



Protecting Older Citizens Online

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Online Scams

- Online scams are becoming more common.
- All ages and genders are targeted.
- Scams come in many forms



Online Scams

- Today we will cover the three most common scams.
 1. Service Scams
 2. Romance Scams
 3. Kidnapping/Arrest Scams



Service Scams

- Often begin with a call claiming to be your bank, insurance company, or internet provider.
- Sometimes will come from a faked website with fake phone numbers listed. This example is more common with tech related fields



Service Scams

- Recent phone service scam to purchase my house
- Began with a text and introduction
- Text with a name in it triggers different response for iPhones
- Shows “Contact” instead of “Potential Spam”



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+1 (423) 556-8145 >

Hey there! Did you come up with a number that might make you want to talk? We cover all repair and closing costs!

Tue, Jul 25 at 13:00

In case you do not know how this works, any condition is ok with us, we pay all closing costs and you don't pay ANY fees!

Tue, Aug 1 at 13:01

It's been a while since I've checked in about {contact.address1}}! I want to let you know I buy homes several different ways. Let's talk and see if we can find a solution that makes you happy!

Yesterday 10:17

Hey! Just checking again to see if you want to discuss selling {contact.address1}}! If not I can take you off my list :) Thanks.

Service Scams

NUMBER

423-556-8145

WIRELESS NUMBER?

NO

CARRIER

TWILIO INTERNATIONAL-10X/4

CARRIER PHONE NUMBER / EMAIL



CARRIER FAX

ASSOCIATED NAME

UNKNOWN



Service Scams

- Notice the {contact address} in text
- Indicating number came from computer program/robo dialer
- Phone number comes back to online provider and not a cell or phone carrier.



Service Scams

- If you become suspicious, hang up the phone and call a known number for that institution.
- For Example, You get a call claiming to be from your bank. Hang up and call the number to your local branch.



Service Scams

- These scams have several common themes that should be **RED FLAGS** when you hear them.
- When you notice these **RED FLAGS**, hang up immediately.



Refund Repayment

- These start with you getting a refund.
- You are sent “too much” of a refund and have to repay it.
- For example, you are to be refunded \$50, but they give you \$500
- You now need to give them \$450 back.



Remote Desktop Software

- Remote desktop software has many legal and valid uses but should NEVER be used by your bank, insurance company, internet provider, etc.



Remote Desktop Software

- Remote Desktop Software allows someone else to completely take over your computer.
- Once they have control of your computer they can install viruses, copy out financial data, and lock up your computer



Remote Desktop Software

- Examples include:



Remote Desktop Software

- There are dozens of different remote desktop software apps.
- If they give you a new software to download on your computer, do not download it and hang up.



Gift Cards

- Valid debts and payments are not paid in **GIFT CARDS**.
- **VALID DEBTS AND PAYMENTS ARE NOT PAID IN GIFT CARDS.**



Gift Cards

- Examples include
- iTunes Gift Cards
- Google Play Cards
- Prepaid Visa Cards



Gift Cards

- **Gift Cards** are perfect for gifts but not for paying a debt for service.
- Scammers will have you send them pictures of the cards and numbers
- Once they have that information, your money is gone and Law Enforcement cannot recover it.



Wrong Number Scam

- You receive a text message from a wrong number
- They're polite and decide to continue messaging you because you're "interesting"
- Gain enough information from you to move you onto a scam



Cryptocurrency Scam

- Convince you to invest in Cryptocurrency such as Bitcoin, Ethereum, etc.
- Move that money around different accounts and then steal it.
- Convince you to invest in “Bitcoin Miner” which is made up and doesn’t exist.



Cryptocurrency Scam

- Only invest in Cryptocurrency on trusted platforms.
- NEVER from a wrong number text that claims to be a financial advisor.



Service Scams

- Use high pressure
- Will claim to be a valid company
- Will ask you to install software on your computer.
- Will ask for payment in Gift Cards.
- Just hang up



Romance Scams

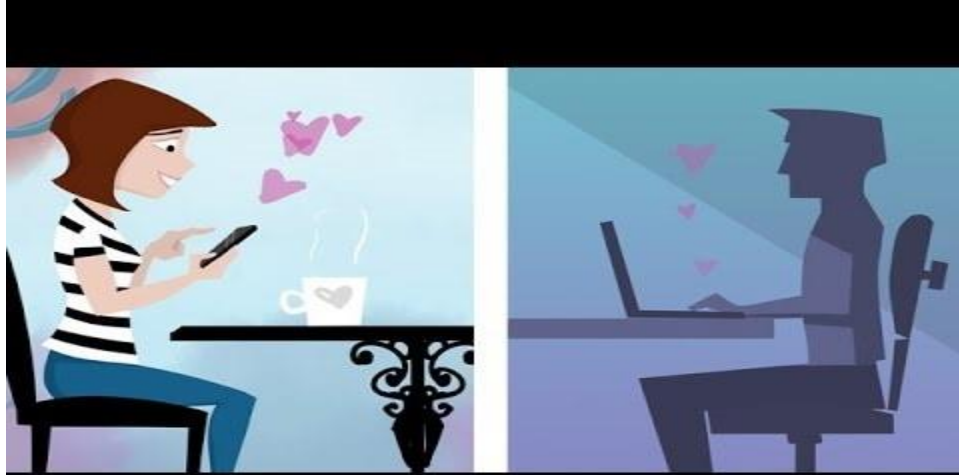
FTC Data Show Romance Scams Hit Record High; \$547 Million Reported Lost in 2021

New data spotlight shows reported losses up nearly 80 percent from 2020



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Romance Scams



Romance Scams

- Romance Scams are becoming an everyday occurrence.
- Can happen on online dating sites and on social media such as Facebook and Instagram.
- Often start as unsolicited messages on Social Media



Romance Scams

- Will often open up with some variation of “You’re beautiful, I love you”.
- Profile picture is often an attractive man/woman



Romance Scams

YOU'RE NOT THAT BEAUTIFUL.

STRANGERS ARE NOT IN LOVE WITH YOU.

THEY ARE IN LOVE WITH YOUR RETIREMENT SAVINGS.



Romance Scams

handsome stock photo man



Q All Images News Videos Shopping More Tools

Filters: smiling, middle aged, beard, photographers, portrait

Search results for 'handsome stock photo man':

- 2,015,405 Handsome Man Stock Photo... istockphoto.com
- 2,271,064 Handsome ... dreamstime.com
- Handsome guy stock ph... dreamstime.com
- Handsome Man Stock Photo - Down... istockphoto.com

Additional search results for 'handsome stock photo man':

- Handsome Man Stock Photo - Down... istockphoto.com
- Handsome Man Stock Photo - Down... istockphoto.com
- Handsome Man Stock Photo - Down... istockphoto.com
- Handsome Man Stock Photo - Down... istockphoto.com









Romance Scams

- Scammers will use stolen or stock images of beautiful people as their profile picture.
- You can search that image on the internet to see if it's real.



Romance Scams

Search with an image saved on your device

1. On your iPhone and iPad, open the Google app .
2. In the search bar, tap Google Lens .
3. Take or upload a photo to use for your search:
 - **To take a photo:** With your camera, point to an object and tap Search .
 - **To upload an existing image:** Tap Photo picker  and select a photo.
4. Select how you want to search:
 - **Use an object in the image:** If available, on the object, tap Select .
 - **Use part of an image:** Tap Select image area , then drag the corners of the box around your selection.
5. At the bottom, scroll to find your search results.



Romance Scams

- May take place over an extended period of time.
- Main difference from traditional scams is that the request for money is not always immediate.



Romance Scams

- Scammer will take their time in an attempt to build trust.
- May not even be a direct request for money.



Romance Scams

- “I’m behind on my rent and they’re about to kick me out”
- “I’m stuck overseas and can’t afford a plane ticket to get to you”
- “I was on my way to you when my car broke down”



Romance Scams

- May request money in gift cards or request to mail cash.
- Cash may be sent to someone else that they are scamming.



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Romance Scams

Just like with other scams, the money is almost never recovered by Law Enforcement



Kidnapping/Arrest Scams

Previously more common in Latin America, but is growing in popularity in the United States



Kidnapping/Arrest Scams

Due to the nature, they usually involve a decent amount of research into the victim

- Research Social Media to see names of family members
- May come from previously compromised accounts



Kidnapping/Arrest Scams

- Begin with a phone call claiming to be a Kidnapper or Police Officer
- Will try to keep you on the line with them so you can't verify facts
- Impart an sense of urgency



Kidnapping/Arrest Scams

- If it is a claim of kidnapping or abduction, try calling the “victim”
- Notify Law Enforcement



Kidnapping/Arrest Scams

- For claims of Arrest, ask for the jurisdiction and Police/Sheriff's Department
- Hang up when you become suspicious
- Call the dispatch number for the Police/Sheriff's Office
- Never pay in gift cards



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Kidnapping/Arrest Scams

No legitimate Police organization will get mad and threaten you if you want to call back to verify their legitimacy.



Conclusion

- If a phone call or interaction feels suspicious, hang up the phone.
- Call a known number or local office for any institution calling you.
- NEVER download a software, such as remote desktop, while on the phone for service.



Conclusion

- Valid debts are NEVER paid for by gift cards.
- If they try to get you to pay with a gift card, it is a scam.



Conclusion

- Use caution on Dating App or Social Media.
- Do not send money to someone you don't know.
- If someone is asking for money in hard to trace ways (gift cards, cash in the mail) it is a scam



Conclusion

- If they always have an excuse for why they can't meet and need more money, it is a scam.



Conclusion

- If at any point it becomes suspicious, hang up the phone or stop communicating before you give away personal information, access to your computer, or money.



Conclusion

- Only make investments in Cryptocurrency through reputable sources and never a wrong number text.



Questions?

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