Scam Safety

Kaveer Gera's Eagle Scout Project

What are Scams?

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Scams aim to trick you into sending money, revealing personal information, or downloading malware onto your computer.

Primary Scam Types

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There are 3 main types of scams: email, web, and telephone.

Scam Warning Signs

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- Spelling or grammar errors are present.
- Incorrect, blurry, or outdated company logos are used.
- There is alarming or urgent messaging, such as a deadline.
- Correspondence uses a generic method of referring to you (“Hi dear,” “Dear valued customer”), instead of your real name.
  - A legitimate company will use your name in its correspondence with you if it knows your name.
- Web: The site uses a URL unrelated to the company.
  - Watch out for subdomains; make sure the primary domain is legitimate.
  - URL architecture: https://subdomain.domain.com
- Email: The email address from a company uses a public domain instead of a company domain.
  - Legitimate companies will use customized domains (customersupport@netflix.com) as opposed to free email providers (netflix@gmail.com).
- Email: It claims to be a company or colleague while the email address does not match or is a jumbled mess.

Scam Warning Signs

- **Primarily web and email: urges you to click a link or download something. Companies typically do not ask you to download files via email. You should be able to find it through official mediums, like their website.**
- Telephone: The caller claims they are from a government organization that you have had no other contact with.
- Telephone: An automated sales call from a corporation or someone offering free stuff.
- Telephone: The caller is asking for personal information or the voice is automated.

Common Scam Tactics

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- It presents an offer that seems great, but is too good to be true, such as a free gift card or prize.
- The message creates urgency or fear if you do not follow their instructions in order to cloud your judgement.
    - “Your account will be terminated in 24 hours! Click this link!” or “I’m stuck in another country, and I need money fast!”
- Impersonation: the scammer pretends to be a person or company you know.
    - A company has sent you too much money and you must return the balance
    - One of your friends or family is asking for money for transport, for a project, to get out of jail, etc.

Common Scam Tactics

- The scammer uses similar characters in email addresses or URLs (rnark95@gmail.com instead of mark95@gmail.com) to fool you into thinking they're the right person.
- Primarily web and email: claims your computer has a virus which will delete all your files or reveal your personal information.
- Claims an account has been suspended and prompts you to click a link to reopen your account.
- Buttons often lead to elaborate spoof sites that imitate the legitimate site and steal the account information you enter.

Hello

A alhashimyreem7@gmail.com
To

9:37 AM

If there are problems with how this message is displayed, click here to view it in a web browser.

Google Forms

Hello,

My name is Reem E. Al-Hashimi,I am writing to you to stand as my partner to receive my share of gratification from foreign companies whom I helped during the bidding exercise towards the Dubai World Expo 2020 Committee.

Am a women and serving as a Minister, there is a limit to my personal income and investment level and For this reason, I cannot receive such a huge sum back to my country or my personal account, so an agreement was reached with the foreign companies to direct the gratifications to an open beneficiary account with a financial institution where it will be possible for me to instruct further transfer of the fund to a third party account for investment purpose which is the reason i contacted you to receive the fund as my partner for investment in your country.

The amount is valued at Eu 47,745,533.00 with a financial institution waiting my instruction for further transfer to a destination account as soon as I have your information indicating interest to receive and invest the fund, I will compensate you with 30% of the total amount and you will also get benefit from the investment.

If you can handle the fund in a good investment. reply on this email only: reem.alhashimi@kakao.com

Regards,
Ms. Reem

Formulaire sans titre

REMPLIR LE FORMULAIRE

Créer votre propre formulaire Google

https://cheapsslsecurity.com/blog/10-phishing-email-examples-you-need-to-see/

From: "SunTrust"<secure@suntust.com>
To: -
Subject: Account Temporarily Suspended
Date: 2017-08-25 10:09AM

Dear SunTrust Client,

As part of our security measures, we regularly screen activity in the suntrust Online Banking System. We recently contacted you after noticing on your online account, which is been accessed unusually.

To view your Account,

1. Visit suntrust.com
2. Sign on to Online Banking with your user ID and password
3. Select your account

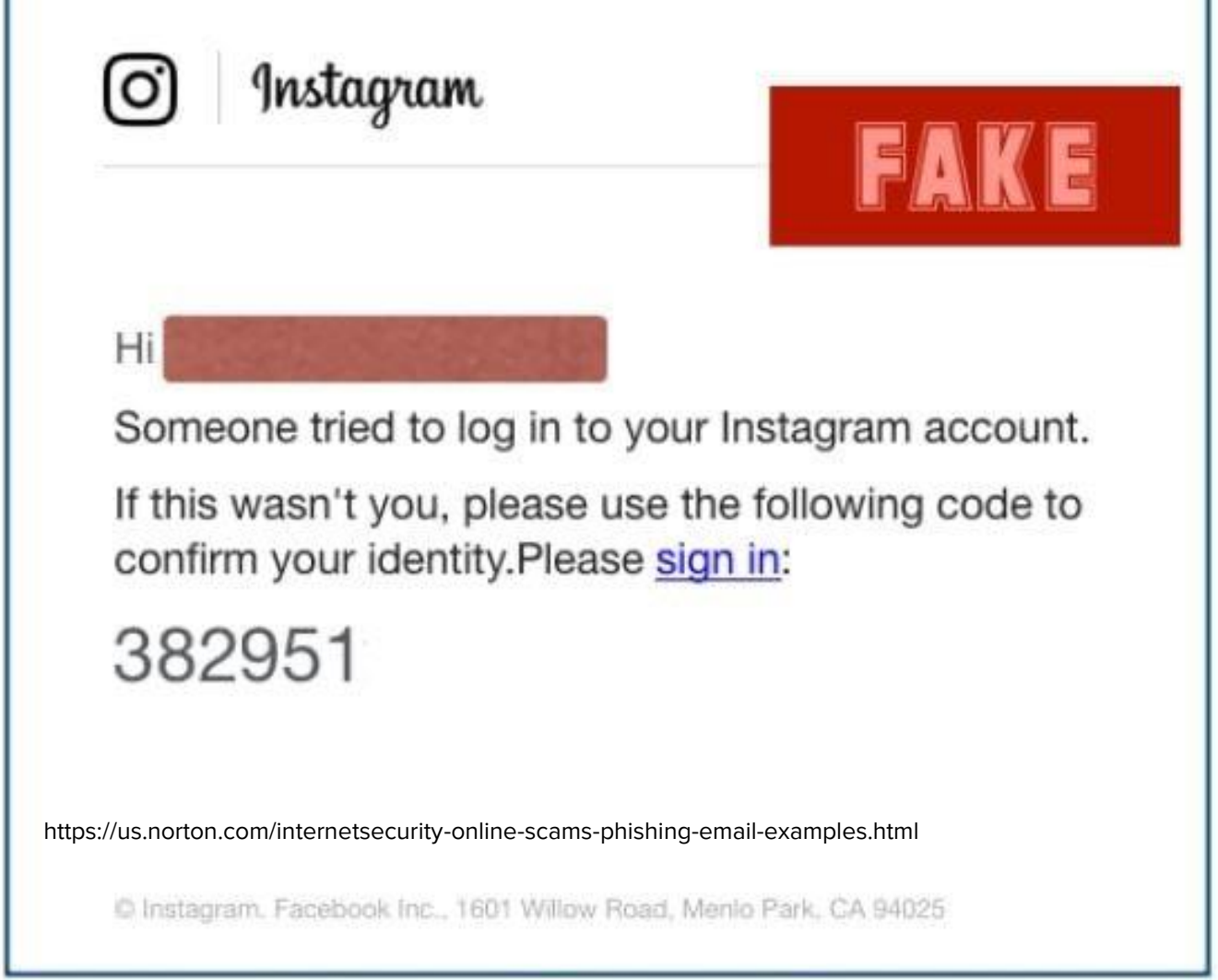
We appreciate your business and are committed to helping you reach your financial goals. call us at 800-SUNTRUST (786-8789), or stop by your local branch to learn more about our helpful products and services.

Thank you for banking with SunTrust.

Sincerely,
SunTrust Customer Care

https://us.norton.com/internetsecurity-online-scams-phishing-email-examples.html

bit.ly/2gbylhc



https://us.norton.com/internetsecurity-online-scams-phishing-email-examples.html

Claim Your Tax Refund Online

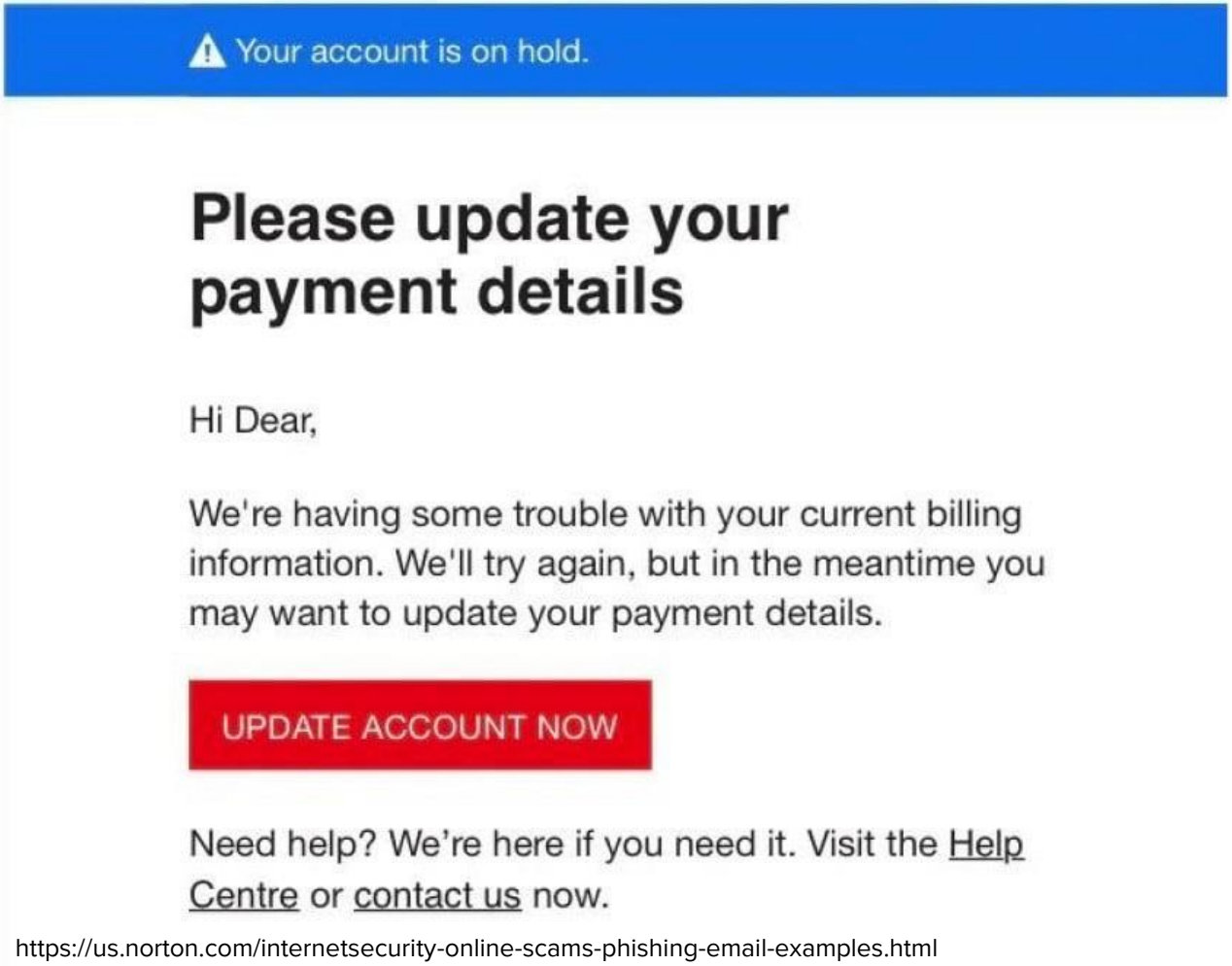
We identified an error in the calculation of your tax from the last payment, amounting to $ 419.95. In order for us to return the excess payment, you need to create a e-Refund account after which the funds will be credited to your specified bank account.

Please click "Get Started" below to claim your refund:

Get Started

We are here to ensure the correct tax is paid at the right time, whether this relates to payment of taxes received by the department or entitlement to benefits paid.

https://us.norton.com/internetsecurity-online-scams-phishing-email-examples.html



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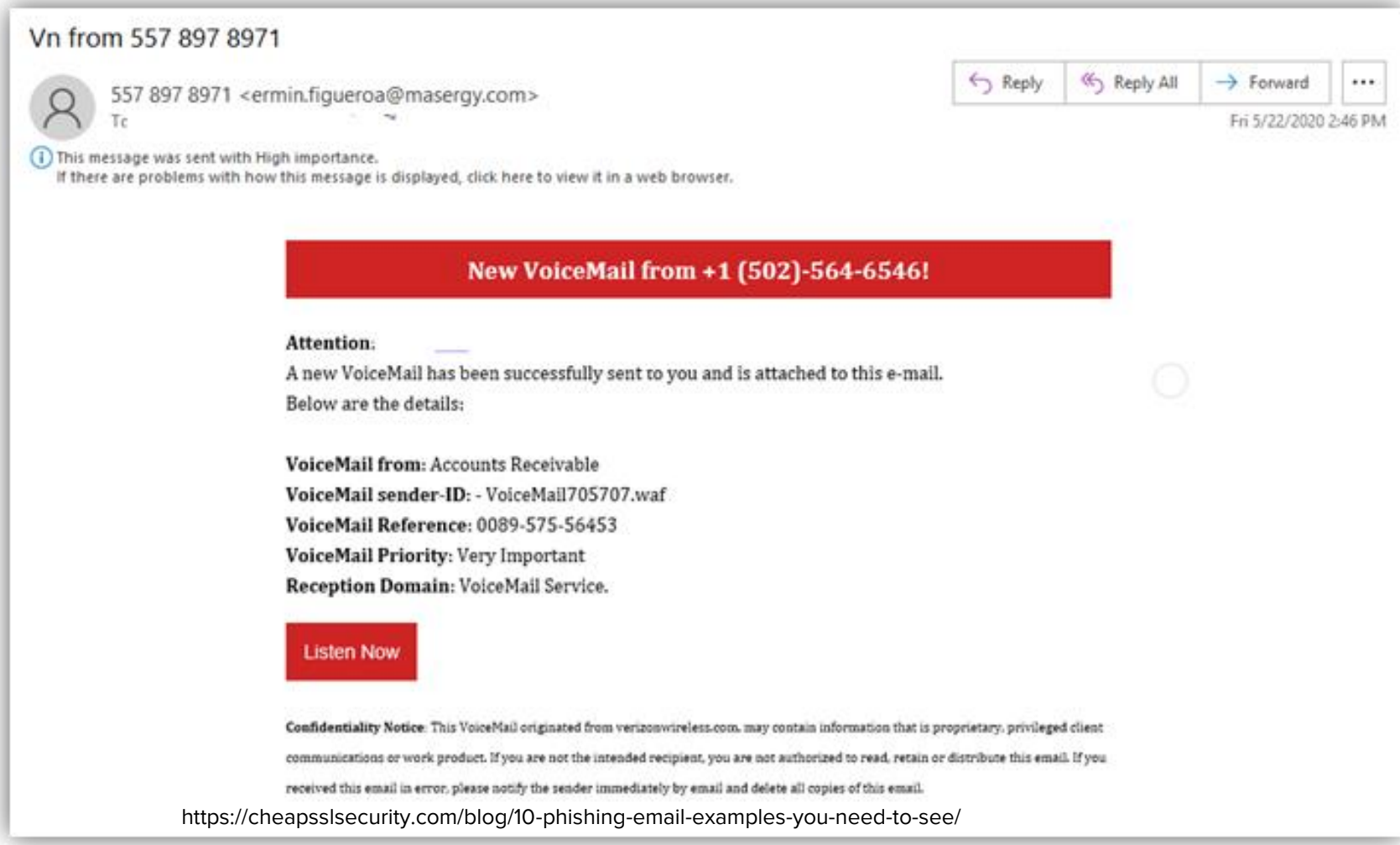

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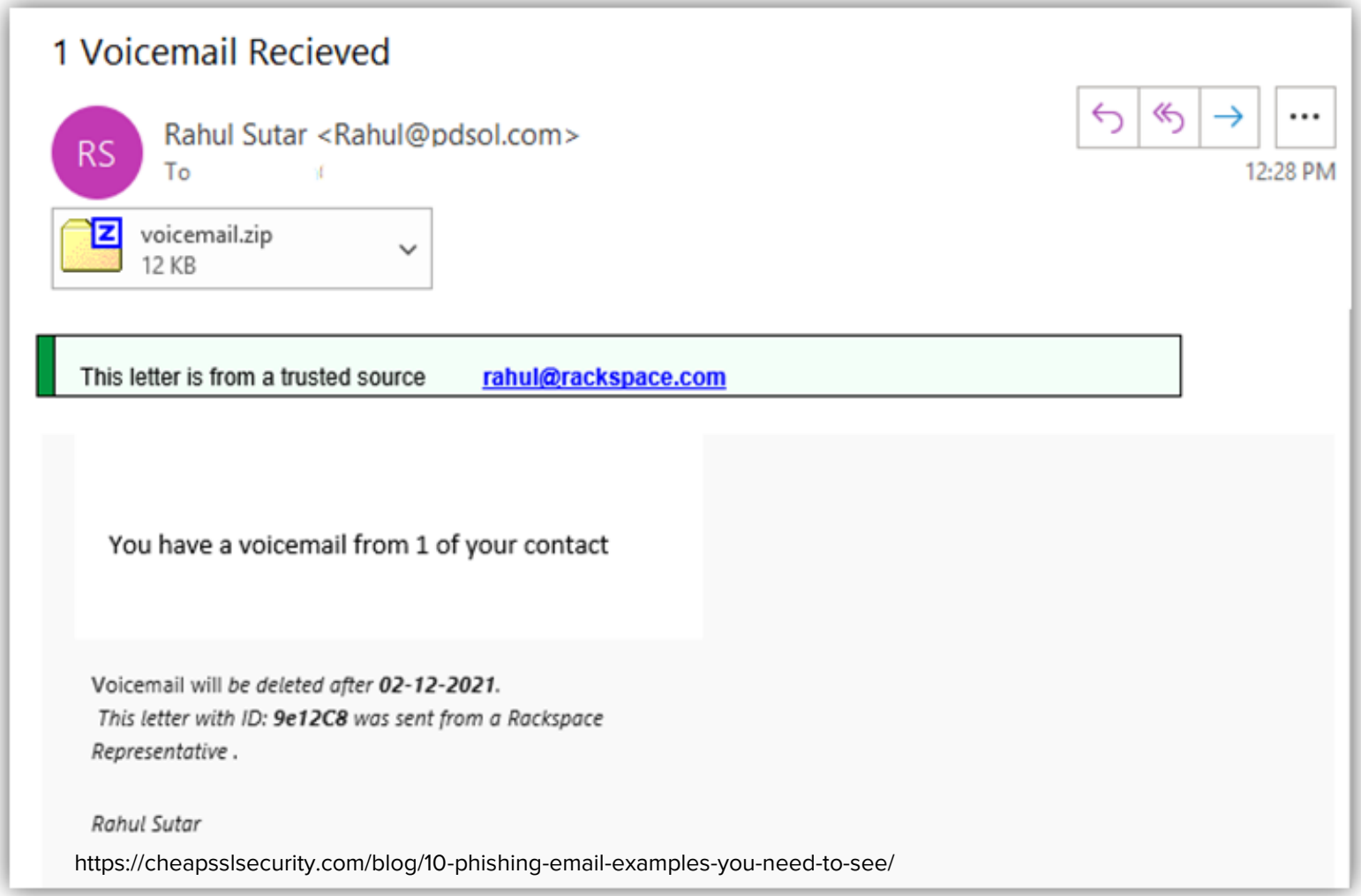

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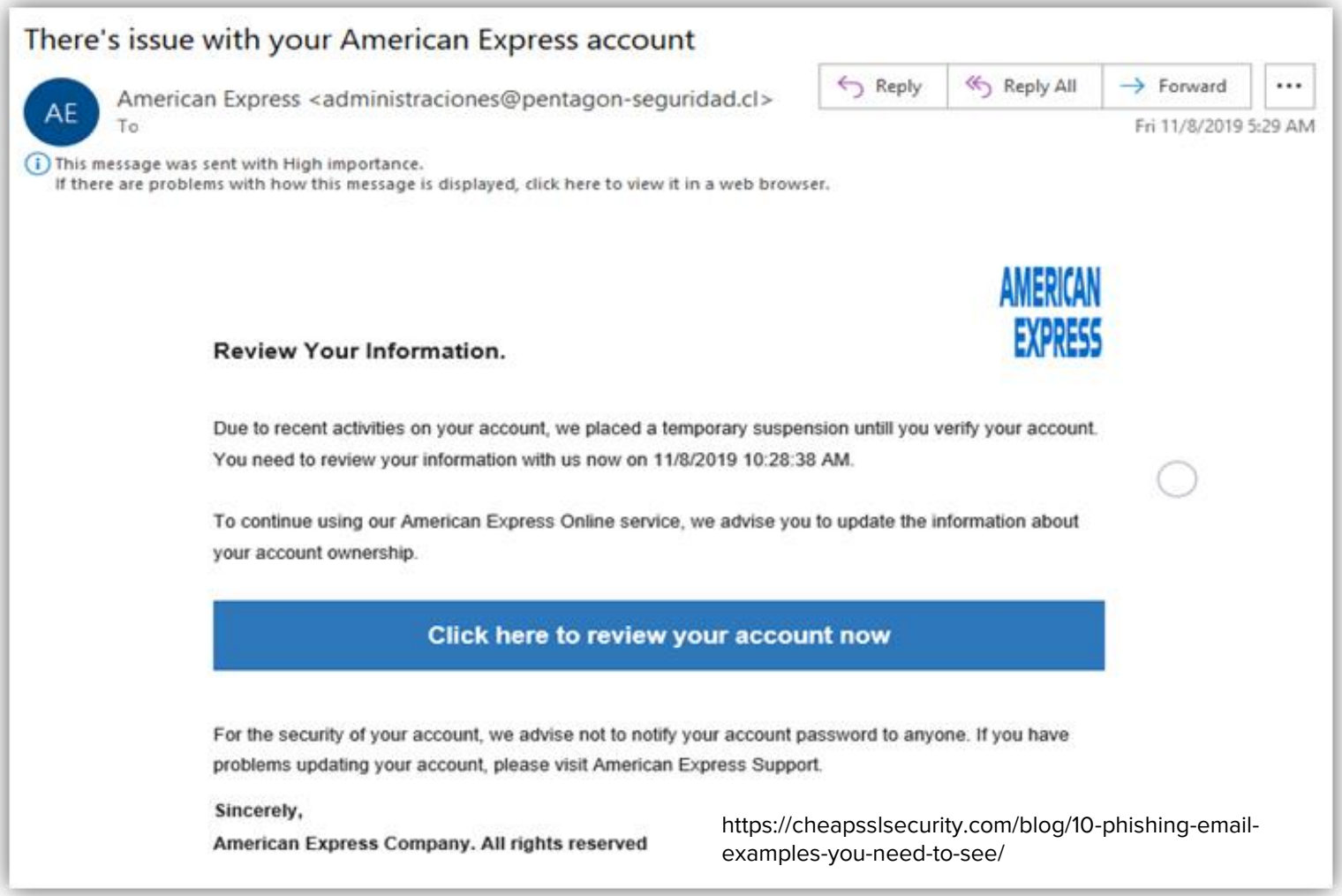

https://cheapsslsecurity.com/blog/10-phishing-email-examples-you-need-to-see/

Verifying Legitimacy

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- **Call the relevant company or person the potential scam is claiming to be.**
  - Ensure you find their contact information *independently* of the information in the suspicious email, website, or phone call.
- Email: Check the email address the suspicious message was sent from.
  - If you do not recognize it as who the email sender is claiming to be, it is likely a scam.
- Web: Check that the URL primary domain is the company the site claims to be.
- Telephone: Ask questions about the organization or ask them to reach out to you in another way.
- Email and web: Hover over links to see the linked URLs.

Safely Navigating Away from a Scam

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- Web and email: Do not download any files or click any suspicious links.
- Web: Close the browser tab or window.
  - If popup windows are preventing you from closing the website, close the entire program.
- Email: Delete the email.
- Telephone: End the call, don’t reveal any personal information, and block the number.
- If you are unsure, seek help from someone you trust (neighbor, grandchild, etc.).

What to Do if You Have Been Scammed

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- Remain calm.
- If you shared or entered any passwords or personal information, immediately change the relevant passwords.
- If you sent any money, immediately contact your bank or other issuing financial institution to cancel the money transfer.
- If you downloaded a file, do not open it. Delete it and empty your trash/recycle bin, then run an antivirus scan.
- Don’t be ashamed to seek help; scams happen to everyone.

How to Protect Yourself

How to Protect Yourself

- Stay alert for signs of scams; if you are unsure, double-check!
- **Never** send money to anyone you don’t know.
- Use reputable antivirus software.
- Routinely change your passwords.
- Always verify information through multiple mediums.

Other Useful Information

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- If you encounter a scam, report it to the Federal Trade Commission (FTC):
  - reportfraud.ftc.gov (1-877-382-4357)
- Email: Report scam emails to the Anti-Phishing Working Group (apwg.org), or forward the email to reportphishing@apwg.org.

Resources

Resources

- scamsafety.kaveergera.com
- Federal Trade Commission (FTC) – www.ftc.gov
- Consumer Financial Protection Bureau (CFPB) – www.consumerfinance.gov/consumer-tools/fraud/
- AARP – www.aarp.org/money/scams-fraud/
- Federal Bureau of Investigation (FBI) – https://www.fbi.gov/scams-and-safety/common-scams-and-crimes

Q&A

Thank you

to all of you for coming, and thank you to everyone who helped make this project possible.