

# How to spot SCAMS

- IT'S A -  
**MONEY  
THING®**

*If you use a cellphone or have an email account, you've likely been exposed to an attempted scam*

"I'm a deposed prince. Can you help me out?"

"This is the opportunity of a lifetime..."



"Congratulations! You've won the grand prize!"

"I'm collecting donations on behalf of..."

## TYPES OF SCAMS

*Familiarizing yourself with common scams can help you spot them before they turn into costly mistakes*

### UNEXPECTED MONEY

#### THE SETUP

A wealthy person asks the target for help with the transfer of a large sum of money, or an estate lawyer notifies the target of a large inheritance from a distant relative



#### THE SWINDLE

The target is required to pay fees, write a check or provide bank account access in order to complete the transfer of funds; the target never receives the money

### UNEXPECTED WINNINGS

#### THE SETUP

The target is notified that they've won a lottery, a contest, a sweepstakes or some other prize giveaway



#### THE SWINDLE

In order to claim the (invented) prize, the target is instructed to pay a lottery tax or provide personal information

### BUYER-SELLER FRAUD

#### THE SETUP

The target comes across a tempting online listing for a premium item at an extremely low price



#### THE SWINDLE

Scammers collect the payment but never deliver on the product; multiple accounts and fake reviews are used to disguise their deceptive practices

### FAKE CHARITIES

#### THE SETUP

The target is contacted by a charitable organization and asked to make a donation



#### THE SWINDLE

Scammers pose as existing charities or invent fake ones and then pocket the donations

### DATING SCHEMES

#### THE SETUP

The target is charmed by a new online sweetheart and develops an emotional bond with them



#### THE SWINDLE

The new sweetheart is actually a scammer; once the relationship has developed, the scammer asks for expensive gifts, travel or cash

### GET-RICH-QUICK SCHEMES

#### THE SETUP

A job placement service offers to find a position for an unemployed target, or the target is approached by a businessperson with an investment opportunity



#### THE SWINDLE

The scammer collects placement fees for their fraudulent job placement service, or takes off with the target's investment money

### THREATS AND EXTORTION

#### THE SETUP

The target receives urgent demands for money from a government official or from law enforcement, or the target discovers ransomware on their computer



#### THE SWINDLE

The scammer poses as an authority figure to scare the target into paying them; the scammer holds computer files hostage to pressure the target into paying them

### IDENTITY THEFT

#### THE SETUP

The target is asked to log into their account or confirm their password, or the target is contacted by a friend or relative and asked a series of questions



#### THE SWINDLE

The scammer impersonates the target's personal and business contacts in order to gain personal details that can then be resold or used for identity fraud

## REPORTING SCAMS

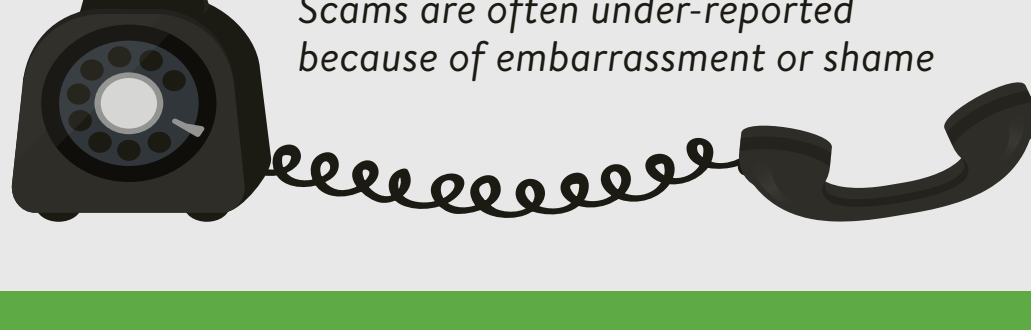
*If you believe you've been targeted by a scammer, contact the following:*

#### INTERNET CRIME COMPLAINT CENTER (IC3)

[www.ic3.gov](http://www.ic3.gov)

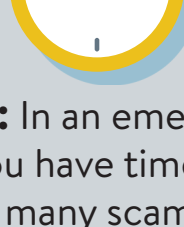
#### FEDERAL TRADE COMMISSION (FTC)

[www.FTC.gov/complaint](http://www.FTC.gov/complaint)

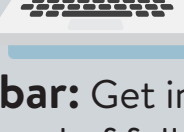


*Scams are often under-reported because of embarrassment or shame*

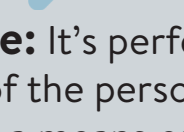
## STAYING SAFE



**Buy some time:** In an emergency, it's natural to act before you have time to think. It's no coincidence that many scams are designed to encourage an immediate reaction, before you have a chance to spot any red flags. Allow yourself to take a minute to assess a situation, even if it seems urgent.



**Use the address bar:** Get in the habit of visiting websites directly instead of following links contained in emails. It takes only a few extra seconds and helps you be more mindful about your online activity.



**Cross-reference:** It's perfectly reasonable to verify the identity of the person or business you're in contact with. Use a means outside of the original communication, like doing a separate web search or returning a call through a publicly listed number.

BROUGHT TO YOU BY

**Dupaco**

Sources: FBI.gov, USA.gov, Australian Competition and Consumer Commission

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