

# Avoiding Fraud



Alan Baker 3/17/2021

[baker@alanbaker.net](mailto:baker@alanbaker.net)

<http://alanbaker.net/fraudquail.pdf>

# Agenda

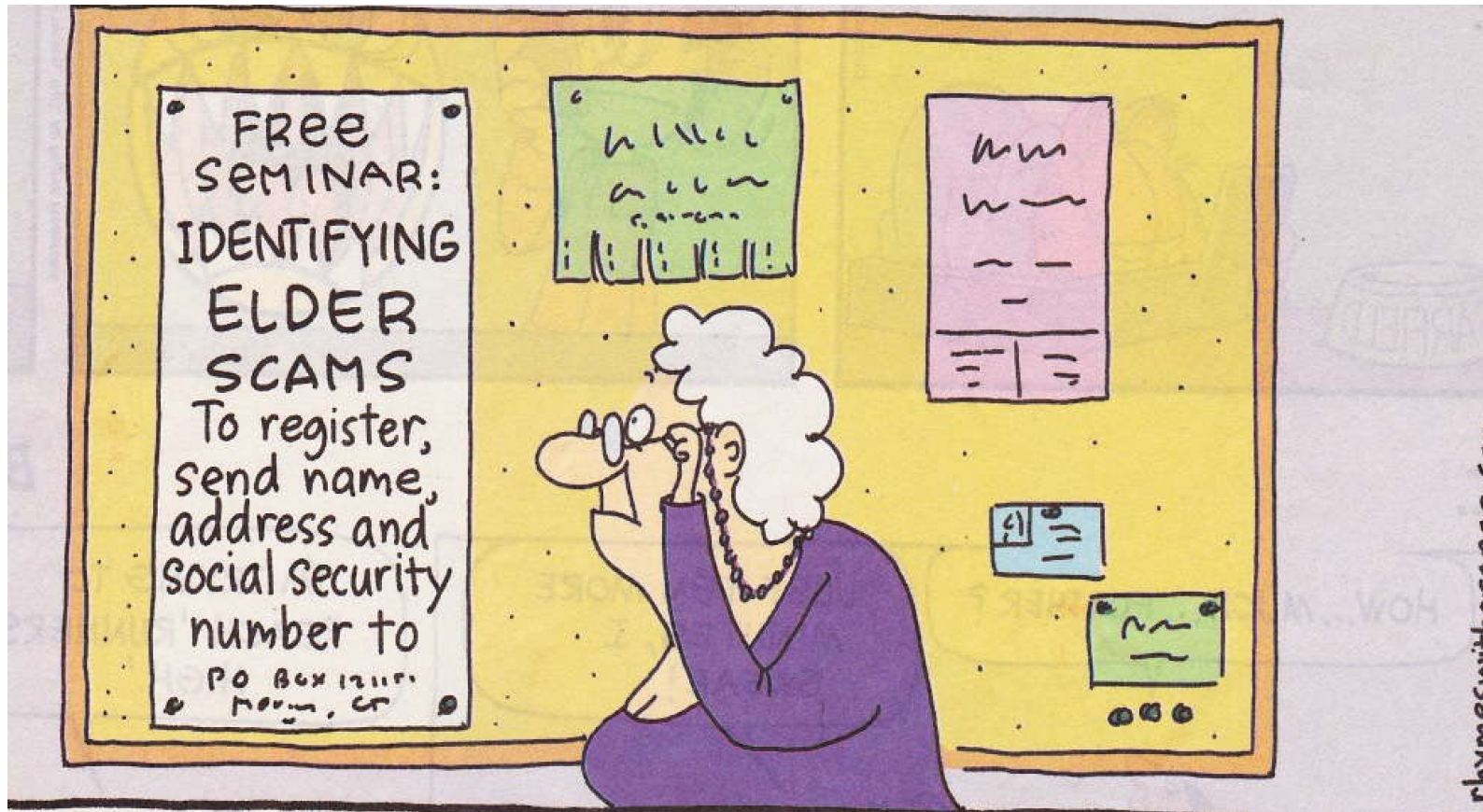
- **Fraud and Identity theft**
- **Fraud prevention strategies**
- **Staying safe on the internet**
- **Resources**

# Popular Scams

- Overpaid check
- Pay a fee to get a prize/loan/grant
- Friend in distress (grandparent scam)
- Tech support scam
- Friendship/romance scam
- I know what you did (extortion)



# Fraud and Identity Theft



# What NOT to give to fraudsters

## 1. Money

- Via your bank, credit card, gift cards, Western Union

## 2. Account information

- Leads to your money

## 3. Personal information

- Leads to your accounts



# Top Scams of 2020

## 1. Fraudulent merchandise

- Goods that are misrepresented or never delivered

## 2. Pay to claim a prize

- Fees for fictitious prizes, gifts, and lottery winnings

## 3. Computer Phishing

- Deceptive email seeking your money or personal information



Source: National Consumer League  
fraud.org February 2021

# Social Engineering

- **Manipulating us into doing something that benefits the fraudster**
- **Social engineering hooks:**
  - Free stuff
  - Authority figure
  - Our emotions



# Prevention Strategies

- **Don't make a decision while in a heightened emotional state.**
- **Don't share personal information**
- **Monitor your accounts**
- **Freeze your credit at each credit bureau**

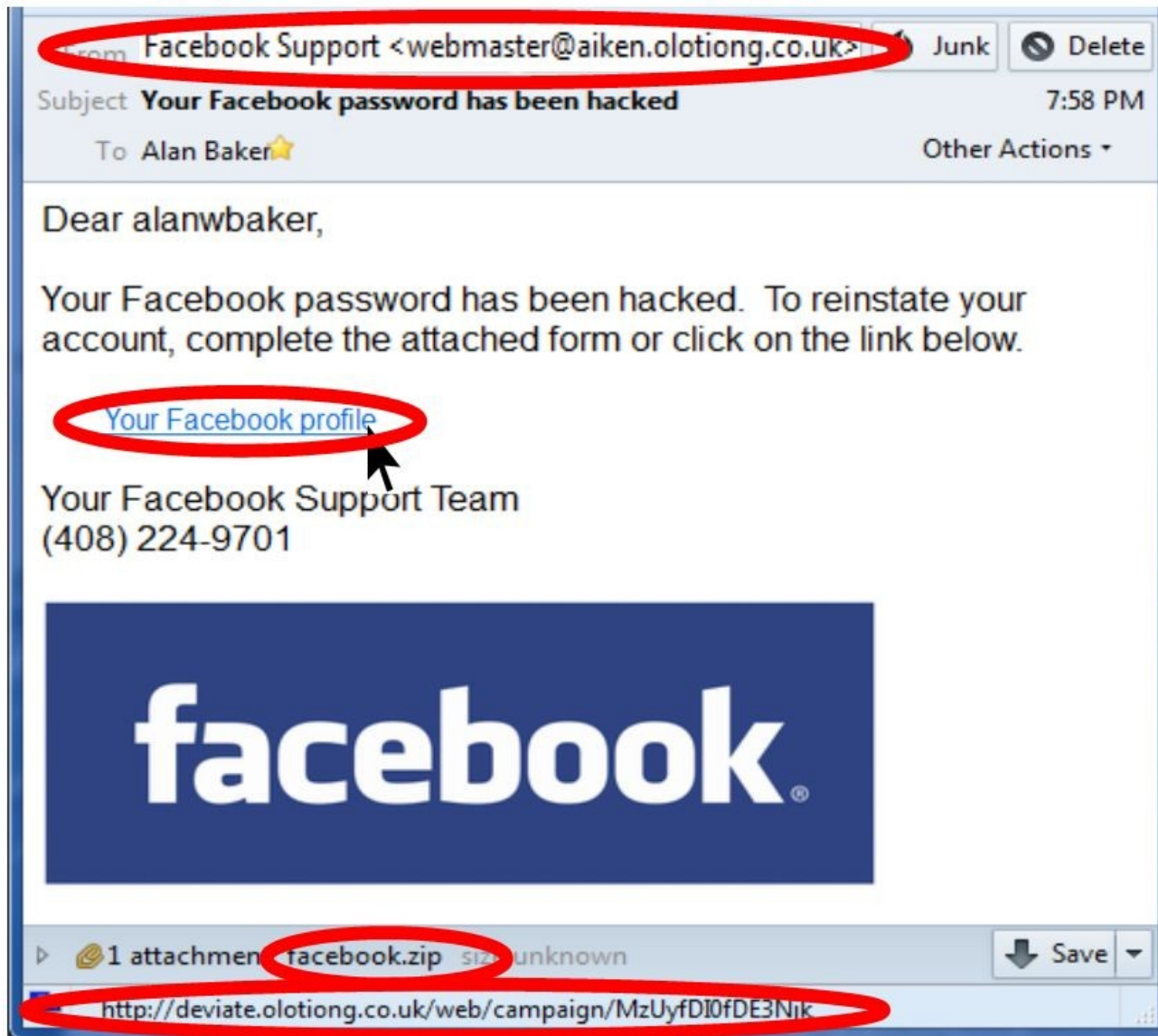


# Staying Safe on the Internet

- Recognize phishing
- Update your software
- Use strong unique passwords



# A Phishing Email

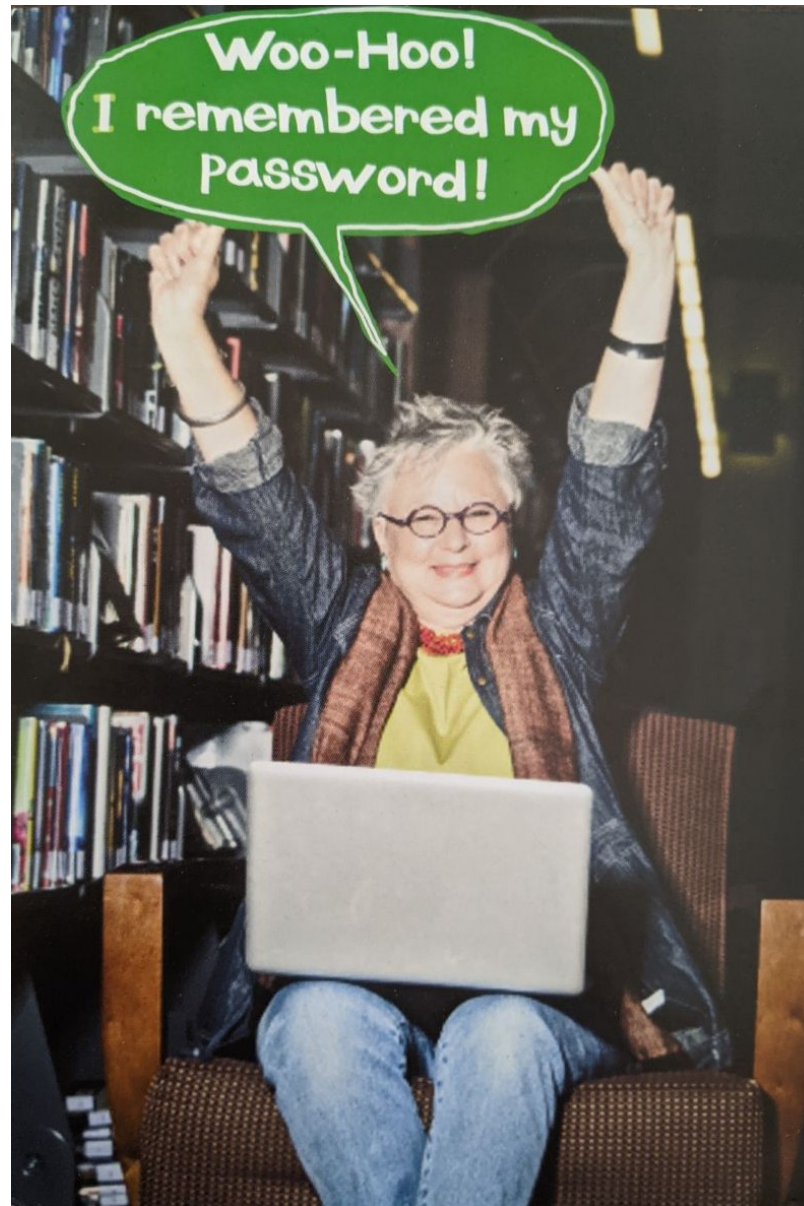


# Software Updates

- **Equifax Credit Bureau**
- **Your computer and other devices**



# Passwords



# Passwords

- **Unique for each site**
- **Strong**
- **Password managers**
- **Two-factor authentication**



# Things to Do



- ☒ **Recognize social engineering**
- ☒ **Recognize phishing emails**
- ☐ **Freeze your credit at each credit bureau**
- ☐ **Use strong unique passwords**
- ☐ **Update your software**

# Resources

This presentation with clickable links:

<http://alanbaker.net/fraudquail.pdf>

- Credit freeze: Equifax 800-685-1111 or <https://equifax.com/personal/credit-report-services/credit-freeze>
- Credit Freeze: Experian 888-397-3742 or <https://experian.com/freeze>
- Credit Freeze: TransUnion 888-909-8872 or <https://experian.com/freeze>

# Reporting Fraud

- **California Department of Consumer Affairs:  
800-952-5210**
- **Federal Trade Commission:  
877-382-4357**
- **AARP Fraud Watch Network Helpline:  
877-908-3380**



# Questions?



QUESTIONS

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