring.

"It is only by gaining a deep understanding of technical, psychological and human weaknesses that staff will be better equipped with the knowledge and skills to identify, report and intervene in deception..... Only by knowing oneself and knowing one's opponent can one win a hundred battles."

### **The anti-fraud course covers a wide range of scams and enables staff to understand high-tech means of fraud**

The two-day anti-fraud course totalled 16 hours, covering various types of fraud, victim psychology, decision-making and communication skills, as well as role-playing and other practical classes.

Lianhe Zaobao reporters were invited to participate in a training session to observe how scammers use high-tech methods such as malware and deepfakes, as well as how to identify and prevent them.

In class, students who played the role of "victims" received a fake flyer claiming that they would receive a \$1,880 "Packet to Win Red Envelope" from UOB by scanning the QR code. Once you download and install the Android kit (APK) of the QR code transfer, your phone is invaded by malware in the blink of an eye, making it almost undetectable.

Trainees who play the role of "crooks" can use the computer program to silently control the front-facing camera to capture photos of the "victims" without triggering any prompts on their mobile phones. "Scammers" can also browse text messages, folders, contact lists, delete bank notification messages at will, and send text messages in the name of the victim without any effort.

There were 1,899 malware scams in 2023, involving a total amount of almost S\$34.1 million, as such the government and banks have successively introduced various measures to deal with it.

In recent days, the videos of many local celebrities and dignitaries have been frequently tampered with using deep fake technology making it difficult to identify if fake news is being spread. Scammers can also maliciously edit the video clips of the victim's relatives and friends.

In the same class, the instructor played two speeches by Minister for Communications and Information and Second Minister for Home Affairs, Mrs Josephine Teo, for the participants to try to identify. The first video, which had an unnatural sound, quickly aroused suspicion among many students, but the second video, which no one questioned, was also fake and edited using deep fake technology.

As a fellow Minister, Ms Sun Xueling said: "I must say that because I know [Minister Teo], I know her voice very well. If the video were to be circulated to any member of the public, they might not be suspicious."

In an interview, Ms Janet Young, Managing Director and Head of Group Channel & Digital Strategy and Group Strategic Communications & Brand Management, UOB, said that the bank's in-house training focused on how to recover money quickly, and that participating in the newly developed course would enable staff to gain professional knowledge to keep pace with the times and prevent fraud more comprehensively.

Singtel's Chief Executive Officer, Mr Ng Tian Chong, said that scammers are using a combination of artificial intelligence, phishing and social engineering methods to find ways to deceive victims, and frontline bank staff who often face customers also need continuous training.

Mr Seah Chin Siong, President and Chief Executive Officer of the Singapore Institute of Management, said that the programme aims to provide a customised and systematic curriculum for organisations as a starting point due to the different operational challenges they face.

The Singtel Cyber Security Academy has been appointed as the "SkillsFuture Queen Bee". Staff over the age of 40 who participate in the scheme will receive up to 90% of the tuition fee subsidy, and the remaining staff will receive up to 70% of the tuition fee subsidy.