



# SCAMS & OLDER PEOPLE

(Internet and email scams)



“If someone you’ve never met before asks you for money, that should be a red flag.”

*Frances Wilson, National Trading Standards Scams Team*



# WHAT IS A SCAM?

Scams are crimes where the perpetrator tries to swindle the victim out of money, or personal information so they can steal their money later.

Scam is a slang term for personal fraud. All scams are frauds.

Scams can be committed over the phone, through the post, on the internet or face-to-face, often on your doorstep.

Once a person falls victim to one con artist, their personal details are often added to so-called 'suckers lists' and sold on to other criminals, so they are targeted again and again.

£10 billion is lost in the UK each year to scammers.



# DON'T BE A VICTIM

There are some basic rules that should stop you falling victim to almost any scam. Here they are:

- ALWAYS REMEMBER: IF SOMETHING SEEMS TOO GOOD TO BE TRUE, IT USUALLY IS
- If you get an offer by email that contains bad spelling or grammar, don't respond – it's a scam!
- If an email title is odd and the sender is someone who wouldn't send an "odd" email, then avoid opening it, and definitely do not click on a link in the email
- Make sure you use strong passwords on all your online accounts, and change them often
- Remember that your bank or building society will never contact you and ask for your PIN number or passwords



# EMAIL AND ONLINE SCAMS

## Action Required - Time Sensitive Material

lpass@detma.org on behalf of "NY Division of Unemployment Assistance"@detma.org  
<lpass@detma.org>  
Thu 11/08/12 8:23 AM

A former employee(s) of your company or organization recently filed a claim for benefits with the New York Division of Unemployment Assistance (DUA).

In order to process this claim, DUA needs information about each former employee. You are requested to:

• Provide Wage and Separation information (Form 106, 107)

And/Or

• Provide Separation Pay Information

If you do not provide this information, you may lose your right to appeal any determination made on the claim. To provide this information electronically, please log-in to the QIK Response System [https://web7.dca.ny.gov/IKR/Employee/QIKRS\\_E01\\_IssueSummary.aspx](https://web7.dca.ny.gov/IKR/Employee/QIKRS_E01_IssueSummary.aspx) on the DUA website and complete any outstanding items.

This message may contain privileged and/or confidential information. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy, disseminate, distribute or disclose to anyone the message or any information contained in the message.

Thank You.

This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure, or distribution is strictly prohibited and may be the subject of legal action. Thank you.

Action Fraud lists 30 different types on online fraud. Consumer group Which? says 62% of people say they have been targeted by online scammers in the last year.

Many scammers use email to target their victims with fraudulent offers or requests for personal information, but this is not the only way that fraudsters operate online. Here are some others:

- Fake pop-ups in your online banking window
- Retail websites offering fake goods
- Links in email or social media messages that, once clicked on, will infect your computer with a virus or malware that deletes or steals your data
- Providing fraudulent wifi connections in public places



# EMAIL AND ONLINE SCAMS

## Terminology

### Scam

#### Cybercrime

##### **Junk email (spam)**

Vast numbers sent each day

Most service providers identify them for you and delete them

Most that get through are simply a nuisance

Can be hard to block ("from" address is not consistent)

##### **Phishing (pronounced "fishing")**

Usually false link in the email

Adds Malware/Virus

##### **Denial of service**

##### **Malware**

Worms, Trojan Horse, Spyware, Adware, etc

Computer virus

Embeds in computer

Can corrupt data

Records activity and sends details back to criminal

Get a good anti-virus package, and keep updated

Windows10 better than earlier versions and AppleMac much better than Windows



# EMAIL SCAMS

Why would I get an email from them?

## A real example

Thu 19/04/2018 14:00

MGB Engineering Ltd <messaging-service@suboxun.com>  
Invoice INV-4571 from MGB Engineering Ltd

To: me

*If there are problems with how this message is displayed, click here to view it in a web browser.*

<https://suboxun.com/b2bbcb1a02fd488698ecd>  
Click to follow link

[View invoice](#) 438.00 GBP due 20 Apr  
INV-4571

Here's invoice INV-4571 for 438.00 GBP.  
The amount outstanding of 438.00 GBP is due on 20 Apr 2018.

If you have any questions, please let us know.

Regards

Andrew Doyle  
MGB Engineering Ltd

Fake domain (look it up the internet)  
Why is it not "MGBEngineering.com" say?

Looks pukka!

Hover over link to see url

This company exists



# DON'T BE A VICTIM!

Follow these back-to-basics rules from Get Safe Online:

- Make sure you have strong passwords on all your online accounts. For a secure password, use three random words and include a symbol, numbers and upper and lower-case letters.
- Ensure you always have internet security software loaded on computers and update to new versions immediately.
- Don't assume that Wi-Fi hotspots in places like cafes, bars and hotel rooms are secure, so never use them when you're doing anything confidential online, like banking. Instead, use 3G or 4G.
- Never reveal too much personal or financial information in emails, on social networking and dating sites and in person. You never know who might see it or use it.



# DON'T BE A VICTIM!

- Don't click on links in emails, posts, tweets or texts – and don't open attachments – if the source isn't 100% known and trustworthy
- Always access internet banking sites by typing the bank's address into your web browser
- Never pay for anything by direct bank transfer unless it's to someone you know personally and is reputable
- Never respond to any emails, text messages, letters or social media that look suspicious



# THANK YOU

For more information, see

[https://www.ourwatch.org.uk/crimes-  
archive/scams-older-people/](https://www.ourwatch.org.uk/crimes-archive/scams-older-people/)

## THANK YOU FOR LISTENING