

Cybersecurity, Privacy & Property Fraud

Stop the payment redirection scam before it hits settlement, and handle a breach when it happens.

VERTICAL

AML/CTF & Compliance

LEVEL

Intermediate

DURATION

15 hours · 6 modules · 30 lessons

MODULES

6

Programme overview

Practical protection for the property transaction against its most common attack: business email compromise redirecting deposit or settlement funds. Covers trust account fraud controls, verifying bank details by callback, identity fraud in sales and tenancy applications, title fraud, phishing and credential hygiene, MFA and access control across devices and the CRM, the Privacy Act and Australian Privacy Principles as they apply to an agency, tenancy data retention and destruction, data breach response and Notifiable Data Breaches obligations, vendor and supplier risk, and how to talk to clients after an incident without making it worse. This program is professional development for real estate practitioners — it is not legal advice, IT security advice, or a substitute for a qualified security consultant, lawyer or your agency's cyber insurer.

What you'll master

- 01 Recognise the anatomy of a business email compromise attack targeting a property settlement.
- 02 Apply a mandatory callback verification step before acting on any bank detail change.
- 03 Build trust account controls that make a fraudulent redirection require more than one compromised inbox.
- 04 Spot identity fraud indicators in sales and tenancy applications before they progress.
- 05 Explain how title fraud happens and what checks reduce an agency's exposure to it.
- 06 Run phishing-resistant email and credential hygiene habits across a sales and property management team.
- 07 Configure MFA and device/CRM access controls appropriate to a small-to-medium agency.
- 08 Apply the Australian Privacy Principles to everyday agency practice, not just a policy document.
- 09 Set a defensible tenancy data retention and secure destruction schedule.

- 10 Run a data breach response plan aligned to the Notifiable Data Breaches scheme, including OAIC notification triggers.
 - 11 Assess third-party and software vendor risk before granting access to client data.
 - 12 Communicate with affected clients after an incident in a way that preserves trust and meets disclosure obligations.
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Skill focus

- Payment & Trust Account Fraud
- Identity & Title Fraud
- Phishing & Access Control
- Privacy Act & APP Compliance
- Data Breach Response
- Vendor Risk & Client Communication

The syllabus

6 modules · one standard

I. 01 · Payment Redirection & Business Email Compromise

5 LESSONS

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| 01 | The anatomy of a business email compromise attack | masterclass · 14 min |
| 02 | Where redirection fraud shows up in a transaction | masterclass · 13 min |
| 03 | Red flags that should trigger a stop-and-verify | masterclass · 12 min |
| 04 | Verifying bank details by callback — the non-negotiable step | masterclass · 13 min |
| 05 | Knowledge check: Payment Redirection & BEC | quiz · 4 min |
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II. 02 · Trust Account Fraud Controls

5 LESSONS

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| 01 | How trust accounts become a fraud target | masterclass · 13 min |
| 02 | Segregation of duties and dual authorisation | masterclass · 12 min |
| 03 | Reconciliation discipline as a fraud detector | masterclass · 12 min |
| 04 | A landlord's disbursement account 'changes' the day before payout | scenario · 11 min |
| 05 | Knowledge check: Trust Account Fraud Controls | quiz · 4 min |
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III. 03 · Identity Fraud in Applications & Title Fraud

5 LESSONS

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| 01 | Identity fraud indicators in sales transactions | masterclass · 13 min |
| 02 | Identity fraud in tenancy applications | masterclass · 12 min |
| 03 | How title fraud happens and where agents intersect with it | masterclass · 14 min |
| 04 | Practical checks that reduce title fraud exposure | reading · 13 min |
| 05 | Knowledge check: Identity & Title Fraud | quiz · 4 min |

IV. 04 · Phishing, Credential Hygiene & Access Control

5 LESSONS

01	Recognising phishing and spear-phishing attempts	masterclass · 13 min
02	Password and credential hygiene for agency teams	masterclass · 12 min
03	Multi-factor authentication as the baseline, not the extra	masterclass · 12 min
04	Device security and CRM access control	reading · 13 min
05	Knowledge check: Phishing & Access Control	quiz · 4 min

V. 05 · The Privacy Act, APPs & Data Retention

5 LESSONS

01	The Privacy Act and Australian Privacy Principles for agencies	masterclass · 14 min
02	Applying the APPs to applications, databases and marketing	masterclass · 13 min
03	Tenancy data retention and secure destruction	masterclass · 13 min
04	Writing collection notices and privacy policies that hold up	reading · 12 min
05	Knowledge check: Privacy Act & APP Compliance	quiz · 4 min

VI. 06 · Data Breach Response, Vendor Risk & Client Communication

5 LESSONS

01	The Notifiable Data Breaches scheme and when it applies	masterclass · 14 min
02	Building a breach response plan step by step	masterclass · 13 min
03	Assessing vendor and supplier risk before granting access	masterclass · 12 min
04	A property management CRM export is accessed without authorisation	scenario · 11 min
05	Knowledge check: Breach Response & Vendor Risk	quiz · 4 min

Important — non-accredited training

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