

Neighbourhood Watch Victoria

Common Scams In An Internet Age



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In current times there are more and more scams

What can you do?

- **Understand the nature of most scams**
- **Be more wary**
- **Help stop the proliferation of scams by not forwarding, and by educating peers**



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Definitons:

- **0 Day: A computer software vulnerability that has not yet been patched**
- **Malware: Software such as a computer virus that has a malicious purpose**
- **Botnet/Zombienet: Army of malware infected computers harnessed for nefarious purposes**
- **DDoS: Distributed Denial of Service – utilisation of a botnet to render a system effectively unusable by flooding it with information**



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Definitons:

- **Multifactor Authentication (MFA):** A login that requires not just your username and password, but a secondary source such as a phone call or SMS. Or possibly a third party device like an RSA SecurID key fob
- **Social Engineering:** Methods of manipulating people to perform actions or get information, normally with malicious intent
- **Big Data:** The collection and mining of data from multiple sources to provide useful information sets



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**MOST SCAMS ON THE INTERNET USE A
COMBINATION OF MALWARE AND SOCIAL
ENGINEERING**



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Scams are literally big business on the internet. Information or scams are sold as a service.

Internal UID	Balance	Account type	Card	Country	Our Price	Add to cart
BAIETFER	1.391 EUR	Personal	Yes (confirmed)	Germany	\$ 177	Buy this!
PGERQQR	724 USD	Premier	Yes (confirmed)	United States	\$ 82	Buy this!
QICSXAXY	770 USD	Personal	No confirmed card	United States	\$ 76	LOCKED
TTBKMVBZ	1.072 USD	Personal	Yes (confirmed)	United States	\$ 117	Buy this!
GBCOXEBE	661 EUR	Personal	Yes (confirmed)	Spain	\$ 89	Buy this!
WLRUQNW	1.943 GBP	Personal	Yes (confirmed)	United Kingdom	\$ 263	Buy this!
VJIWCMHK	1.091 USD	Personal	Yes (confirmed)	United States	\$ 119	Buy this!
IYWIZUCD	2.043 EUR	Personal	Yes (confirmed)	Spain	\$ 255	Buy this!
RTASELIA	1.388 EUR	Premier	Yes (confirmed)	France	\$ 177	Buy this!
RQABYTDDB	1.701 USD	Premier	Yes (confirmed)	United States	\$ 180	Buy this!
OJAKKPWJ	679 USD	Premier	Yes (confirmed)	United States	\$ 78	LOCKED
YXKHTBDK	706 EUR	Premier	Yes (confirmed)	Italy	\$ 95	Buy this!
PSWBOMZN	687 GBP	Premier	Yes (confirmed)	United Kingdom	\$ 99	Buy this!



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The 419/Nigerian Scam

- Promises a big payoff
- Can be a long con
- Often contains bad spelling
- Common variants involve inheritance or lost funds for someone with same surname
- Will start asking for small sums of cash to release funds

Internal Memo:

146 Hagley Road, Birmingham
Birmingham B3 3PJ

From the Desk of
Mr. Jerry Smith
Date: 13/01/14

Attn: Sir/Madam,

I seize this opportunity to extend my unalloyed compliments of the new season to you and your family hoping that this year will bring more joy, happiness and prosperity into your house hold.

I am certain that by the time you read this letter I might have already gone back to my country **United Kingdom**. I visited South Africa during the New Year period and during my stay, I used the opportunity to send you this letter believing that it will reach you in good state.

My name is **Mr. Jerry Smith**, I am the auditor and head of computing department of a bank here in United Kingdom. I wish to inform you of a bank account that was opened in our bank since my inception into office in 2001, and according to our record, it was evident that nobody has ever operated on this account since then. I therefore took the courage to look for a reliable and honest person who will be capable for this important transaction.

The owner of this money is **Late Mr. Mutassim Billah Gaddafi**, the son of **Late Muammar Gadafi of Libya**; He was captured by anti-Gadafi forces later killed alongside with his father. No other person knows about this money or anything concerning his account and the account has no next of kin and my investigation further proved to me that his family and his country does not know anything about this account.

I am therefore seeking for a reliable person that will play the human role as the next of kin to this fund which is in the amount of **£32,000,000.00 (Thirty Two Million Pounds Sterling)**. I have also discovered that if I do not remit this money out urgently, it will be forfeited to the government treasury account as an unclaimed fund.

Please respond immediately via my private email address: j_jerrysmith@aol.com

I will use my position and influence to effect the legal approval and onward transfer of this fund into any nominated bank account of your choice with appropriate clearance from foreign payment department.

You will henceforth stand to get 35% while 5% shall be set aside for the expense that will be incurred during the process, and 60% will be for me.

I will fill you in with further details upon your swift reply. Please be informed that confidentiality of this transaction is of utmost importance.

Yours Truly,

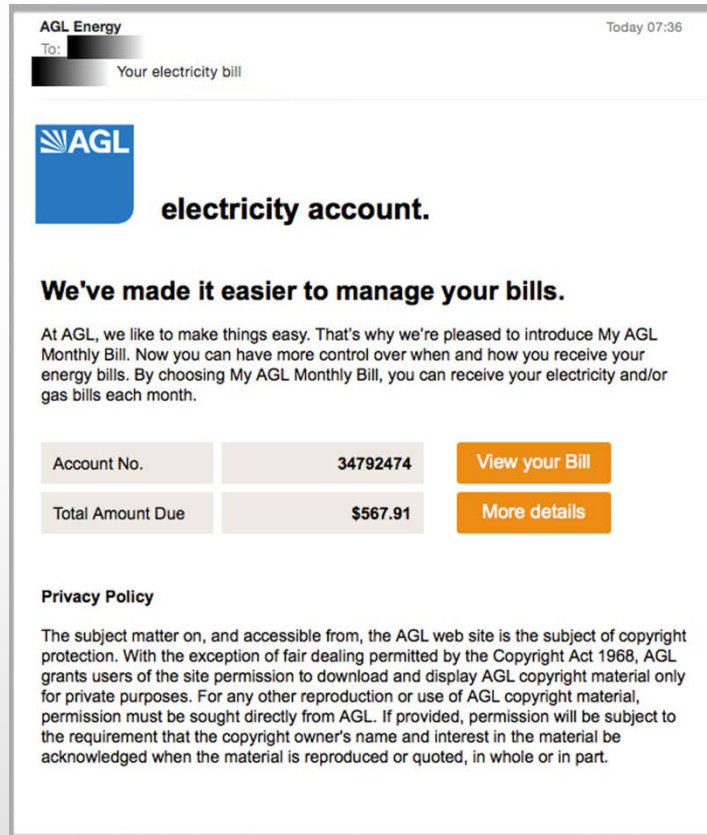

Mr. Jerry Smith.



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Ransomware/Cryptolockers



- **Becoming more common and can be hard to detect**
- **Often comes in the guise of an official looking bill or fine**
- **Requires you to click on something to download or run**
- **Can potentially lock you out of all your data**



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Ransomware/Cryptolockers



- Will likely require you to pay in bitcoins
- Often run by organised crime groups
- If you do pay, no guarantee that data will be recovered
- If data is recovered, it is likely that more malware will be introduced at the same time



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Ransomware/Cryptolockers

Defend yourself by

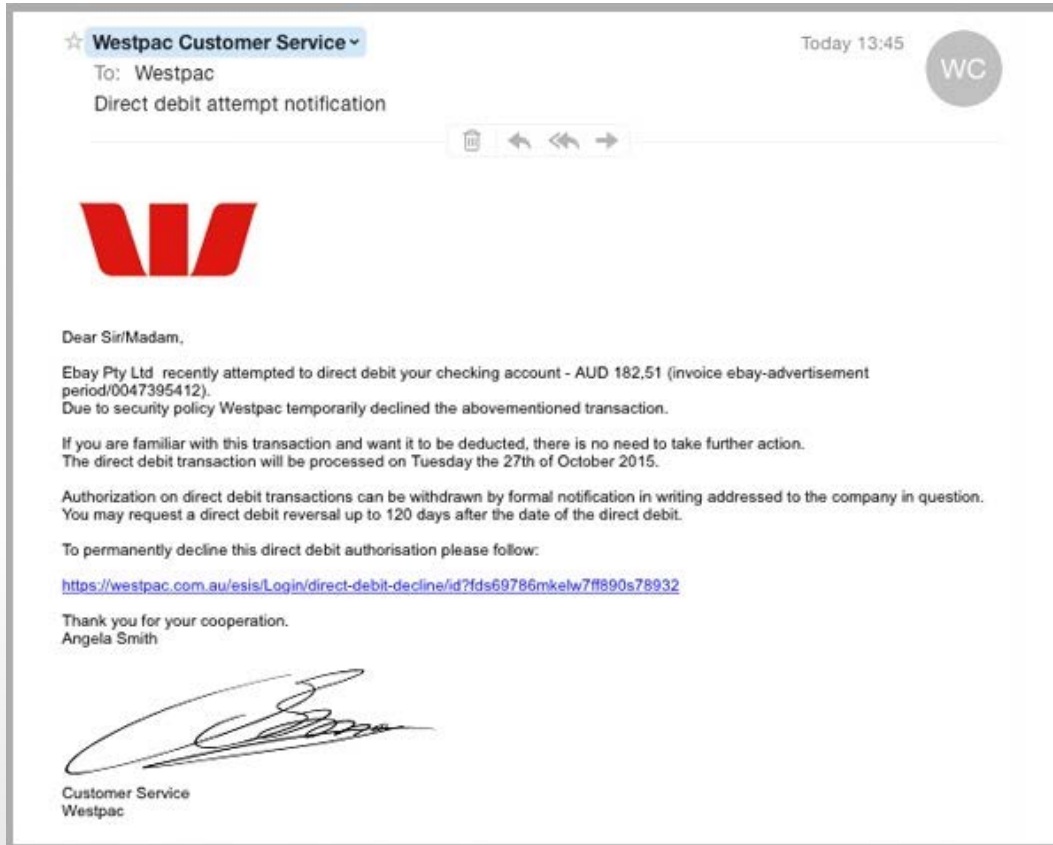
- Keeping backups of any important data you have
- Keeping your anti-virus and operating system patches up to date
- Double check any attachment or link you receive
- If you get infected and must attempt recovery, talk to a professional



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Phishing



- **Addressed generically – most of the time**
- **Link that is listed will likely be forged**
- **Will contain a sense of urgency (social engineering)**
- **Link will request personal information (username/password)**



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Phishing

Defend yourself by

- **Never get caught up in the urgency of an email**
- **Check the link – if uncertain, manually go to the page**
- **If you get caught out, contact your financial institution, suspend your account, keep an eye on your credit file**



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Mule Recruitment

- Preys on people looking for extra income
- Starts with a simple looking recruitment email
- Partaking in muling makes you complicit in crime. You may be charged with an offence
- Involves transferring cash between accounts

From: Job Department [mailto:De.]
Sent: [redacted]
To: fra [redacted]
Subject: work with a partial employment

We're a textile manufacturing company,
which is seeking for accounts receivable/auditor anywhere in the USA.

Account Receivable duties include

- *Collection Payments
- *Applying Cash and making deposits
- *Reconciling customer accounts
- *Assembling and verifying supporting documentation for payments
- *Entering payables accounting data
- *Providing back-up support and general assistance to the Accounts Payable
- *Reconciling Vendor Accounts
- *Weekly Check Run

All applicants applying for the job must be authorized to work in the USA, 18 years or older legally, capable, responsible, with PC knowledge e-mail and internet experience (minimal). 1+ years hands on experience with accounts receivable required.

If you want to apply for this Job, send us your C.V. for reviewed and consideration.

Apply now: [redacted]

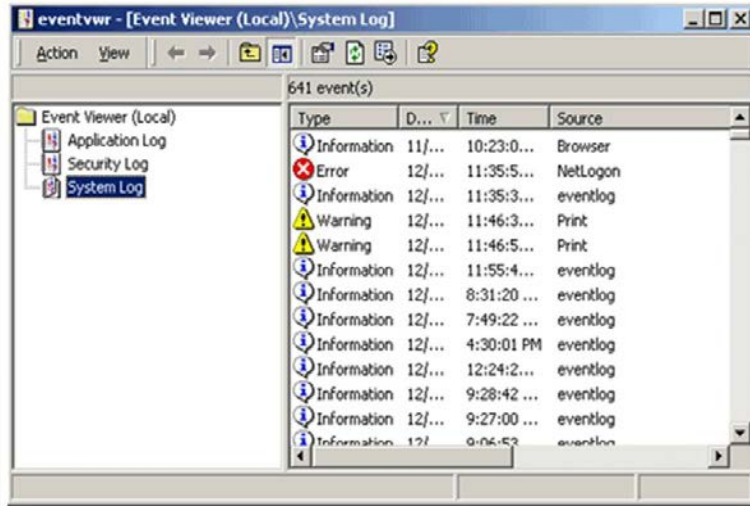


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Microsoft Support Scam

Sample Event Viewer Log



- **Initiated normally by telephone**
- **Will walk you through to see an error log**
- **Will attempt to convince you to let them remotely connect to your computer**
- **Will ask you for your credit card details**



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What Is Your Porn Star Name?

Ever seen these quizzes online? To find your porn star name

First Name – Your first pets name?

Surname – Name of the first street you live on



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What Is Your Password Recovery Question?

Your first pet's name?

Name of the first street you lived on?

Big data enables criminals to collate vast amounts of information about you over time. These quizzes can often be harmless fun, but it is worth thinking about.



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Like Farming

“Like farming” is the creation of a page or an account on social media that is designed to get as many likes as possible, in the shortest amount of time.

Often done in the form of a competition, or a cause, in the space of a few days, the “like farmer” will try to get hundreds of thousands of likes and shares.



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Like Farming

Three common types

- Fake competitions
- Appeals to emotion
- Donations to Charity

Why is it a problem?

- Harvests personal info
- Can be used to legitimise things
- Can be used as a platform to push malware



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Like Farming

How to know if its “like farming”?

- **In most cases, before you like, if you click on the page, you will likely see that it is new.**
- **If it is from a big brand name, go to that company’s main social media page**
- **Try to use common sense. While it might seem nice to like something that may seem inspirational, when you like and share, you are contributing to the problem.**



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So What Now?

- **Don't Panic! – Remember, anything sent by email or on a webpage will never be urgent**
- **Do not use the same password everywhere**
- **Use multifactor authentication for important accounts**
- **Backup all your data that has value to you**
- **Look out for bad spelling/grammar and generically addressed emails**
- **If you shop a lot online, use a separate credit card with a low credit limit**



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So What Now?

- **Be vigilant – patch your computer regularly, keep antivirus up to date**
- **If you have been compromised, turn it off, contact a professional**
- **Have the contact details of your banks and be willing to call and suspend/cancel compromised accounts**
- **Report scams to Scamwatch or the Australian Cybercrime Online Reporting Network**



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Resources

www.acorn.gov.au

www.scamwatch.gov.au

<https://www.afp.gov.au/what-we-do/crime-types/cybercrime/online-fraud-and-scams>

<https://www.consumer.vic.gov.au/resources-and-education/scams>

www.esafety.gov.au



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