



Scam Alert

Department of Public Safety



What is a scam?

Obtaining money/personal information by using deception

- Fake personalities
- Fake photos
- Fake template letters
- Forged documents
- Non-existent phone numbers
- Non-existent address

Types of Scams

- Phishing email scams
- The Out of the Country Inheritance scam
- Greeting card scams
- Bank loan or credit card scam
- Lottery scam
- Hitman scam
- Romance scams
- Fake antivirus software
- Facebook impersonation scam (hijacked profile scam)

Types of Scams

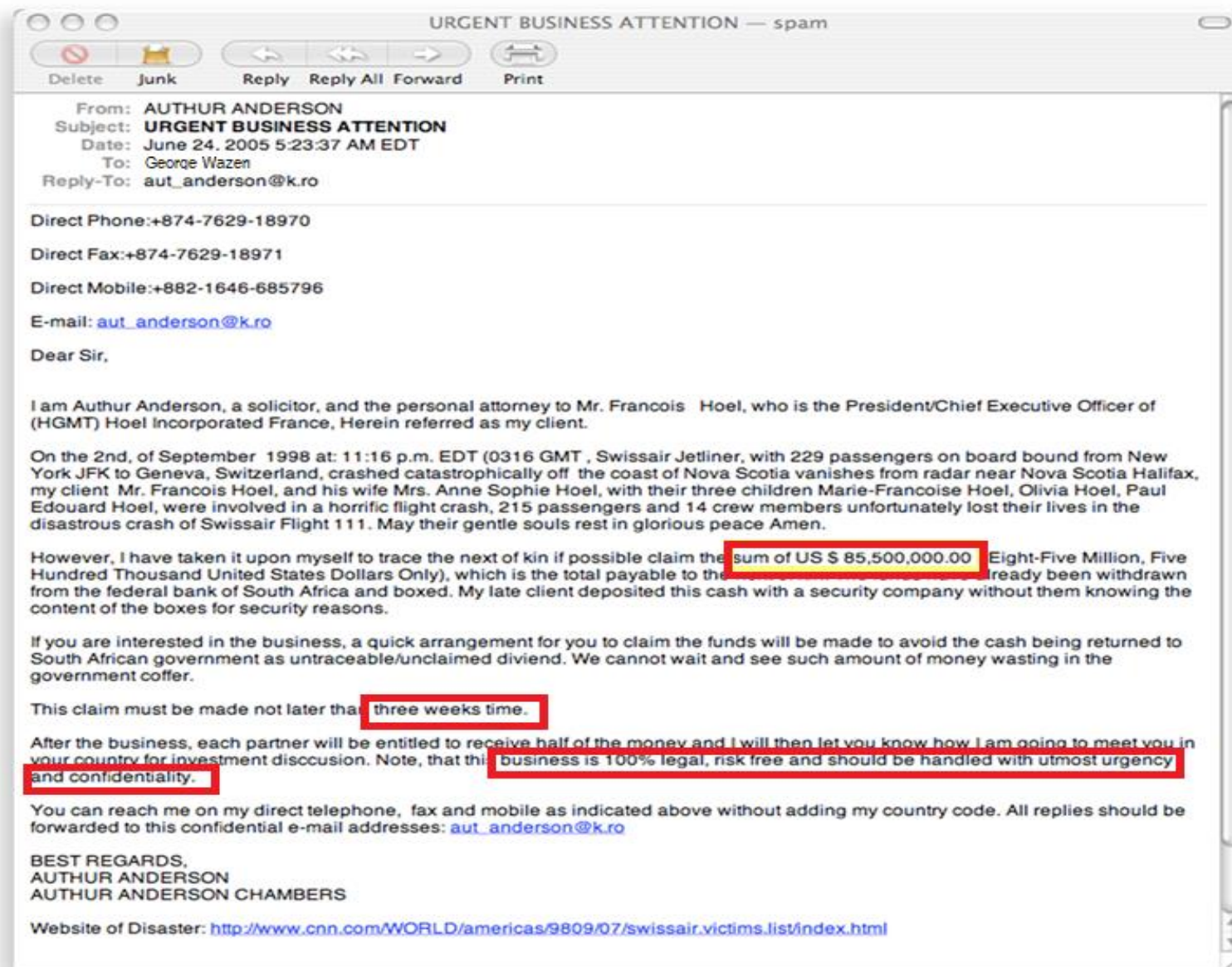
- Make money fast scams (Economic scams)
- Travel scams
- Bitcoin scams
- Fake news scam
- Fake shopping websites
- Loyalty points phishing scam
- Job offer scams
- SMS Scamming(Smashing)

Email Scams

Email Scams

- Receive an email
- Individual needs to launder money
- Offers to make you rich
- Requires upfront fees
- Sometimes, more than money is lost
- Often perpetrated from other countries

Email Scams



Email Scams

From: Bank of America <crvdgi@comcast.net>
Subject: Notification Irregular Activity
Date: September 23, 2014 3:44:42 PM PDT
To: George Wazen.
Reply-To: crvdgi@comcast.net

Bank of America



Online Banking Alert

Would be capitalized

Dear member:

We detected unusual activity on your Bank of America debit card on **09/22/2014**. For your protection, please verify this activity so you can continue making debit card transactions without interruption.

Please sign in to your account at <https://www.bankofamerica.com>

to review and verify your account activity, After verifying your debit card transactions we will take the necessary steps to protect your account from fraud.

<http://bit.do/ghsdfhgdsd>

If you do not contact us, certain limitations may be placed on your debit card.

Grammatical Error

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Email Scams



upgrade



7:14 AM



Dear Students,

Your account has been compromised and as part of our security measures, We are upgrading our system to the new Anti-Spam Guard system. You are required to reply to this email with your username and password to ensure that your account remains active in the school database system.

Username:

Password:

This message to Drexel Announcement Mail was approved under the authority of Randall C. Deike, Senior Vice President of Enrollment Management & Student Success

You're receiving this message because you're a member of the [Office 365 Test Group](#) group. If you don't want to receive any messages or events from this group, [stop following it in your inbox.](#)

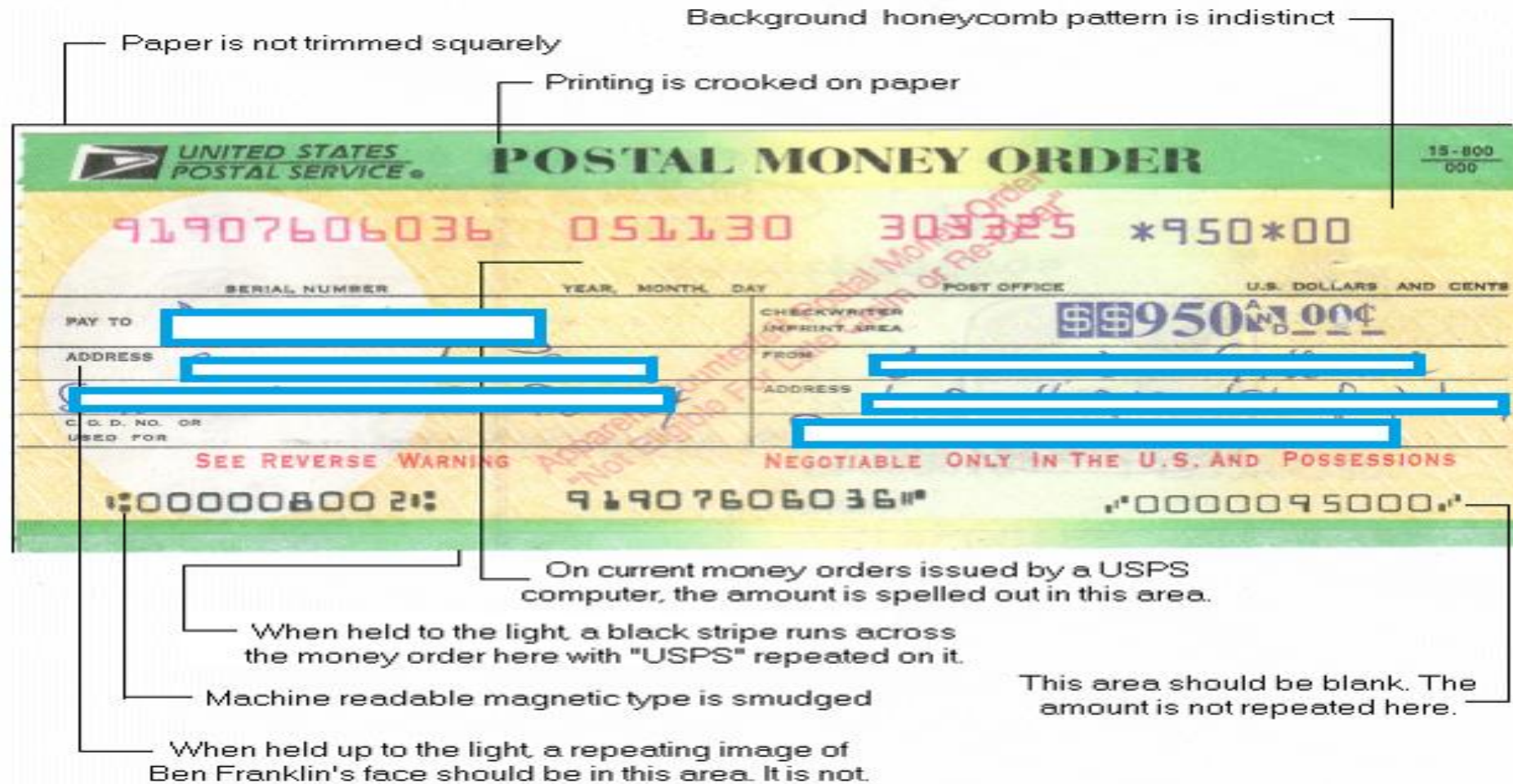
[View group conversations](#) | [View group files](#)

Postal Mail / Check Fraud

Postal Mail / Check Fraud

- Victim is selling something online
- Anxious buyer needs item immediately
 - Buyer must ship item after receiving check
- Check is forged
 - But item is already sent

Postal Mail / Check Fraud



Telephone Scams

Telephone Scam

- Travel Packages. “Free” or “low cost” vacations can end up costing a bundle in hidden costs. Some of these vacations never take place, even after you’ve paid.
- Credit and loans. Advance fee loans, payday loans, credit card protection, and offers to lower your credit card interest rates are very popular schemes, especially during a down economy.
- Sham or exaggerated business and investment opportunities. Promoters of these have made millions of dollars. Scammers rely on the fact that business and investing can be complicated and that most people don’t research the investment.
- Charitable causes. Urgent requests for recent disaster relief efforts are especially common on the phone.
- High-stakes foreign lotteries. These pitches are against the law, which prohibits the cross-border sale or purchase of lottery tickets by phone or mail. What’s more, you may never see a ticket.
- Extended car warranties. Scammers find out what kind of car you drive, and when you bought it so they can urge you to buy overpriced — or worthless — plans.
- “Free” trial offers. Some companies use free trials to sign you up for products — sometimes lots of products — which can cost you lots of money because they bill you every month until you cancel.

Telephone Scams

Don't Say Yes Scam

<https://youtu.be/VH6Oj8jhu40>

We will Cancel your Student Visa Scam

<https://youtu.be/qnXRZj9I9yA>

Internal Revenue Service Imposters

Internal Revenue Service Imposters

The I.R.S. will not:

- Call to demand immediate payment, nor call about taxes owed without first having mailed you a bill.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

Measures You Can Take To Avoid Fraud

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- Do online searches (Reviews, Complaint, Scam, IRS call)
- Don't believe your caller ID (scammers are able to manipulate the number reported)
- Don't pay upfront for a promise
- Consider how you pay
- Talk to someone and ask questions
- Hang up on robo-calls
- Don't deposit a check and wire money back
- [ftc.gov/scams](https://www.ftc.gov/scams)

Measures You Can Take To Avoid Fraud

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) 382-4357
TTY: (866) 653-4261
<https://www.consumer.ftc.gov/>

Measures You Can Take To Avoid Fraud

Remember: Scammers will often try to rush you into a decision, offering you a limited “very attractive” opportunity.

Protect Yourself:

- Be wary of messages or emails asking for passwords or other personal information
 - Most reputable businesses and organizations will not ask for this information via email
- Never send passwords, bank account numbers or other private information in an email
 - Do not reply to requests for this information
 - Verify by contacting the company or individual, but do not use the contact information included in the message

Protect Yourself:

- Since some scams are so well organized and convincing, and people behind them so difficult to catch, we need to always keep our guard up. Stay informed about the latest scamming strategies, and remember
- If it sounds too good to be true, it probably is!

Questions?

Department of Public Safety