

Sun City Computer Club

Cyber Security Seminar Series

After Actions

Frauds, Scams, IDentity Theft

November 2023

To view or download a MP4 file of this seminar
With audio

<https://vimeo.com/882272974?share=copy>

- Use the above link for access

View and/or listen to the audio recording

- Avoid Blame

PLEASE

- Avoid Shame

Please

- Consider Both

Emotional and Financial loss

- Provide help

Seek Help

- Computer Club
- Anti-Fraud Group
- Self and Home Security SIG
Self Defense Club
- Current Issues Club
- Investment Education Club

Prepare Now

- BLAME
- SHAME
- Payments
- Information
- Identity theft protections?

STOP

- Fraud vs Scam
- Fraud broader term
intentional dishonest activity
- Scam tricks victim
Money or information
Gain trust
Urgency

- Not really theft
- May not be acted on for years
- IDentity cloning
- Assume an IDentity
- Create an IDentity

- IDentity fraud
- Use of stolen information
- Victim and business of victim

IDentity Theft

- Investigations
- Actions
- Notifications
- CHANGE PASSWORDS
 - Consider PassPhrases
- Add or change Multi Factor Authentication
- Documenting
- FTC - possible financial recovery
- IdentityTheft.gov
- Police Report – no action? Documentation

Start

- Gift Card – issuing provider
- Credit/Debit card – issuing provider(s)
- Payment Apps – Zelle, Venmo, Apple Pay, etc.
- Cash – USPS, FedEx, UPS, etc.
- Cryptocurrencies
- Dispute fraud
 - Police report
 - Credit reporting agencies
 - Close accounts
 - Debt collection services

Recovery

- Contact authorities
- Contact financial institutions
- Monitor banking, CC, brokerage, accounts
- Credit reporting notification and monitoring
- Freeze to disable new accounts
- SAVE & GUARD the PIN
- Request free Credit Alerts

- Notify your contacts
 - Social Media
 - Phone book
 - Phone(s)
 - Messaging apps
- Monitor your contacts
 - Signs of their compromise

Contacts

- 3-2-1 backup
- Protect those backups
- Encryption
 - Double edge sword
 - Passphrase & Passphrase Hint

Generate ability to record phone calls
Explicit backups of messaging & Chats
Reverse image

Scratched off gift cards

Collect AND Preserve evidence

- Multiple notarized Death certificates
- Secure electronics
PCs, Smart phones/tablets, hardware keys, cars, smart home
- Secure Financial accounts
- Notify credit agencies, SSN, IRS, company pensions
- Secure digital accounts
email, social,
- Notify law enforcement – all jurisdictions may help with recovery
- Search Use AI multiple search engines/methods
- Secure and preserve evidence
- Seek counseling
- Limit information
- Seek advice - consider a law service
- Start and MAINTAIN an asset inventory
- Fraud insurance coverage?
- Maintain records
- Seek advice - AI, ...
Screen that advice
- Give advice

Recently deceased victim

- Public death records
- Recent death postings
- Identity information from belongings
- Attack the emotions
- Flags
 - Attempts to contact deceased
 - Unusual activity credit report or financial
 - Debt collectors
 - Bill from IRS or State tax due
- Actions
 - <https://www.identitytheft.gov/#/>
 - Death certificate to credit reporting agency
 - Deceased Alert
 - Notify Social Security Agency
 - Notify law enforcement – all jurisdictions
 - If a family relative – legal advice

Why recently deceased ID Theft

- Almost impossible to recover
Ability to trace where it all went
BUT little ability to get it back
- Digital asset
Requires THE key
No KEY No currency

Crypto Currencies

- Zelle, PayPal, Wise, GNU Taler, Google Pay, Payoneer, Lydia, SuperPay, Apple Pay, Cash App, Venmo, PaymentSpring, Samsung Pay, MoneyMailMe, PayRequest, Metal Pay, Trustap, Wallet One, Deal.io, Remitly, Strike.me, GoQuikz, Copper Banking, Wave, Plink, LendPal
- Venmo - Public viewable

Money transfer services

- AnnualCreditReport.com
US government
- FreeCreditReport.com
Experian 7 days free
Experian reputation
- Banks and Financial institutions
- Others CAUTION

Credit Reporting Agencies

Recovery -> Protection

Tips

- <https://www.fbi.gov/contact-us/field-offices>
- [Internet Crime Complaint Center\(IC3\) | Home Page](#)

- <https://againstscams.org/>
- <https://consumer.ftc.gov/articles/what-know-about-romance-scams>
- <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/romance-scams>
- Scamfish ?? Socialcatfish.com
- <https://www.ftc.gov/consumers/scam-watch>
- <https://www.ripoffreport.com/>
- <https://www.bbb.org/scamtracker>

Links

- Internet Crime Complaint Center (IC3)

<https://www.ic3.gov/>

- Phishing

reportphishing@apwg.org

Links

Links

- Questions, suggestions, comments?

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