

Coins (Crypto Coins) - Crypto coins are the native unit of exchange for a certain blockchain platform. E.g. The Bitcoin network uses 'bitcoin' as its coin while the Ethereum network will use 'Ether' as its blockchain coin.

Contact - someone you speak to regularly on the phone whose details may be stored on it

Currencies - A medium of exchange for goods and services. A currency usually comes in the form of coins and notes but there is also now digital currency (also referred to as cryptocurrency).

Data - the information stored on your mobile phone and the information online it can source

Fraud - Fraud is where a person is financially cheated by another person. Fraud occurs when an individual deceives another by inducing them to do something or not do something that results in a financial loss.

Insurance - a one-off or regular payment to protect any device against loss or theft

Investing - The act of placing money into an asset with the hope that the asset increases in value. This is the basic foundation of how the stock market works.

Loot boxes - Form of gambling that involves paying real money for a chance to win virtual items

Online scam - (cyber crime) Fraud carried out online using the internet through computers, laptops, tablets, smart TVs, games consoles and smart phones.

Phishing - Phishing is an attack where cyber criminals act as trusted senders to 'fish' for information. This could be using text, email or social media messaging, claiming to be from a bank, an online shopping platform or from a social networking site. They usually include a link to a fake website that looks identical to the real one.

Phone targeting/interception - Sometimes scammers hang onto the line and do not hang up, so when you call your genuine bank to check, the scammer can intercept the call. Always try to call from a different phone.

Roaming - the ability to travel abroad and access data using your phone

Romance scams - if some dashing lover online starts asking you for money, stop that conversation now. You're probably not talking to the lovely Aliana from Alicante, but Barry from a basement in Berwick.

Tariff - the monthly rate you pay for using a mobile phone, the charges or bill

Text/email phishing/smishing - Text messages or chats or emails suggesting that you have a missed delivery or you need to upgrade your software or inviting you to click a link or download something. Never click on links.

Tokens (Crypto Tokens) - Crypto tokens are usually created on an existing blockchain platform (e.g. USDC (US Dollar Coin) is a token built on the Ethereum blockchain). They do not exist on their own blockchain network but rather use a pre-existing one.

Volatile/Volatility - Used to describe the (often) sudden changes in the price of assets/cryptocurrencies. Cryptocurrencies tend to experience high levels of volatility (meaning their prices jump up or down very quickly).