

**Fraud Aimed at Seniors:
A Clear and Present Danger
Part Two**



by Bill Smith
Consultations with
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September 25, 2023



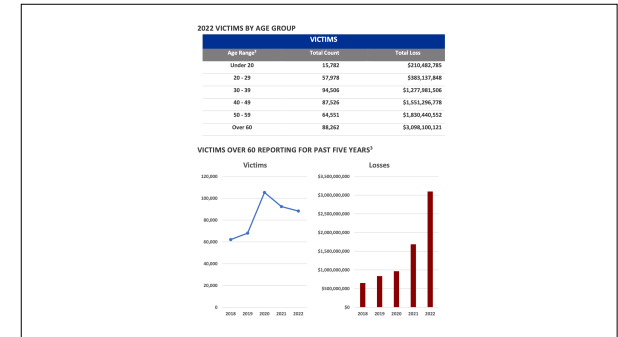
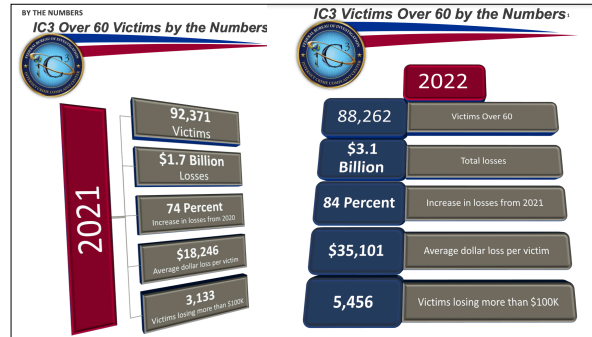
Apple Sales Slogan used during 1997 - 2002

Objectives of Seminars

Part I — August 8 at 7:00pm
Recognizing the Threat
Developing our Defenses
Video Posted on Ihaug.org under Video Tab
Search for “Bill Smith” videos

Objectives of Seminars

Part I — August 8 at 7:00pm
Recognizing the Threat
Developing our Defenses
Part II — August 28 September 25 at 10:30am
Ten Steps to Improve Your Fraud
Defenses (Updated).
What to do if You are Victim of Fraud



Are we at War?

Enemy is very different from classic war
This is a World War
Governments have limited ways to respond
How do we build our defenses?

Scams are Designed Products

Product	Legitimate Commerce
Target	or
Appeal	Commerce with Evil Intent
Sale	
Service	

Fishing Analogy

The Hook	Respond to Bait	The Close
Understand Market	Fish	Capture the Fish
Design Hook	Move to Capture	Enjoy the Meal

The Appeal (Hook)

Impostors — Deception
Must respond now
Offer is today only
Threat, if you do not act now
Free, but you pay shipping
Have delivery, all we need is to you verify your address.

The Close (Sale)

Review Costs
Justify the Purchase
Pay with Caution
Understand Your Risk
Read Contracts (ask for help)
Slow Down

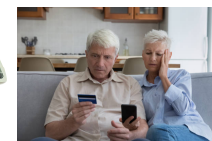
Living with Exploding Fraud



Building
Attack Shields



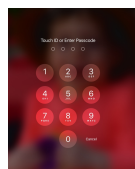
Protecting
Assets



Discovering You
are a Victim



1. Passwords



How can this
be better?

- Strong Passwords
- Do not repeat for different applications
- Especially strong for financial applications.

Keys to the Kingdom



2. DANGER - Impersonation



Phishing is when attackers intend to trick people by impersonating a trusted contact. The intent is to get users to reveal financial information, system credentials or gain access to your account.

**In Person, Phone, Message, Link
Learn to be Suspicious.**



3. Phone Call Blocking



Settings > Phone >
Silence Unknown Callers

Settings > Phone >
Blocked Contacts



Cell Phone (No Landline)

Ease of adding contacts



4. Message Blocking



Separate messages from known sources.
Available on iOS14 and later.

Settings > Messages > Filter Unknown
Messages



5. Message Links



Hover or press and hold to see the link
address.

Mac — Hover over Link to see the URL.
iPhone or iPad — Press and Hold to see
URL

Does the address seem OK
If in doubt then DON'T click on it.
Applies to e-mail, messages, websites



6. Websites



Most are reputable
Some mimic reputable sites
Be careful of the source or appeal
“Too good to be true!!”
Be a skeptic



7. Social Media



How do they make money?

Is it really private?

Be careful on what you share

Watch for links in social media

Limit to friends, friends of friends, everyone !!!

Building Your Attack Shields



1. Passwords
2. DANGER - Impersonation
3. Phone Call Blocking
4. Message Blocking
5. Message Links
6. Websites
7. Social Media



8. Freeze Your Credit



Freezing your credit with all three major credit bureaus is the single most important thing you can do to protect yourself against identity theft .

How to Freeze Your Credit

Will stop much of your junk mail, phone solicitations.



9. Credit and Debit Cards



Many Banks have changed liability limits using Debit Cards (More similar to credit cards.) CHECK

Credit Cards have become a necessity for online commerce.

When using unknown vendors try to use PayPal or ApplePay. Do not use traditional credit card or a check.

OK to use cash



10. Credit Monitoring



Setup Credit Karma or other tracker

Setup Credit Cards to send message every time there is a charge

Real time availability of charges through ApplePay.

Discover unexpected auto reorders

Protecting Your Assets



1. Freeze Credit
2. Use Credit and Debit Cards carefully
3. Exercise Financial Discipline
4. Keep Critical Records

What To Do If You Are a Scam Victim

Mistakes Happen. Do Not focus on blaming yourself. Don't let embarrassment shut you down.

Take care of yourself by staying connected with loved ones, friends, and support from professionals, if needed.

What To Do If You Are a Victim

You should also report the crime to the authorities and file a complaint with the Consumer Financial Protection Bureau. **(See Handout on lhaug.org).**

Spread the word to help prevent others from becoming victims. By being informed and taking action, you can help protect yourself and others from these costly and harmful scams.

Identify Theft

What to do if you believe that you are a victim

Use available tools and be very careful on what data you share.

Ask for help from trusted sources.

Don't panic

What to do about Identity Theft?

Apple Infrastructure

Control of infrastructure — hardware, OS, App Store, and iCloud

Committed to Privacy.

Make money selling hardware and services, not selling your data.

Do upgrades, backups, run malwarebytes

What About Artificial Intelligence (AI)?

AI will have a huge impact during next 10 years!

Examples

Selecting Prime Targets

Imitation of another individual (Voice, Image)

The War using Fraud will Accelerate

A Clear and Present Danger



Think different.

Our Society is Changing!