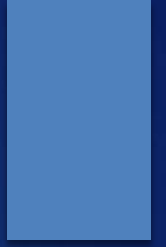


Detecting & Avoiding Scams



Technology – Changes everything



Fraudulent Practices

- ▶ 714.8(6) “.....falsely represents oneself to be.....”
- ▶ 714.8(15) “...by deception through communications.....”
- ▶ 714.9 “...value of property....exceeds \$10,000...Class C Felony...”

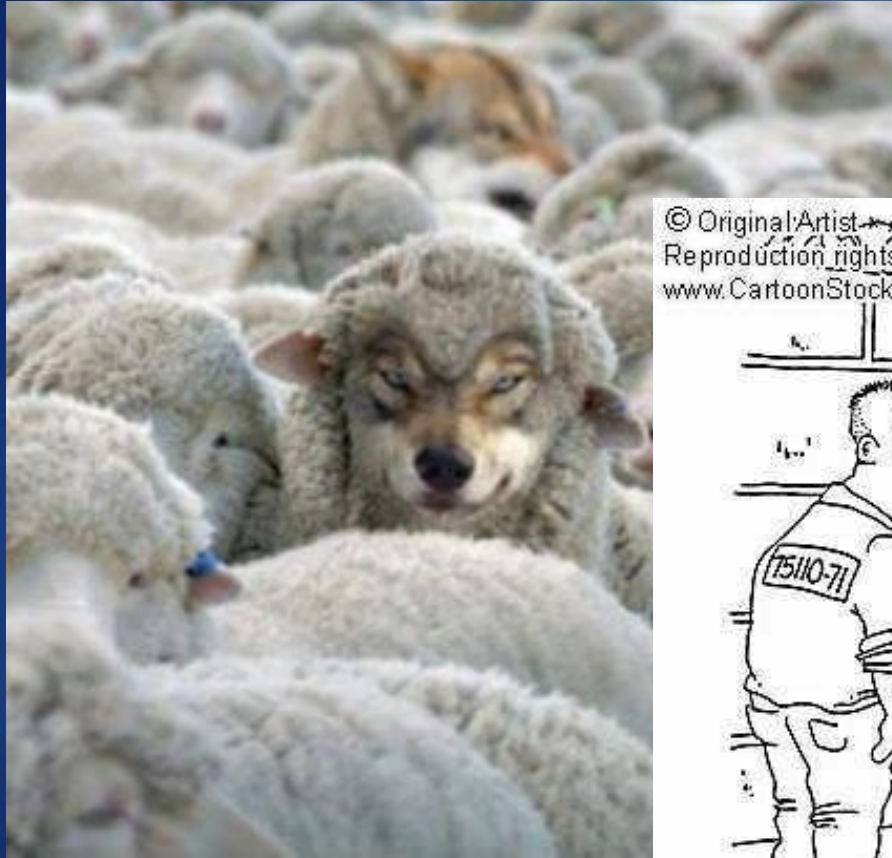
- ▶ 80% of victims of telephone scams are elderly citizens.
- ▶ \$40 billion dollars a year are lost to phone scams.
- ▶ 17.6 million Americans are targeted each year.

How Bad is ID Theft?

- ▶ 2014 FTC 2,582,851 complaints
 - ▶ Identity Theft #1 with 332,646 complaints
 - ▶ **38.7%** of IDT complaints government documents or benefits fraud
- ▶ January 2015 – GAO estimates
 - ▶ \$24.2 billion – attempted IDT tax refund fraud
 - ▶ \$5.8 billion IDT tax refunds paid
- ▶ Under reported



What are they after?



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"Identity theft. What are you in for?"



What Constitutes Your Identity?

- ▶ Name
- ▶ SSN
- ▶ Date of birth
- ▶ Driver's License
- ▶ Address
- ▶ Medicare/Medicaid No.
- ▶ Signature
- ▶ Bank Account
- ▶ Credit Card
- Email Address
- Eye Color
- Physical characteristics
- Nicknames
- Fingerprints
- Pets
- Children
- Loans or debts
- Habits, hobbies, etc.

What does a phone scam look like?

- ▶ Omaha BBB Video: <https://www.youtube.com/watch?v=mXmHatigMVw>



Types of phone scams today:

- ▶ Grandparent scam
- ▶ Bereavement scam
- ▶ Foreign lotteries
- ▶ Investment and work-at-home opportunities.
- ▶ IRS scam
- ▶ Jury duty fines
- ▶ Obituary scam
- ▶ Microsoft support
- ▶ Romance Scams

How not to be a victim

- ▶ Telemarketing Fraud FTC video
 - ▶ <https://www.ftc.gov/news-events/audio-video/video/hang-phone-fraud>
- ▶ Remain calm
- ▶ Confirm the callers identification
- ▶ Never wire money to someone you don't know
- ▶ If it sounds too good to be true, it IS
- ▶ If you don't know the number, let it go to voice mail
- ▶ Get registered on do not call government registries
- ▶ Robo call video
 - ▶ <https://www.ftc.gov/news-events/audio-video/video/hate-robocall-scams-ftc-does-too>



Online Scams

- ▶ “You’re 20 times more likely to be robbed while at your computer by a criminal based overseas than held up in the street”
 - ▶ -The Telegraph News, July 21, 2016
- ▶ 4 Common cyber crimes:
 - ▶ Phishing
 - ▶ Identity Theft
 - ▶ Hacking
 - ▶ Online harassment

Bitglass “Where’s Your Data” Report

- ▶ First few days
 - ▶ Viewed over 200 times
 - ▶ 5 countries on 3 continents
- ▶ 12 days
 - ▶ Viewed over 1,000 times
 - ▶ 22 Countries
 - ▶ 5 Continents
- ▶ Most common access points: Russia, China and Brazil





Phishing and Malware

▶ Phishing

- ▶ The criminal tries to learn information by masquerading as a legitimate person, company or government agency.
 - ▶ An email is received that appears to be a known contact or organization.
 - ▶ The criminal tricks the victim into divulging personal financial information and/or passwords.
 - ▶ Or they want you to click the link “check it out.....find out more....”
 - ▶ Phishing – Fishing.....it involves using lures to catch victims.
 - ▶ Some are very poorly written and clearly fake. Yet some are very convincing.
 - ▶ Just like the fisherman will try many “hooks” until he starts getting the most “bites”
 - ▶ They target companies, governments and private emails addresses.

Phishing and Malware

▶ Malware

- ▶ The word is a shorten word for “malicious software” (the hackers)
- ▶ Computer programs designed to infiltrate and/or damage computers.
 - ▶ Viruses
 - ▶ Spyware
 - ▶ Worms
 - ▶ Trojans
 - ▶ Rootkits



When and Where?

- ▶ When – Anytime!
 - ▶ Don't be an easy target
- ▶ Where – Anywhere!
 - ▶ Dr. Office
 - ▶ Bank
 - ▶ Grocery Store
 - ▶ Workplace
 - ▶ Restaurant
 - ▶ Your Home
 - ▶ School
 - ▶ Tax
 - ▶ Where you shop
 - ▶ Online



Online Information



- ▶ Credit Card info
- ▶ Email Account
- ▶ Bank Account
- ▶ Personally Identifiable Information
- ▶ Credit reports
- ▶ Account credentials – PayPal, Netflix, Facebook, Apple



Resources

-IRS: Send suspicious emails to phishing@irs.gov

-If you've been a victim of Fraud and/or Identity Theft: FTC

<https://www.identitytheft.gov/>

-You can call the IRS: 800.908.4490

-BBB: 877.637.3334

-BBB "Scam Tracker"

-National Do Not Call Registry: 888.382.1222

-Online Do Not Call Registry: www.donotcall.gov