



Internet Scams & Phishing

Ashby Village &
U.C. Berkeley Retirement Center





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What is “phishing”?

“Phishing” captures the idea of “fishing for information” or “fishing for money,” and then “hooking” the victims. For example, internet fraudsters might send an e-mail to trick unsuspecting victims into sending money, or revealing personal and financial information.



2. TYPES OF SCAMS & PHISHING



Types of internet scams & phishing

- request for money
- attempt to get into your financial institutions
- attempt to steal identity
- attempt to install software that accesses your computer



Email examples



The urgent request

often from a company you trust

*“Restart your membership **now.**”*

*“Update your personal information **now.**”*

*“Confirm your account **immediately.**”*

*“Your account has been **suspended.**”*

NETFLIX

Reset your information

Hi,

Some information on your account appears to be missing or incorrect.

Obviously we'd love to have you back. If you change your mind, simply restart your membership to enjoy all our services without interruption.

[VERIFY MEMBERSHIP](#)

We're here to help if you need it. Visit the Help Center for more info or contact us.

-The NetFlix Team

Questions? Visit the [Help Center](#)

This account email has been sent to you as part of your membership. To change your email preferences at any time, please visit the Communication Settings page for your account.

Please do not reply to this email, as we are unable to respond from this email address. If you need help or would like to contact us, please visit our Help Center.

This message was mailed to [you] by .

SRC: 12514_en_MA

Use of the service and website is subject to our Terms

Note the email sender.



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Note generic greeting, "interruption," and need to restart membership.



Social Security

Attention:

Due to the recent cyber attack on our Social Security Administrative database, we advise that all United State SSN holders should update their SSN details for safety and security purpose.

We need your help to complete this security update by re-updating your information online.

[CLICK HERE to proceed with your SSN Update](#)

You will need to provide us with all information require.

Regards,

Social Security Administrator
United States of America

Attention:

Due to the recent cyber attack on our Social Security Administrative database, we advise that all United State SSN holders should update their SSN details for safety and security purpose.

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You will need to provide us with all information require.

Regards,

Social Security Administrator
United States of America



Come-ons that ask you to click...

“Just take this short survey. Click here.”



NETFLIX

Get Ready for a SCARY Good Deal!

Get 1 year of Netflix FREE today!



NETFLIX



You could qualify for a full year of Netflix just by answering a few quick questions. Don't let this offer go to waste, enter your email now to see if you qualify!

[ENTER EMAIL NOW](#)



You could qualify for a full year of Netflix just by **answering** a few quick **questions**. Don't let this offer go to waste, enter your email now to see if you qualify!

ENTER EMAIL NOW



Unexpected refunds, payments, or rewards

“Tax refund!”

“Refund due to system error”

“Redeem your reward!”



From: **Order Confirmation** newsletter@laftspot.com
Subject: marylgear, Your next meal is on us! Get your McDonald's reward
Date: November 23, 2019 at 12:36 AM
To: marylgear@yahoo.com



 **Get a \$100
McDonald's
gift card**



CLICK HERE

The advertisement features a dark background. On the left is a large, detailed image of a McDonald's burger with sesame seed bun, cheese, pickles, and a beef patty. To its right is a red McDonald's gift card with a clear window showing golden fries. The gift card has the golden arches logo and the text "McDonald's \$100". At the bottom center is a green-to-yellow gradient button with the text "CLICK HERE".

From: Order Confirmation newsletter@laftspot.com
Subject: marylgear, Your next meal is on us! Get your McDonald's reward
Date: November 23, 2019 at 12:36 AM
To: marylgear@yahoo.com



Get a \$10
McD

From: Sean from Costco <sean.fromcostco@sheeylexus.com>

Subject: Please take your Costco customer feedback survey

Reply-To: sean.fromcostco@sheeylexus.com

Date: Tue, 5 Nov 2019 10:43:50 -0500

Your delivery identification code:

2pbDQwZneOyejXbIJXJP8G6YQVFJqK0SK7kYSIWEwFEE.

Your Costco Cashcard Is Ready To Claim

[Get your Costco Cashcard Here](#)

Requests for money

- from strangers, 'relatives,' 'friends,' unfamiliar charities, police
- often overseas
- for emergencies or urgent needs

Stranger from abroad

My beloved fellowship,

I know you will be surprised to read from me, but please this letter is a request from in dire need of assistance. I am Mrs. Gerlinde SIFFORD, from South Africa, and I need assistance to donate the sum of \$2,950,000 inherited from my late husband

Relative

aka the "Grandparent" scam

Impostor poses as a relative, often grandchild or niece/nephew.

Email address may be correct.

Urgent request for money: "I'm stuck in London!" "I'm out of money!" "I'm in jail!" "I was in an accident!"

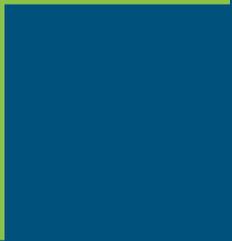
Often the amount is small.

Summary of common email types

- **urgent requests to update, restart membership,**
- **come-ons that ask you to click**
- **unexpected refunds, payments, rewards**
- **requests for donation or immediate help**
- **free or cheap**

Summary of common features

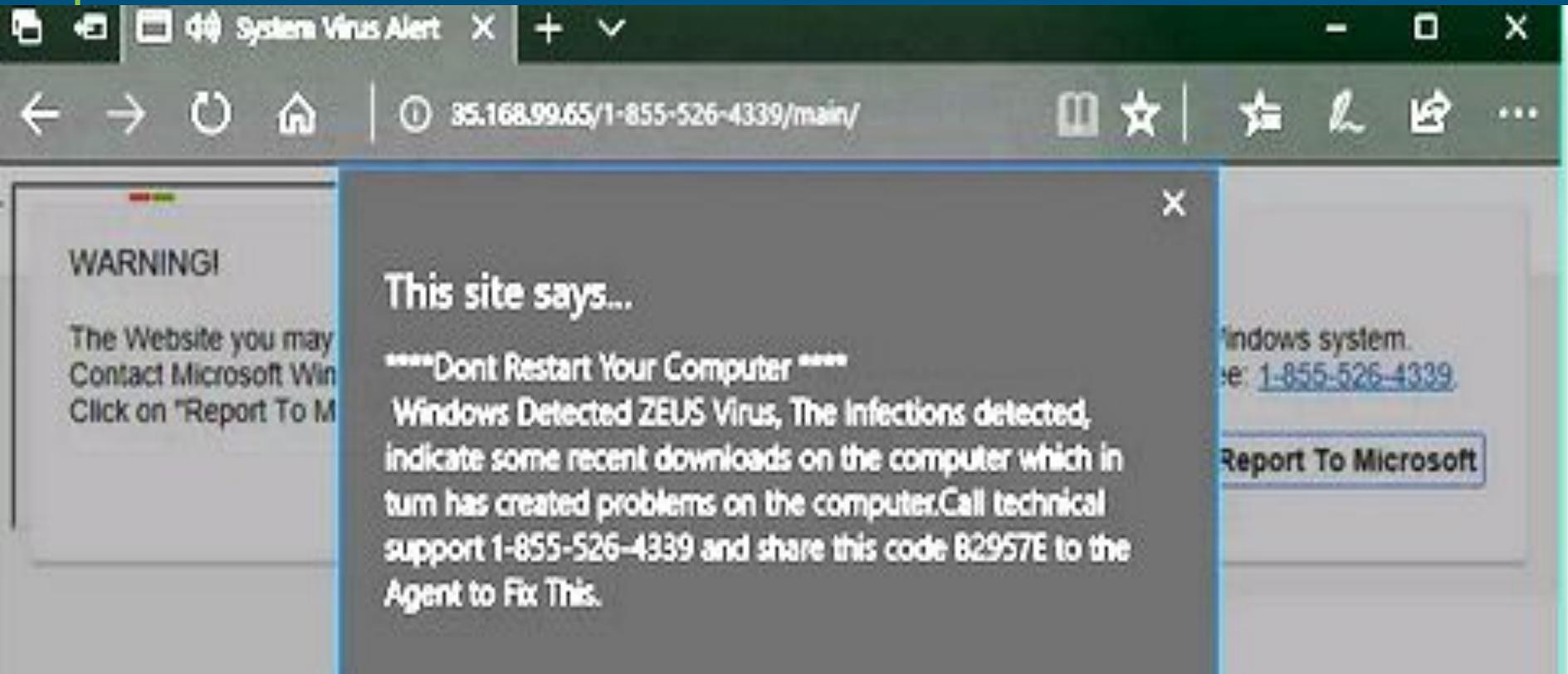
- from a company or agency you trust
- bogus email sender (*not* the trusted company)
- generic greeting not addressed to you
- reference to “your card” or “your account”
- conveys urgency, with a request to click
- errors in spelling or grammar and/or unprofessional formatting



Browser pop-up examples



Your computer needs repair



The image shows a web browser window with a dark theme. The address bar displays the URL 35.168.99.65/1-855-526-4339/main/. A warning message is visible on the left side of the page, and a large, semi-transparent pop-up alert is centered on the screen.

WARNING!

The Website you may
Contact Microsoft Win
Click on "Report To M

This site says...

******Dont Restart Your Computer ******

Windows Detected ZEUS Virus, The Infections detected,
indicate some recent downloads on the computer which in
turn has created problems on the computer.Call technical
support 1-855-526-4339 and share this code B2957E to the
Agent to Fix This.

Windows system.
e: [1-855-526-4339](tel:1-855-526-4339)

Report To Microsoft



This site says...

****Dont Restart Your Computer ****

Windows Detected ZEUS Virus, The infections detected, indicate some recent downloads on the computer which in turn has created problems on the computer. Call technical support 1-855-526-4339 and share this code B2957E to the Agent to Fix This.

Window
e: 1-8

Report

DOWNLOAD REQUIRED

Your Computer is heavily damaged! (33.2%)

Please download PC Keeper™ application to remove (3) Viruses from your Pc.

VIRUS INFORMATION

✘ **Virus Name:** Tapsnake; CronDNS; Dubfishicv

✘ **Risk:** HIGH

✘ **Infected Files:** /windows/apps/hidden/system32/X/snake.exe;
/windows/local/conf/keyboard/retype.exe ; /windows/remote/conf/services/defrag.exe...

Download and Repair Windows 10

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[Download and Repair Windows 10](#)

VIRUS REMOVAL



Mac

iPad

iPhone

Watch

TV

Music

Support



Your system is infected with 3 viruses!

Wednesday, March 20, 2019 10:55 AM

Your Mac is infected with **3** viruses. Our security check found traces of **2** malware and **1** phishing/spyware. System damage: 28.1% - Immediate removal required!

The immediate removal of the viruses is required to prevent further system damage, loss of Apps, Photos or other files. Traces of **1** phishing/spyware were found on your Mac with MacOS 10.14 Mojave.

Personal and banking information is at risk.

To avoid more damage click on 'Scan Now' immediately. Our deep scan will provide help immediately!
4 minute and 29 seconds remaining before damage is permanent.

[Scan Now](#)

...our security check found traces of malware and phishing/spyware. System damage. 20.1 %
...ses is required to prevent further system damage, loss of Apps, Photos or other files.
...found on your Mac with MacOS 10.14 Mojave.

...tion is at risk.

...an Now' immediately. Our deep scan will provide help immediately!

...aining before damage is permanent.



Scan Now



Microsoft and Apple NEVER send unsolicited emails or pop-ups.

Treat any unexpected communication from Apple or Microsoft with suspicion.



Ransom demanded



<http://mac-online-support.com>

Are you sure you want to leave this page?

<http://fbi.gov.id657546456-3999456674.k8381.com>

YOUR BROWSER HAS BEEN LOCKED.

**ALL PC DATA WILL BE DETAINED AND CRIMINAL
PROCEDURES WILL BE INITIATED AGAINST YOU IF
THE FINE WILL NOT BE PAID.**

FOR HELP CALL TOLL FREE +1 800-798-8393

Stay on Page

Leave Page



<http://mac-online-support.com>

Are you sure you want to leave this page?

<http://fbi.gov.id657546456-3999456674.k8381.com>

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Stay on Page

Leave Page

YOUR COMPUTER HAS BEEN LOCKED!

This operating system is locked due to the violation of the federal laws of the United States of America! (Article 1, Section 8, Clause 8; Article 202; Article 210 of the Criminal Code of U.S.A. provides for a deprivation of liberty for four to twelve years.)

Following violations were detected:

Your IP address was used to visit websites containing pornography, child pornography, zoophilia and child abuse. Your computer also contains video files with pornographic content, elements of violence and child pornography! Spam-messages with terrorist motives were also sent from your computer.

This computer lock is aimed to stop your illegal activity.

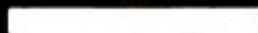
To unlock the computer you are obliged to pay a fine of \$200.

You have 72 hours to pay the fine, otherwise you will be arrested.

You must pay the fine through MoneyPak:

To pay the fine, you should enter the digits resulting code, which is located on the back of your MoneyPak, in the payment form and OK (if you have several codes, enter them one after the other and OK).

If an error occurs, send the codes to address fine@fbi.gov.



MoneyPak

Where I can buy MoneyPak?

Walmart

Walgreens



CVS
pharmacy



Summary of common features

- from a company or agency you trust
- request to click or call
- conveys urgency
- request for money
- errors in spelling or grammar and/or unprofessional formatting



3. WHAT TO DO WHEN YOU'RE CONCERNED



If email or pop-up is suspicious

Think before you act. There is no rush.

If in doubt about email, throw it out!

If in doubt about a pop-up:

- delete browser history
- close browser
- restart computer
- block pop-ups

*Request
assistance
if you're
unsure.*



If unsure, contact a company or organization:

- *Look at company website - are they actually offering or requesting something?*
 - *You could call the organization to inquire.*
 - *You might forward to abuse department.*
- 

If you clicked a suspicious link

Don't panic, and don't be embarrassed.

Document what you see on screen:

Take a photo or write down.

Change email password.

Delete browser history & restart.

Request help.

If accounts are compromised...

Watch for unauthorized charges.

Change account passwords.

Contact your financial institution to close the account.

Consider filing a report to police.



If you sent money to an impostor...

Let your bank know.

File a report to police.





If you're infected with ransomware:

Take a photo.

Do nothing - do not touch any buttons.

Request help from a tech professional.





4. MINIMIZING RISKS



Update regularly: OS, browser, apps. (A browser is Safari, Chrome, Firefox, and others)

Back up regularly.

Use complex passwords, and different passwords for each account.

Mark suspicious emails as junk/spam.

Block pop-ups on browsers.