



Anti-Scam Seminar

反詐騙講座 (2)

- 1. Latest trend on US scam stories, tricks, and types
- 2. Tips to avoid being a victim
- 3. What actions to take if you become a scam victim



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 a prominent Cybercrime and Crypto Prosecutor based in Santa Clara. She founded the REACT Task Force to target the cybercrime investigation.

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6/10 星期六
美西 4 PM, 美中 6 PM, 美東 7 PM



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美國圓成基金會
 bekindbeaware.org



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REACT

Regional Enforcement Allied Computer Team



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COMMONLY SEEN SCAMS



TOP 5 FINANCIAL SCAMS TARGETING SENIORS

1. **GOVERNMENT IMPERSONATION SCAMS**

Call and pretend to be from IRS, Social Security Administration, or Medicare. They may say the victim has unpaid taxes and threaten arrest or deportation if they don't pay up immediately.

2. **SWEEPSTAKES AND LOTTERY SCAMS**

Tell them they've won a lottery or prize of some kind. If they want to claim their winnings, the winner must send money—sometimes thousands of dollars—to cover supposed taxes and processing fees.

3. **ROBOCALLS AND PHONE SCAMS**

One common robocall is the “Can you hear me?” call. When the older person says “yes,” the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.



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4. COMPUTER TECH SUPPORT SCAMS

A pop-up message or blank screen usually appears on a computer or phone, telling the victim their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired. In 2021, the Internet Crime Complaint Center (IC3) fielded 13,900 tech support fraud complaints from older victims who suffered nearly \$238 million in losses.¹

5. THE GRANDPARENT SCAM

“Hi, Grandma, do you know who this is?” The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. In other versions of this scam, the caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They then use high-pressure tactics that play on the emotions of their victim to get them to send cash as quickly as possible.



OTHER POPULAR SCAMS TARGETING SENIORS

- **ROMANCE SCAMS** Attractive individuals request to be friends on LinkedIn, FB, WeChat, etc.
- **COVID-19 SCAMS** Offer vaccination in exchange for money or personal information.
- **INVESTMENT SCAMS** The use of crypto currency such as Bitcoin is common.
- **PHISHING EMAILS AND TEXT MESSAGES**
Appear to be from a well-known bank, credit card company, post office, or online store. Request personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the victims to update their account profile. Then, they use the credential to steal money.



ALARMING IDENTITY THEFT CASES !!!

Please watch the full video by WSJ at your free time

**iPhone Passcode Problem:
Thieves Can Ruin Your Entire Digital Life in Minutes | WSJ**

https://youtu.be/QUYODQB_2wQ

Fake Credit/Debit Card Reader at Major Retailers



TIPS TO AVOID BEING SCAMMED

- Know about current scams
- Major red flag when being asked to send money or bitcoins to someone
- Too good to be true scenarios... low risk high return investments, winning a lottery, attractive strangers wanting to connect with you, etc.
- The best defense against a phishing is to verify with the alleged person or organization before clicking on anything. Example: domain bo**a** vs. bo**a**
- Never give out personal information over the phone during calls that are not initiated by you.
- Google how to block unknown callers on your cell phone



WHAT TO DO IF YOU THINK YOU'VE BEEN A VICTIM?

- Where to report a scam? <https://www.usa.gov/where-report-scams>
 - 1st Local Police
 - 2nd FBI INTERNET CRIME COMPLAINT CENTER (IC3)
- Honestly discuss with your family members before making the hole any bigger



Q & A