Fraud Awareness & Prevention

Volume 8

Our Digital World

Each year our world becomes more and more digital, and each year we become more and more comfortable living in a digital world. Everyone seemingly has access to the internet and the skills to use various applications to pay our bills, purchase goods and services, and stay connected with friends and family.

While a digital world can make our lives more convenient, it also creates an opportunity for criminals and fraudsters to take advantage of anyone with their guard down. The most powerful tool we can have to combat the fraudsters is knowledge.

Phishing and Spoofing

Phishing is an online scam that targets consumers by sending them e-mails that appear to be from a well-known source. The email will appear to be from an internet service provider, a bank, or a mortgage company, for example. It will request the recipient to provide personal identifying information. The fraudster then uses the information to open new accounts or invade the consumer's existing accounts.

Spoofing is when a fraudster uses technology to falsify their caller ID making it appear to come from a trusted source, such as a well-known company or government agency. If the call is answered, the victim will be speaking with a trained fraudster who will attempt to obtain their personal information.

Protect Yourself

Federal Trade Commission recommendations:

- **Use anti-phishing tools:** These tools can detect and block phishing emails, websites, and other suspicious activities.
- **Use strong passwords and multifactor authentication:** Passkeys are a unique combination of cryptographic keys that are resistant to phishing attempts.
- **Be cautious with emails and links:** Don't click on links in any email that appears suspicious.
- **Use antivirus protection:** Some antivirus programs can warn you or block you from visiting a suspected phishing site.
- **Don't be click on pop-up ads:** Fraudsters use pop-up to install malware and other viruses on computers. Don't give your information to unsecured sites.
- **Rotate passwords regularly:** Keep your passwords up-to-date.
- **Don't skip on software updates:** Keep your software up-to-date. If your security software has an update, it is likely to combat a new security threat.

Charity Fraud

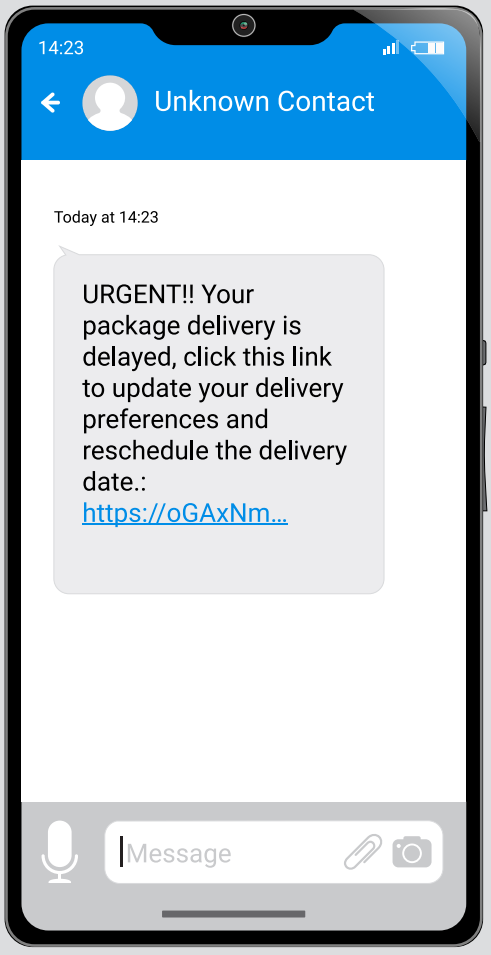
According to the National Philanthropic Trust, Americans gave charities $557 billion in 2023. This generosity supports countless organizations that put those billions to work for a variety of worthy causes. Unfortunately, this generosity opens the door for scammers.

Like legitimate nonprofit organizations, fraudsters will reach out via direct mail, email, telemarketing and even door-to-door solicitations. Scammers will capitalize on natural disasters, striking when the need seems most desperate. They will either set up a crowdfunding site or create fake websites with names that sound like legitimate or well-known organizations, all with the promise of using the money raised to help those in need.

When giving money to a charity, it is a best practice to give to well-known established organizations.

Do You Have a Package?

Everyone has likely received a text or email alerting them that a package that was on the way is delayed or undeliverable. The message will contain a link to be engaged to help the package reach your home. This is always a scam! The scammer is trusting that most people buy so much merchandise online that they may not remember all their pending deliveries. If a consumer accesses the link, they will be asked to pay a small "redelivery fee" which is only a tactic to steal the victim's credit card or other personal information. FedEx, United Parcel Service, United States Postal Service, and Amazon have all reported that they never send delayed or undeliverable texts or emails. If you receive such a text the Federal Trade Commission advises you to forward it to 7726 (SPAM). Your wireless carrier will use the information to block the caller from using that number or email address in their system.



Elder Fraud

A new report by the Federal Bureau of Investigation (FBI) found that fraud schemes targeting elderly Americans cost victims over $3 billion in 2023. They also found that complaints filed by victims over the age of 60 rose 11% from 2022.

The most reported crimes to the FBI by those over 60 were tech support schemes; a type of fraud where scammers pose as tech support professionals to trick people into paying for services or giving them access to their devices. Other crimes frequently reported were personal data breaches, romance scams, non-delivery scams, and investment fraud.

Family members should talk with their senior relatives. Educate them on the common scams, what to look out for, and how to protect themselves.

If an elderly family member becomes a victim of fraud, it should be reported to local law enforcement and the National Elder Fraud Hotline 833-FRAUD-11 (833-372-8311). Financial institutions and credit bureaus should also be made aware of the fraud that has occurred.

Reporting Fraud in the Workplace

The Florida Department of Elder Affairs Office of Inspector General (OIG) is a resource for employees, contractors, and providers related to fraud in the workplace.

The OIG encourages all employees, contractors, and providers to report any suspected fraudulent activity. If possible, report incidents of suspected fraudulent activity to your supervisor.

If you are unable to report the suspected fraudulent activity to your supervisor, you can notify the OIG via email at OIG@elderaffairs.org or by calling (850) 414-2342.

All reports of suspected fraudulent activity will be reviewed and may or may not rise to the level of an investigation.

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