## 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

# <u>https://vimeo.com/882272974?share=copy</u>Use the above link for access

View and/or listen to the audio recording

#### Avoid Blame



#### Avoid Shame



#### Consider Both

## **Emotional and Financial loss**

#### Provide help



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



- BLAMESHAME
- Payments
- Information
- Identity theft protections?



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



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

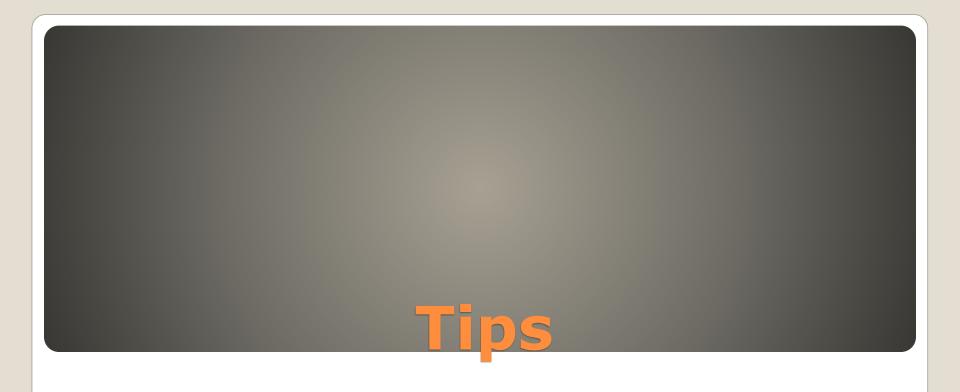
#### Money transfer services

 AnnualCreditReport.com US government
 FreeCreditReport.com Experian 7 days free Experian reputation

Banks and Financial institutionsOthers CAUTION

## **Credit Reporting Agencies**

## **Recovery -> Protection**



#### <u>https://www.fbi.gov/contact-us/field-</u> <u>offices</u>

 Internet Crime Complaint Center(IC3) | Home Page

- <u>https://againstscams.org/</u>
- <u>https://consumer.ftc.gov/articles/what-know-about-romance-scams</u>
- <u>https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/romance-scams</u>
- 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) <u>https://www.ic3.gov/</u>

 Phishing reportphishing@apwg.org





#### Questions, suggestions, comments?

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