

Part II: Scams



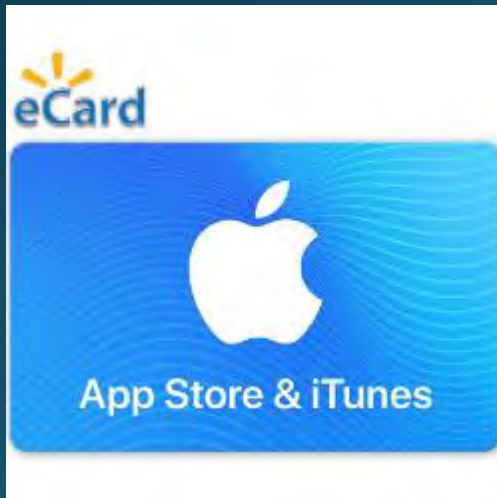
How do they operate?

- Many operate internationally
- Makes apprehension and investigation difficult
- Use wording to gain our trust!
- Use scare tactics “you will be arrested”
- Use masked IP Addresses
- Utilize “Spoofed” phone numbers
 - -Computer technology to change their phone number
 - -Make number appear to be local or even legit

There are always new SCAMS!

SCAM Payments

- Western Union
- Green Dot Cards
- USPS Money Orders
- iTunes/Google Gift Cards
- Bitcoin/Cryptocurrency



IRS SCAM

- Very common during Tax Season
- You owe money and will be arrested
- Stating you have unpaid taxes
- State the payment needs to be made a specific way
- State Payment is due IMMEDIATELY



“The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.” (IRS.GOV)

Lottery / Sweepstakes SCAM

- The caller “Agent” will advise you won a large sum
- May also receive a letter or e-mail
- Prior to collecting your prize.....You need to pay fees / taxes!
- Caller will request payment by money order, Western Union, etc..
- Once you pay the “fees”, someone will deliver your prize



Grandchild / Family Arrest SCAM

- Receive a call stating grandchild has been arrested!
- The caller “**officer / attorney**” will request money be sent for bail
- Again, send money via Western Union, Money Order, or gift cards
- Sometimes put someone on the phone pretending to be family
 - -This person will disguise their voice to make them hard to recognize



Romance SCAM

- Scammers develop a relationship with the victim using Email and messaging apps (Kik, WhatsApp, Facebook Messenger)
- Profess their love quickly, without ever meeting
- Make claims they need money for medical expenses, travel, or other emergencies



Vacation SCAM

- You have been “selected” for a FREE VACATION!
- But First.....Send money to cover expenses and fees
- Many start with an automated phone call
- Upon call back information requested and money for fees!



Home Improvement SCAM

- Both phone calls and In-Person Visits to your home
- The contractor will sell you home improvements
- Likely request a down payment
- Even provide an official looking contract....
- NEVER show up to begin work or start and not finish!
- **Be sure to use licensed and insured contractors!**
- **Avoid Large Deposits**
- May actually cause damage to your home.

Mortgage / Debt Relief SCAM

- Falsely claim to work with your lenders to lower payments
- FOR A FEE!
- Will ask for your personal financial information
- Provide loan modifications or debt relief
- Often times do not work or do not even begin
- Can cost you thousands of dollars!
- Ask for your financial information



Charity SCAM

- Caller will identify themselves from a charity
- Common after a disaster and/or major event
- Use wording to gain sympathy
- Prior to donating, research the organization
 - Better Business Bureau
 - Attorney General Office

Monroe Township PBA / NJ State PBA does NOT make phone calls!

“Can you hear me now” SCAM

- New and Popular
- The caller will repeat “Can you hear me?”
- Prompting you to say, YES
- Your voice saying YES is recorded
- Your voice is then used to authorize unwanted charges
 - Utility Bills
 - Phone Bills
 - Credit Card Accounts

Secret/Mystery Shopper Scam

- Victim receives a letter in the mail with instructions
- Given a check to cash
- May be instructed to wire money
- Write a “review” of the service
- Check bounces a few days later

"Hello, We are a company engaged in the mystery shopper field. We need a team filled some people with age, residence location, experience and other different.

Description;

You will be assigned to visit the shop, store, bank, etc

You have to pretend to be a normal potential customers who're looking for a specific product/service

You will then complete questionnaires online to share with us your customer's experience

Get \$350/assignment, at least 2 assignments/week will be assigned.

Requirements;

18 years old or above

Can read and write English

Can speak the local language well

Registration;

If you are interested reply this email fill out information below to get started :

◆ Full Name :

◆ Full Address :

◆ City/State/Zip :

◆ Gender/Age :

◆ Email Address :

◆ Phone Number :

So we can look at your distance from the locations which you have to put your service, and your address would also be need for your payments.

Best Regards

Head of Recruitment

E-Mail Compromise

- Common with business and large organizations
- The actor will “hack” into the victim’s email
- At this point a single character will be changed in the domain
 - [johndoe@mail.com](mailto: johndoe@mail.com)
 - [johndoe@maail.com](mailto: johndoe@maail.com)

All future correspondence will now go the actor’s email!!



FBI Lock Screen

- Ransomware virus
- Your computer is locked by suspect
- Required to pay a fee, usually \$500+ to “unlock” computer



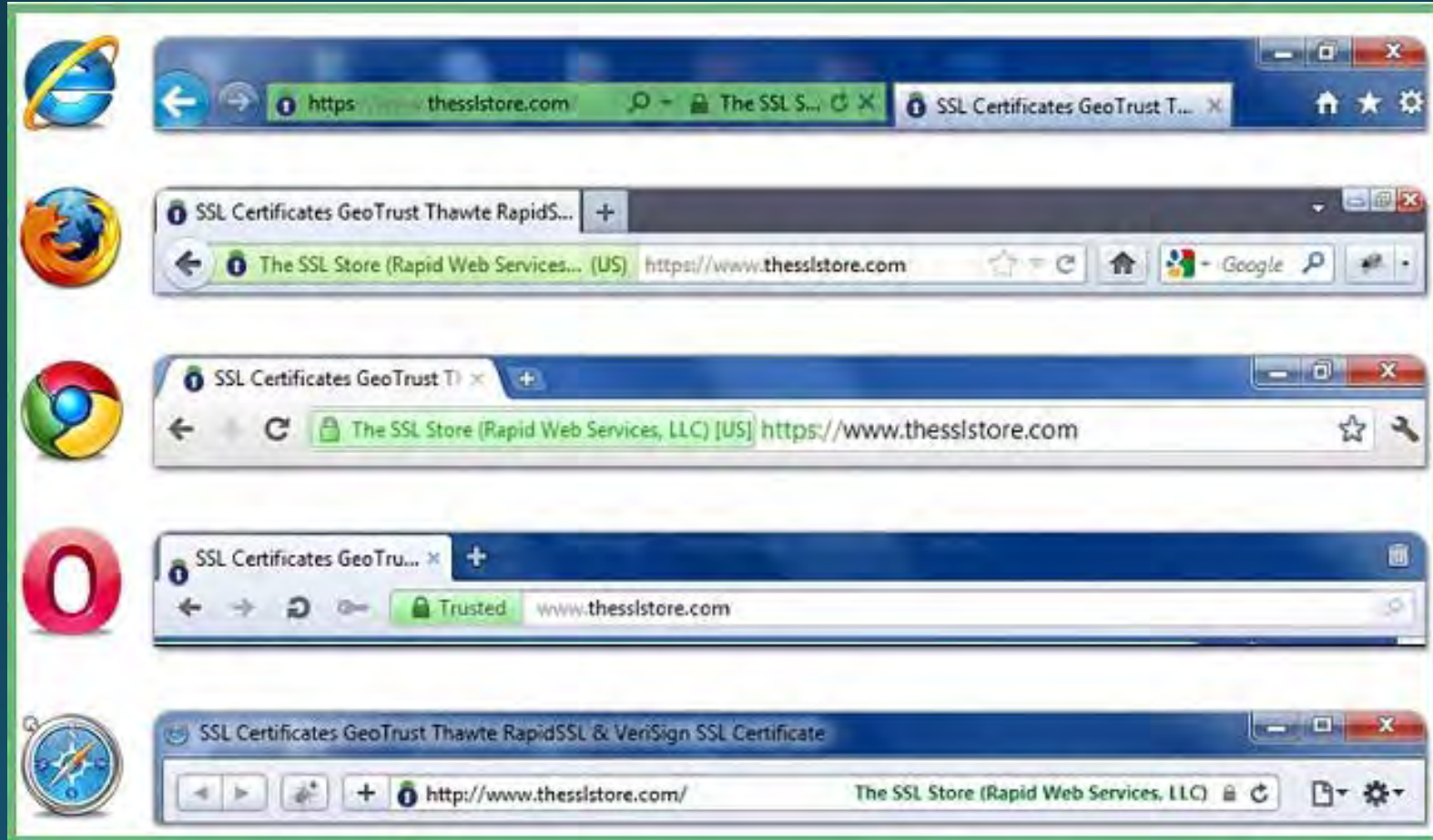
Computer Repair SCAM

- The caller states your computer (PC) is infected with a virus
- They will request payment for services
- They may state you are owed a refund “by law” and request access to deposit into your account
- They will walk you through steps to gain control of your device
- Once control is gained, information from computer is stolen!
- The caller may state they are with Windows or a common company

Phishing Websites

- -The user is fooled into logging on to a fake site
 - Look to see the web address bar is green for secure sites
- -Usually found in a SPAM e-mail is common
- -May resemble a real website, such as a Bank
- -If you log into Phishing website, all of your log in credentials are captured
- -The hacker will then have full access to your personal accounts
 - **Always use trusted websites**

Secure Websites



ATM Skimmers

- Nearly impossible to see on the machine
- Micro card readers and cameras capture your card and PIN
- Card may be “cloned” or the account utilized for fraud
- These can be placed on most ATM machines by the suspects or hardwired to terminal

