# About Me

- Founder, AreWeSafeYet.net
- 8 years helping non-profits, businesses, and individuals
- Member InfraGard
- Graduate of Leadership
  Mendocino (class XXI)
- Participant in Startup
  Mendocino 2020!



# Cyber Scams: Don't be Fooled!





→ 2022 FBI IC3 Report

By Victim Loss			
Crime Type	Loss	Crime Type	Loss
Investment	\$3,311,742,206	Lottery/Sweepstakes/Inheritance	\$83,602,376
BEC	\$2,742,354,049	SIM Swap	\$72,652,571
Tech Support	\$806,551,993	Extortion	\$54,335,128
Personal Data Breach	\$742,438,136	Employment	\$52,204,269
Confidence/Romance	\$735,882,192	Phishing	\$52,089,159
Data Breach	\$459,321,859	Overpayment	\$38,335,772
Real Estate	\$396,932,821	Ransomware	*\$34,353,237
Non-Payment/Non-Delivery	\$281,770,073	Botnet	\$17,099,378
Credit Card/Check Fraud	\$264,148,905	Malware	\$9,326,482
Government Impersonation	\$240,553,091	Harassment/Stalking	\$5,621,402
Identity Theft	\$189,205,793	Threats of Violence	\$4,972,099
Other	\$117,686,789	IPR/Copyright/Counterfeit	\$4,591,177
Spoofing	\$107,926,252	Crimes Against Children	\$577,464
Advanced Fee	\$104,325,444		



# WHAT'S GOING ON HERE?

# The pandemic didn't stop us from craving human connection

• If anything, it intensified that craving!

Vulnerable populations were forced into isolation

• Older adults in particular are being targeted

### First the attacker makes a connection

- Social media makes this easy and natural
- Connections in common = (fake) legitimacy
- Impersonation is easy
- Attackers count on us to want to like them!

Create a fabric of trust and communication,

then ask for something

# The Grandparent Scam

- A grandparent receives a phone call (or sometimes an email) from their "grandchild"
  - Often late at night / early in the morning (when most people aren't thinking that clearly)
- The fake kid claims to be traveling in a foreign country and has gotten into a bad situation:
  - …arrested for drugs / car accident / mugged
  - …needs money wired ASAP
  - ...doesn't want her parents told
- Sometimes, instead of the "grandchild" making the phone call, the criminal pretends to be an arresting police officer, a lawyer, a doctor at a hospital, etc.
- Sometimes the phony grandkid will talk first and then hand the phone over to an accomplice...to make the fake story more convincing!

# Why We Fall For It

- Digital Footprints
  - Name, age, even real-time location of real grandkids
- Scammers Make Good Storytellers
  - Maybe your grandkid isn't the most responsible kid out there
  - Even if she is, could we imagine this happening?
- We Like to Help!

# Red Flags

- Unexpected
- Urgent
- Unknown Phone Number / Email

# Don't be Fooled!

- Urgency = Red Flag
- Verify "Out of Band"
- Talk it Out



<ceooffice2011@mailbox.org> Our CEO From:

Sent: Tuesday, January 8, 2019 6:33 PM

Employee < employee@mycompany.com > To:

Subject: Re: [No Subject]

Okay, Will need 9 pieces of Google play gifts card at \$100/each, = (\$900). You can get them at any Target, Walmart or CVS around you. Gently scratch-off silver lining at the back for the pin codes. Send a clear picture of the pin codes on each cards to 740-561-1397 Let me know once the task is complete.

employee@mycompany.com wrote: On January 9, 2019 at 3:27 AM Employee

Yeah that's no problem. How many do you need, what amount, and what type of gift card?

On Jan 8, 2019 6:14 PM, Our CEO OurCEO@mycompany.com < > wrote: Okay, I need physical Gift cards purchased, can you make this happen? If so, let me know if you can pick up from the nearest store so I can advise the quantity and domination to procure. You can turn in the expense report when you are done with the purchase.

On January 9, 2019 at 3:08 AM employee@mycompany.com wrote: Employee

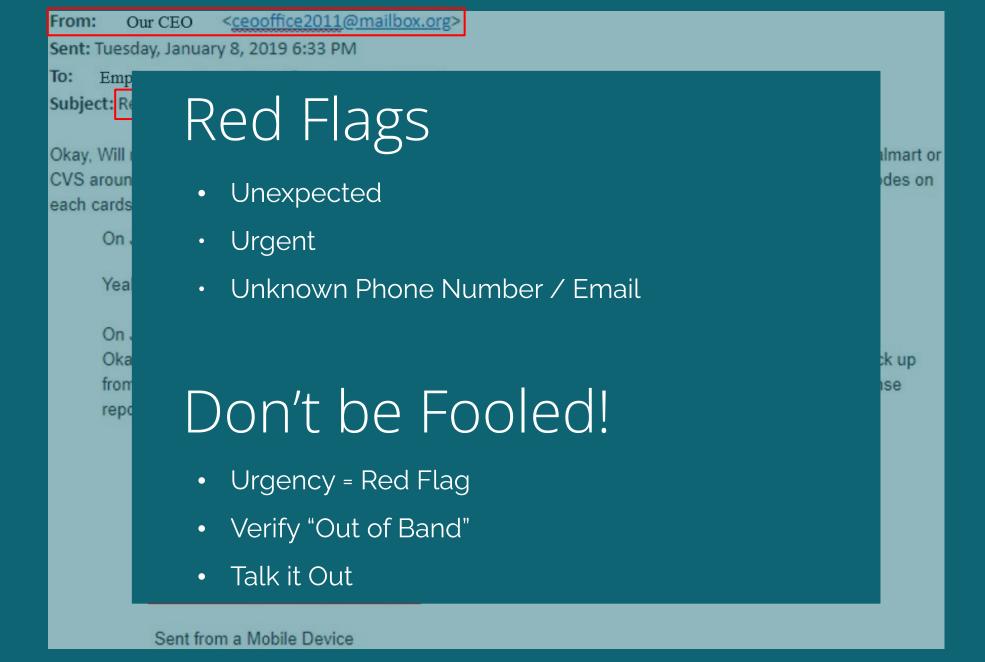
Sorry, I'm at dinner with Terri I'll be available in about 20 minutes though. What can I do for you?

On Jan 8, 2019 6:06 PM Our CEO Are you available for a quick task?

OurCEO@mycompany.com

wrote:

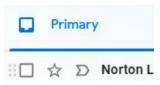
Sent from a Mobile Device





The Invoice Scam

- You receive an "invoice" for goods or services you never ordered
  - The amount is prominently displayed...
  - ...just enough to alarm and anger you
  - ...but not enough to make you think it's a scam
- A helpful phone number is provided "in case you have any questions or concerns"
- The whole point of the scam is to get you to call the listed number!
- Scammers will try to install malware on your system...
  - ...or get your bank account information...
  - ...or both!



Norton

Norton LifeLock

INVOICE Nort-12236 DETAILS



Dear Customer,

We have received your order.

We are much obliged to inform you that your order has been auto-renewed. We have charged you an amount of \$385.88 for Norton LifeLock.

You can call our customer service team for a refund- +1-650-456-0438.

Notes:

1. Your account has been auto-debited and the charge will appear on your bank account in the next 24 hours.

2. Please retain the copy of Invoice as the proof of your service for 1 year. If you have any questions or queries about your order then see the help document!

Steve R Hughes

**Billing Team** 

+1-650-456-0438.

### Invoice Nort-12236 from Norton LifeLock D Inbox x



Norton LifeLock <quickbooks@notification.intuit.com>

to me 👻

from: reply-to:	Norton LifeLock <quickbooks@notification.intuit.com> bob.kozloski@yahoo.com</quickbooks@notification.intuit.com>	
to:		ort-12236 DETAILS
date:	May 7, 2022, 8:00 AM	1
subject:	Invoice Nort-12236 from Norton LifeLock	- Al
mailed-by:	e.notification.intuit.com	
signed-by:	notification.intuit.com	
security:	Standard encryption (TLS) Learn more	

Norton

Norton LifeLock

http://links.notification.intuit.com/ls/click?upn=LEV65WI9EZ115TkUt4hKqzq6J49VEXJMRhUxqRckK3UK6eeEy0 A-2FyIQ0WpPN9IR9nATq3WhntsTLMCi919IHWHJS-2FY59roeo4oPA7E3bpwtNRmdleOjx5lbQDv2mtsKdbXoM OK2ROe-2BJ01upBg-2BYZuqeDclwFkjqJtzOAefisdTiljprjx4X-2BEQsWzGBfDIFeqOnB4Cz8zsAzBGPUmdmaUr GladTrcZowFV-2BFY9fPLydmkJYsDJ0-2Bgh3f5RSHu-2BiLC02Pn5bP-2Fbc1H9SIIc-2B1Q-3D-3Dde5r\_FKN1aQ D5IRr-2FiSmickQj-2B4KpNB1x2EkTfqrTzFop8zddiH5yxUy7PUqjjn6nyf2D07Zw7LYIO09vRiqLV92O6DUpsUAyz vWYwntIF4NhGOp6Hz4H-2B4HzZ6zTc9J-2BrPf1H-2FWK2trRBiSfoYTgnDmQAJw-2Bmeb4Yh5r56JFd8hMUdvtI V6qEWB7mhKISa3363nzxInK8jGrJzITfGi72nsQNjkS2uy-2BAFWn34JAkA1J2Q3DmvDA-2Fd-2FCwIGT33YxX1 FGG5-2BsQr9FMmyFrDA6yn44pmX3ju9Nx5g8hfDi4opZyMDU258M0Iwrk2RUfwaeqB8kTJkmZRV63YpWS0SC KVE-2BQPn71RVgqUuzEBasDWQtsIPNvoeDJZ-2FyR-2BqicMjKGmEBGVxWuLmu-2B3IuyWV2EqloKr62hb5HL WmcuCI7nSrNOrDV59DLwGH11BsSizNNKpxwCmz-2B-2B1S5V0DsxosXkVhlbBbxGPA707V9PRoYDJHNkGU TUc1666m7d7aNs82-2FnDJdc1d1jHPj0DRhPIr5f2DzcstCQkoQuW8FCT6YzIZR9x2-2B3BwLDb31ETsazFAtum 8-2FT17MbGv9-2F6ZwMjfyv08hPQ8K0qkDI-2F-2Fr7hzQq0FktCc-3D

### http://links.notification.intuit.com

# http://links.notification.intuit.com

# http://intuit.com





http://links.notification.intuit.com/ls/click?upn=LEV65WI9EZ1I5TkUt4hKqzq6J49VEXJMRhU xqRckK3UK6eeEy0A-2FyIQ0WpPN9IR9nATq3WhntsTLMCi919IHWHJS-2FY59roeo4oPA7 E3bpwtNRmdleOjx5lbQDv2mtsKdbXoMOK2ROe-2BJ01upBg-2BYZuqeDclwFkjqJtzOAefisd Tiljprjx4X-2BEQsWzGBfDIFeqOnB4Cz8zsAzBGPUmdmaUrGladTrcZowFV-2BFY9fPLydm

200 Status

text/html; charset=utf-8 Content Type 2022-05-07 18:50:45 UTC a moment ago



links.notification.intuit.com

k.

## What's going on here?

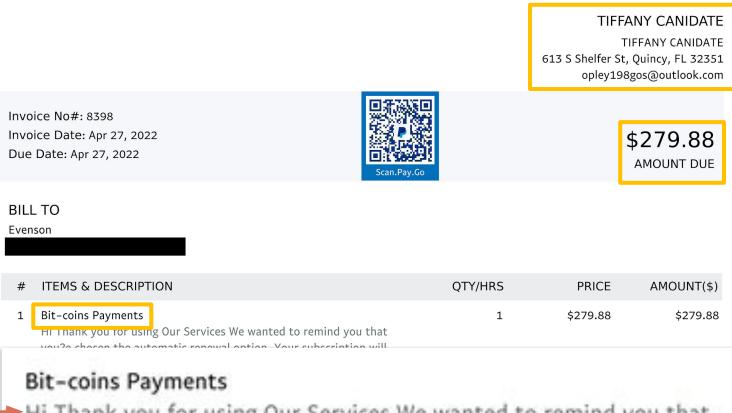
An *illegitimate* request sent through a *legitimate* source!

	Norton LifeLock	
	Invoice	Nort-12236
Norton LifeLock	Due date	May 8, 2022
	Invoice amount	\$385.88
BALANCE DUE		
\$385.88	View invoice	4 C
Contact Norton LifeLock if you're not sure how	Merchant details	
to pay this invoice.	Email: bob.kozloski@yahoo.com	
© 2022 Intuit Inc. All rights reserved. <u>Privacy   Terms of service</u>	+1 6505231704	
	502 Riverwood Dr, Detroit Lakes, MN 56501	





### INVOICE



### Generic Greeting

Hi Thank you for using Our Services We wanted to remind you that you?e chosen the automatic renewal option. Your subscription will be renewed for 257.88 onWednesday, April 27 ,2022. If you wish to stick to your current plan, no action is required. If your billing information has changed, you can update your payment details here. Our entire team is dedicated to ensuring your Service experience is first-rate. If you have any questions, concerns, or suggestions, simply Call Us on+1-(888) 447-7786 Thanks,

You can simply reach out to our customer support team at +1-(888) 447-7786

# Why We Fall For It

- We Are Distracted
  - Too much email
- Use of Legitimate Infrastructure
  - You've heard of Intuit / PayPal / DocuSign
- We Hate Getting Ripped Off!
  - Anger is an easy way to get us to act rashly



# Red Flags

- Unexpected
- Emotional Response
- Reality Check = FAIL

# Don't be Fooled!

- Urgency = Red Flag
- Verify "Out of Band"
- Big Names = Big Trouble!



# You Are All Tech Startups!

- It's not whether you use tech...
  - ... but <u>which</u> tech you use, and <u>how</u>
- All tech has cybersecurity concerns...
  - ... your job is to be <u>aware and informed</u>
- Your customers may not care about cybersecurity...
  - ...but they do care about privacy!

### thiscatdoesnotexist.com

