



POSSE

Personal Online Safety Security Empowerment

I N D I V I D U A L P R O D U C T P R O F I L E

Personal protection from the threats that matter.

Build awareness. Build confidence. Stop scams before they start.

M O N T H L Y

€3.99

A N N U A L

€39

info@cyberguardian.ie | cyberguardian.ie | CyberGuardian | 2026

The Problem Is Personal

Cybercrime is not abstract. It is not a risk that only happens to corporations or careless strangers. It is happening every day to real people — people who thought they were too smart to be tricked, too careful to be caught, or simply too ordinary to be targeted. They were wrong. And the consequences are far more damaging than most people ever anticipate.

POSSE Individual was built for this reality. Not for organisations. Not for compliance teams. For you — the person holding the phone, reading the email, clicking the link.

The Real Cost of a Scam

Most people think of scams as financial events. They are not. Research consistently shows the damage runs far deeper — and lasts far longer.

67%

of scam victims report significant emotional distress, including anxiety, shame, depression and loss of confidence following a fraud incident. (UK Finance / Action Fraud, 2024)

£40M+

lost daily to fraud and scams in the UK alone. Yet the financial figure represents only a fraction of the total harm caused. (UK Finance Annual Report 2024)

12–18

months: the average time for a scam victim to recover emotional and financial stability — and for many, full recovery never comes. (Victim Support / Cifas 2023)

Prevention Is the Best Cure

There is no 'undo' button after a successful scam. Banks recover some funds — but rarely all. Reputation damage lingers. The confidence to operate online can take years to rebuild. The emotional aftermath — shame, self-blame, anxiety about every message received — is something no refund can address.

This is why POSSE focuses relentlessly on prevention. Not on what to do after an incident, but on building the instinct that stops the incident happening in the first place. Ten minutes of regular, threat-led awareness is worth more than any amount of post-incident support.

“Scam victims frequently report feeling stupid or embarrassed, often delaying reporting by weeks or months. The psychological harm is real and lasting — yet almost entirely preventable through prior awareness.”
— UK Finance Fraud Report, 2024

The Emotional and Reputational Toll

Emotional Impact	Reputational Impact
• Anxiety and hypervigilance following a fraud event — checking and re-checking every message • Shame and self-blame, even when the scam was sophisticated and professionally engineered • Loss of trust in digital communications, sometimes extending to telephone and post • Social withdrawal — reluctance to discuss the experience, even with family • Clinical-level depression and anxiety in the most serious cases, particularly among older victims or those who lose significant savings	• Business email compromise scams impersonating victims, damaging professional relationships • Social media account takeover used to defraud contacts — creating lasting reputational harm • Identity theft that can affect credit ratings, mortgage applications, and employment checks for years • Romance fraud — among the most reputationally and emotionally devastating of all scam types — often taking years to fully process • Professional consequences where account access, impersonation, or data theft touches the workplace

Recovery: The Hidden Timeline

The financial recovery from a scam — where it occurs at all — is usually the fastest part. The human recovery is far slower. Research from Victim Support and the Fraud Advisory Panel identifies three distinct recovery phases that most victims navigate:

Phase 1	0–3 months	Immediate distress: shock, disbelief, and urgent practical action. Sleep disruption common. Many victims do not yet tell anyone.
Phase 2	3–12 months	Normalisation attempt: resuming routine, but with ongoing anxiety, reduced confidence online, and continued shame responses.
Phase 3	12–36 months+	Long-term integration: most victims eventually rebuild — but many report permanent changes in their relationship with digital communications and trust.

POSSE cannot erase the experience of past victimisation — but it can, with near-certainty, prevent it from happening in the first place.

What POSSE Individual Protects You Against

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| <ul style="list-style-type: none">• Phishing emails and spoofed websites• Smishing — SMS-based fraud and fake delivery scams• Vishing — phone and voice-based impersonation• Romance fraud and investment scams• Authorised Push Payment (APP) fraud• Social media impersonation and account takeover | <ul style="list-style-type: none">• Identity theft and credential harvesting• Fake job offers and recruitment fraud• Malicious apps and fake software updates• Public Wi-Fi and network eavesdropping• HMRC, bank, and utility impersonation scams• Subscription traps and hidden payment fraud |
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What You Get

Your Personal Profile

- Personal cyber awareness profile built around your digital habits
- Interactive threat-led learning modules — no jargon required
- Individual risk dashboard showing your progress over time
- Monthly threat updates reflecting current, real-world attack vectors
- Personalised to your skill level — from beginner to expert

What Changes

- You recognise the warning signs of a scam before it succeeds
- You know exactly what to do — and what not to do — in the moment
- Your confidence online grows, visibly and measurably
- You protect not just yourself but those around you
- You prevent the financial loss, emotional harm, and reputational damage that follows a successful scam

“Personal cyber awareness is positively associated with personal cyber risk mitigation.”
— Journal of Cybersecurity, 2025

“Employees are significantly more likely to adopt strong security behaviours when cybersecurity training is tailored personally — demonstrating how threats affect their home life, finances, and family.”
— Lockton Global, 2026

Ten minutes. Any device. Any skill level. The best cure for a scam is the awareness that stops it happening.

To find out more or to get started, contact us at
info@cyberguardian.ie | cyberguardian.ie

