



Top Scams and Phishing 2021: The Evolution of Social Engineering

(aka why it's easier for scammers to just trick you)

PRESENTED BY BETTER BUSINESS BUREAU SERVING DELAWARE

Marketplace scams represent a \$50+ billion scourge on our economy that impacts one in four households and **one in five individuals** each year.

According to the FTC, in 2019:

- Delaware was #3 in fraud reports
- Victims in 23% of the reports lost money
- Consumers aged 20-29 lost money in 33% of reports

and in 2020:

- Delaware was #2 in fraud reports
- Victims in 34% of the reports lost money
- Consumers aged 20-29 lost money in 44% of reports



What is BBB?

- Non-profit organization
- Began in 1912
- BBB locations throughout U.S., Canada & even one in Mexico

Mission:

To be the leader in advancing marketplace trust. We do this by:

- Setting standards for marketplace trust
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- Celebrating marketplace role models
- Calling out and addressing substandard marketplace behavior
- Creating a community of trustworthy businesses

BBB was started because of this:

How Mother and Baby "Picked Up"

A case of Blatz Beer in your home means much to the young mother, and obviously baby participates in its benefits.

The malt in the beer supplies nourishing qualities that are essential at this time and the hops act as an appetizing, stimulating tonic.


Main 2400



BLATZ
MILWAUKEE
Always the same good old *Blatz*



Dr. Batty's



For Your Health

ASTHMA CIGARETTES

SINCE 1882

For the temporary relief of paroxysms of asthma

EFFECTIVELY TREATS:

ASTHMA, HAY FEVER, FOUL BREATH
ALL DISEASES OF THE THROAT,
HEAD COLDS, CANKER SORES
BRONCHIAL IRRITATIONS

NOT RECOMMENDED FOR CHILDREN UNDER 6.



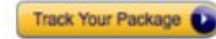
[Your Orders](#) | [Your Account](#)

Shipping Confirmation
Order # 980-784657-654322

Hello [redacted]

We would like to inform that Your order has been dispatched. If you did not place this order please call us on [1-866-549-0175](tel:1-866-549-0175) to report this to our fraud protection team.

Arriving:
Saturday, Sep 26



Your package was sent to:
[redacted]
[redacted] Wilmington, DE
19808.

Your package is being shipped by ATS and the tracking number is 87647553623410. Please note that a signature may be required for the delivery of the package.

Shipment Details



LG Nano 9 Series 4K HDR Smart LED NanoCell TV **\$5,794.69**
Sold by John Densmore



NVIDIA SHIELD TV Gaming Edition | 4K HDR Streaming Media Player. **\$306.80**
Sold by John Densmore

Item Subtotal:	\$6,101.49
Shipping & Handling:	\$90.00
Shipment Total:	\$6,191.49
Credit Apply:	-\$5,000.00
Payment Pending:	\$1,191.49

If you need further assistance with your order, please call us on 1-866-549-0175.

These days it
looks like this:

Or this:

Black Friday Sale Starts Now 70% Off Everything Online! (From: Louis Vuitton Store
< >)

View this email in [web browser](#). Not interested anymore? [Unsubscribe instantly](#).

STARTS TODAY!

**Louis Vuitton Bags
Store**

Extra **\$10 off**
for savings up to

**70%
off**

Register Now To Get \$10 OFF

SHOP NOW

[Home](#) | [Handbag](#) | [Shoes](#) | [Apparel](#) | [Wallets](#) | [Accessories](#)

All prices reflect additional savings. This offer is not retroactive.
Please do not reply to this email as this address is not monitored.

||

Or even this:

<https://www.loom.com/share/1a765a762ac84fb7be1ac715eb59d570>

Specific Social Engineering Tactics

Phantom Riches

Dangling the prospect of wealth, enticing you with something you want but can't have.



Source Credibility

Trying to build credibility by claiming to be with a reputable firm or to have a special credential or experience.



Social Consensus

Leading you to believe that other savvy investors have already invested.



RED FLAGS OF FRAUD

Reciprocity

Offering to do a small favor for you in return for a big favor.



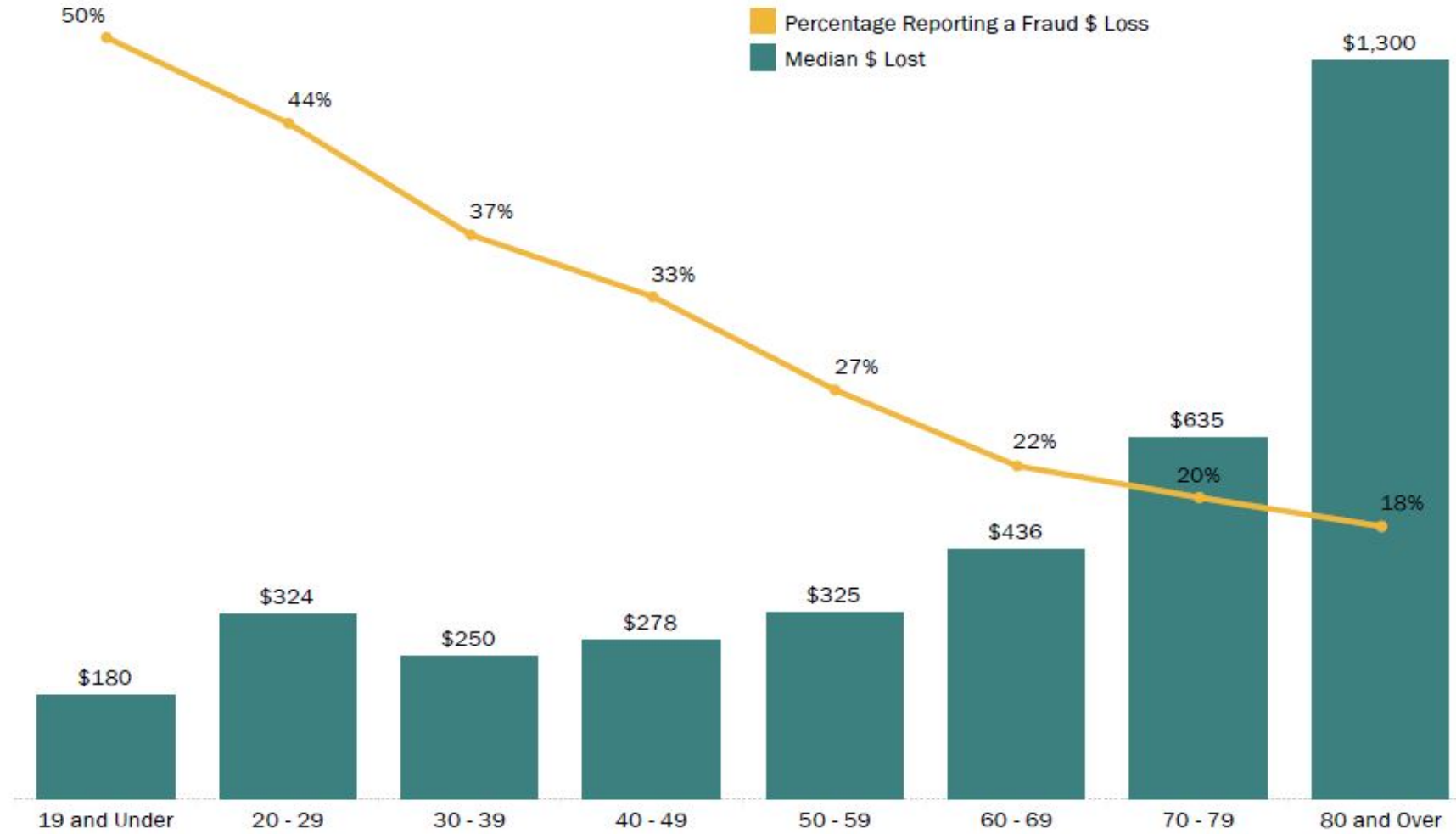
Scarcity

Creating a false sense of urgency by claiming limited supply.



Who are the victims?

Percentage Reporting a Fraud Loss and Median Loss by Age



#1 Social Engineering Threat Targeting Businesses ...

BEC: Business Email Compromise

(dba Spearphishing, dba Whaling, etc.)

According to the FBI:

- In the past 3 years, over 26 BILLION in lost dollars

This is NOT what keeps IT awake at night:

From: Central Bank of Nigeria <mailadmin@tk3c.tsannkuen.com>

Sent: Tuesday, June 4, 2019 7:50 PM

Subject: [SPAM] Congratulations

Attention: Beneficiary

This is to officially inform you that your email was short listed by the Central Bank Compensation Award Committee setup to compensate the huge losses of the victims of the internet scam/fraud; You are also warned to disengage from future pursuit of unlearned transaction.

However, Your Compensation Payment via ATM CARD value at US\$8.3M has been accredited and approved in your favor; All that is required of you to redeem your funds is to contact the payment officer with the official fee of US\$90 being for duty stamp/courier/shipment charges.

Contact the diplomat as soon as possible through this (email: michealarmstrong68@gmail.com)

You are hereby advice to re-confirm the below information once again to the payment officer for further proceedings/next line of action.

1. Full Name:
2. Home address:
3. Direct/personal cell number
4. Copy of any valid identification:
5. Your occupation:
6. Next of kin:

Below is the delivery diplomat detail:

NAME: Armstrong Micheal

E-MAIL: michealarmstrong68@gmail.com

This reward will be available for a short time. It's best advice you act fast, Thank You.

Yours truly,
Mr Packer Kelvin
Secretary

This is:

-----Original Message-----

From: CFO <[REDACTED]>

To: John [REDACTED]

Subject: Urgent request

Hi John

Please call our supplier about wire payment details:
1.702.234.4567.

I'll be on a flight for the next 10 hours and unable
to take calls.

This is urgent!

Best regards,

Michael
[REDACTED]

Sent from my iPhone

Source Credibility

brightlandaussies.com/index.php

Connection is secure
Your information (for example, passwords or credit card numbers) is private when it is sent to this site. [Learn more](#)

Certificate (Valid)
Cookies (2 in use)
Site settings

BRIGHT LAND
Aussies

HOME ABOUT US AVAILABLE PUPPIES TESTIMONIALS CONTACT US

Lovely Aussies... BEST PRICE + FREE SHIPPING

Welcome to BrightLand Aussies.

Today is your lucky day if you have been searching for a quality Australian Shepherd for your family. Click on the [Available Puppies](#) page to view our Australian shepherd puppies for sale. Click on the [Contact Us](#) page to send an inquiry for your interested puppy. Australian shepherds are medium-sized dogs with a solid build and low center of gravity. [learn more](#)

AVAILABLE PUPPIES

General Puppy Details?

They are about 18 to 23 inches in height, and weigh from about 40 to 60 pounds (18 to 27 kilograms). Males generally are taller and heavier than females. Aussies live about 10 to 12 years.

Aussies have a lush, medium-length coat that is straight or slightly wavy. They have feathering on the back of the legs and a generous mane around the neck. Coat colors vary and might be blue or red merle or red or black tricolor, all with white and/or tan markings. Most Aussies have a naturally short tail, but sometimes tails are docked if longer than four inches.

Source Credibility



Google <no-reply@google.support>
to me ▾

10:19 AM

Someone has your password

Hi,

Someone just used your password to try to sign in to your Google Account.

Information:

Tuesday, October 15, 2019 at 10:19:08 AM GMT-04:00

Slatina, Romania

Firefox browser

Google stopped this sign-in attempt. You should change your password immediately

[CHANGE PASSWORD](#)

Best,

The Mail Team

Source Credibility

<admin334826_342@indeedemail.com> wrote:

Hi
Thank you for your interest in our vacancy.
In the coming days, I would like to schedule an interview for you.
To ensure confidentiality of correspondence, send me your contact details by e-mail and phone number.
I will contact you and will be able to answer your questions regarding the vacancy and give detailed instructions for the interview.

Next Steps

Respond by replying directly to this email

No longer interested? [Close your application for this job.](#)
[Opt in to SMS notifications for your applies here](#)



From Hr Department regarding your [Customer Service Representative](#) application

Suspect spam or fraud? [Report this message to Indeed](#)

By replying or using an indeedemail.com email address, you agree that this email will be processed and analyzed according to the Indeed [Cookie Policy](#), [Privacy Policy](#), and [Terms of Service](#).

----- Forwarded message -----

From: [REDACTED]@udel.edu>
Date: Sun, Sep 13, 2020 at 3:20 AM
Subject: HAND SHAKE NETWORK: Job Referral
To:

Greetings,

Vitamin Angels is currently seeking for individuals with no experiences in the health sector to perform the Job description below.

PART TIME JOB OPPORTUNITY

JOB TITLE:
Health Worker

JOB DESCRIPTION:

*Receiving items such as clothing, Medicines etc.. [through the mail](#)

*Send out the items through the Post office to the list of disability homes, [local hospitals](#), and health care networks that would be provided to you in your city.

Requirement:

Flexible Schedule and a passion for humanitarian

Weekly Salary (including miscellaneous):\$400
Other Benefits inclusive:

Interested Candidates should contact ([REDACTED]@yahoo.com) for more information

REQUESTED INFORMATION

Full Name
City/State
Cell Number
E-MAIL
Alternative E-mail

Best regards,

Source Credibility

- I am your boss.
- I am your bank.
- I am your school.
- I am your government.
- I am your utility company.
- I am your real estate agent.
- I am your search engine/email provider.
- I am your health insurance provider.
- I am your prospective employer.
- I am your postal carrier of choice delivering your package.
- I am a safe, secure website.

Top 10 legitimate organizations/brands used for impersonation

RANK	BUSINESS NAME
1	Social Security Administration
2	Amazon
3	Publishers Clearing House
4	Apple
5	Microsoft
6	PayPal
7	Medicare
8	Walmart
9	Dominion Energy
10	Cash Advance/Advance America

Social Consensus

- Lots of likes, comments, and shares
- Celebrity or Influencer support
- Hacked account of someone you know



Social Consensus

About 242,000,000 results (0.47 seconds)

Browse Contacts | Home

<https://www.browsecontacts.com>

Our experienced B2B Data Research Team helped clients save thousands of business hours in right prospect search. Now it's your turn.

Contact Us - Browse Contacts

www.browsecontacts.com > contact

ADDRESS. **BROWSE CONTACTS**. 3524 Silverside Road Suite 35B, Wilmington, DE 19810.

BUSINESS HOURS. Monday - Friday 9:00 AM to 6:00 PM EST

Browse Contacts Reviews 2019: Details, Pricing, & Features ...

<https://www.g2.com> > ... > Browse Contacts Reviews

★ ★ ★ ★ ★ Rating: 0 - 5 reviews

I liked that even after scamming us, he still bothers to save face and pretend to be a legit business by passing you around between departments, when it's all a one-man-scam. ... We buy these lists from a few mailing list providers. I got an email from Felix Hunter from BrowseContacts ...

Browse Contacts - Wilmington, Delaware | Professional Profile ...

<https://www.linkedin.com> > browse-contacts-37911bb2

View **Browse Contacts**' profile on LinkedIn, the world's largest professional community. Browse has 1 job listed on their profile. See the complete profile on ...



Browse Contacts

Website Save

5.0 ★★★★★ 1 Google review

Hours: Open · Closes 6PM

Phone: (302) 261-9495

Suggest an edit


Questions & answers

Be the first to ask a question

Ask a question

Send to your phone

Send



American Data Direct Inc.

Mailing Lists

3524 Silverside Rd Ste 35B
Wilmington, DE 19810-4929

<http://www.browsecontacts.com>

Email this Business

(302) 351-4247

Accreditation

THIS BUSINESS IS NOT
BBB ACCREDITED

BBB Rating

F

Customer Reviews are not used in the calculation of BBB Rating

Reasons for BBB Rating

Customer Reviews

Average of 6 Customer Reviews

Leave a Review

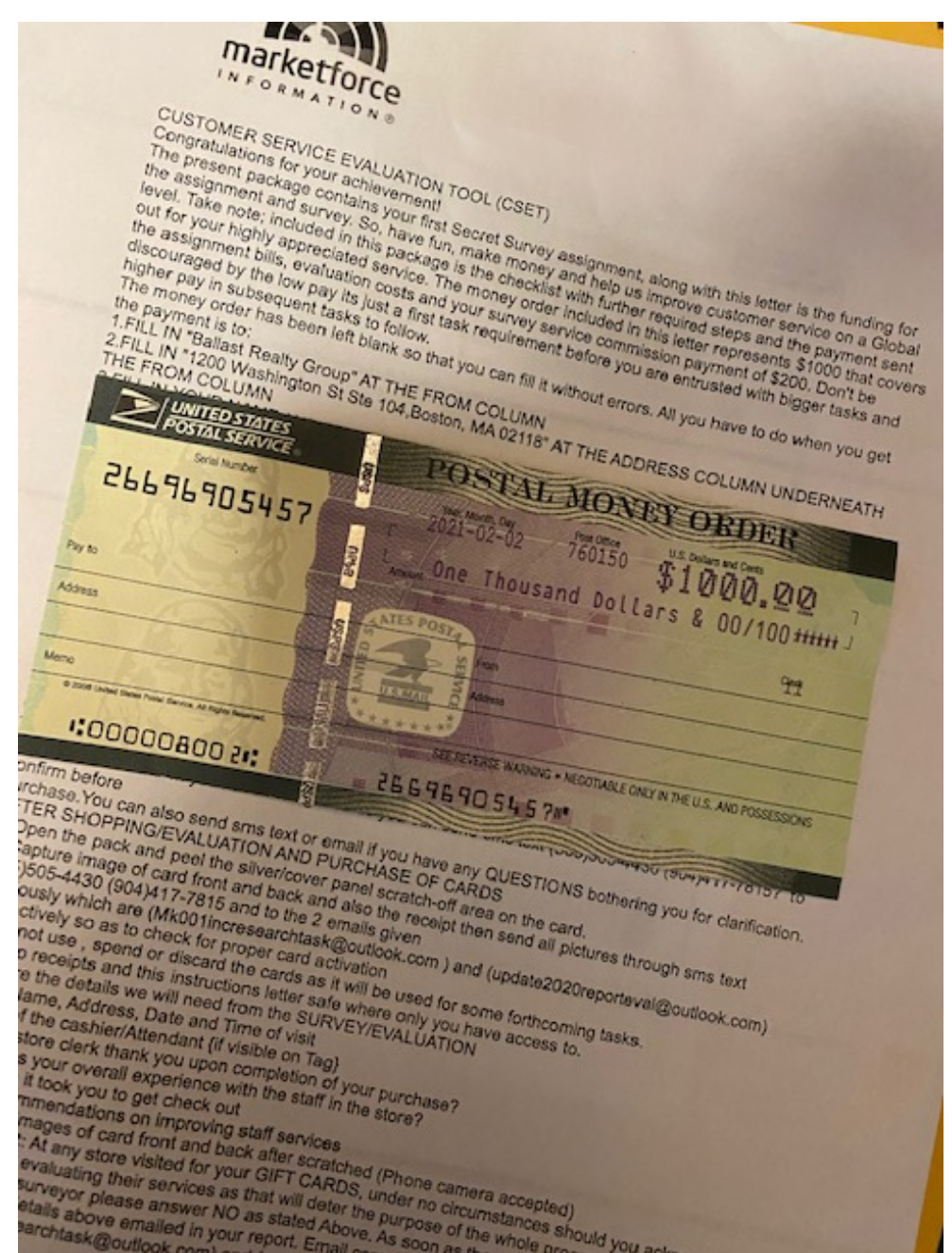
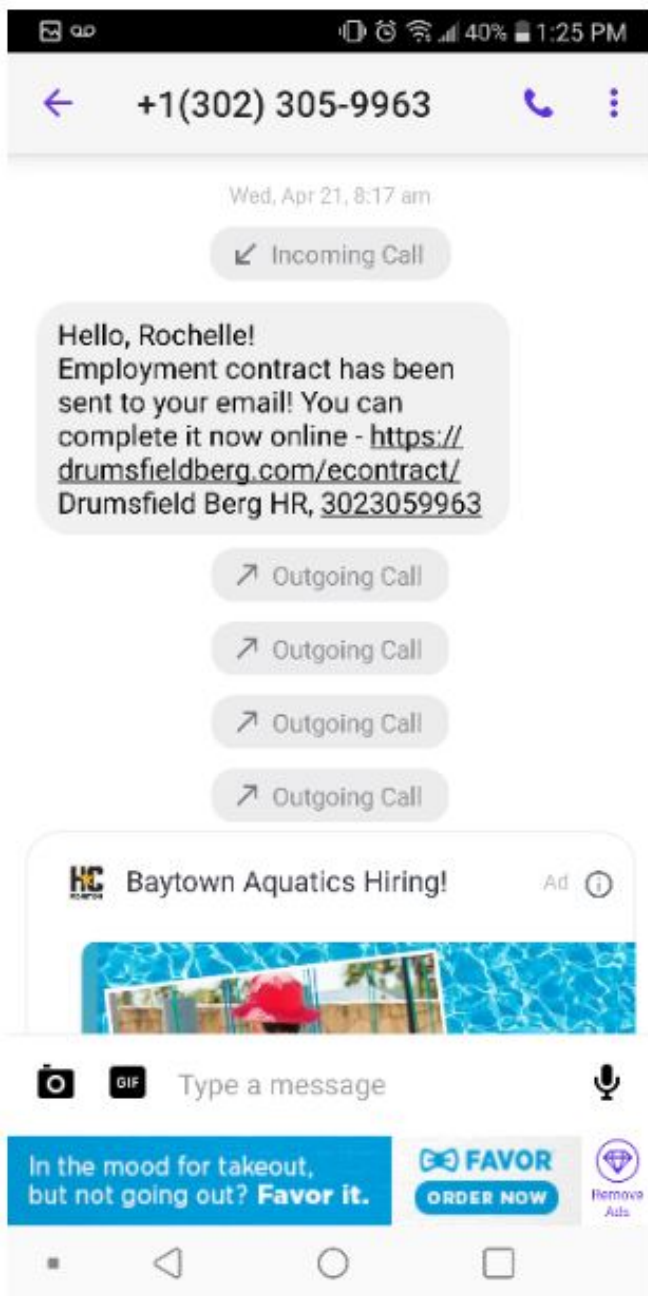
Customer Complaints

10 complaints closed in last 3 years
4 complaints closed in last 12 months

View Complaints Summary

File a Complaint

Phantom Riches



(hey Jon, talk about fake checks and students!)

Phantom Riches

- Don't you want a high-paying job?
- Don't you want to work from home?
- Don't you want a flexible schedule?
- Don't you want us to pay for your laptop, phone, internet, etc.?

I am, _____
First Name and Last Name

Acknowledged the Detailed Job Description,

And signed into the trial program _____, 2020.
mm/dd

Personal Signature _____

The parties hereto agree that facsimile and any form of Computer-based signatures shall be as effective as the original ones.

Upon termination of the Trial Contract the following conditions must be satisfied:

1. NO packages must be left in the agent's possession (All packages must be dispatched).
2. There are have to be NO pending incoming packages (In Transit) to the agent's address.
3. In case of termination of the contract agent must give a 5 day notice to his supervisor.

If all above conditions are well executed, the Trial Contract shall be considered successful.

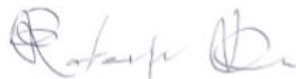
In case of nonobservance of the contract provisions and the agent's unilateral termination of such agreement, the court will impose a fine on the agent, equal to the cost of goods in the agent's possession along with the cost of goods about to be delivered to the agent's address(in transit to his address).

Senior Manager **Roberta Luciani**,
On behalf of the Company

Qvonix Insurance

1225 N King St Ste 840,
Wilmington, DE 19801
1 (888) 405 2069

<https://qvonixinsurance.com>



Place your ID card (Driver's License) here and take a picture of this page. You can blur the vital information on your ID, but name and address must be clearly seen.

Place any utility bill into your name and actual address here.

Take a photo of this page and e-mail it to your manager [Roberta Luciani](#)

Payment form

You have a 3 payment options listed below. Please fill any one that you like.

Direct Deposit Bank Information:	
Bank name:	
ABA Routing number:	
Name on account:	
Account number:	

Address Information for check:	
Street address:	
City:	
State:	
Zip:	

PayPal account:	
Email associated with your PayPal account:	

Please take a note:

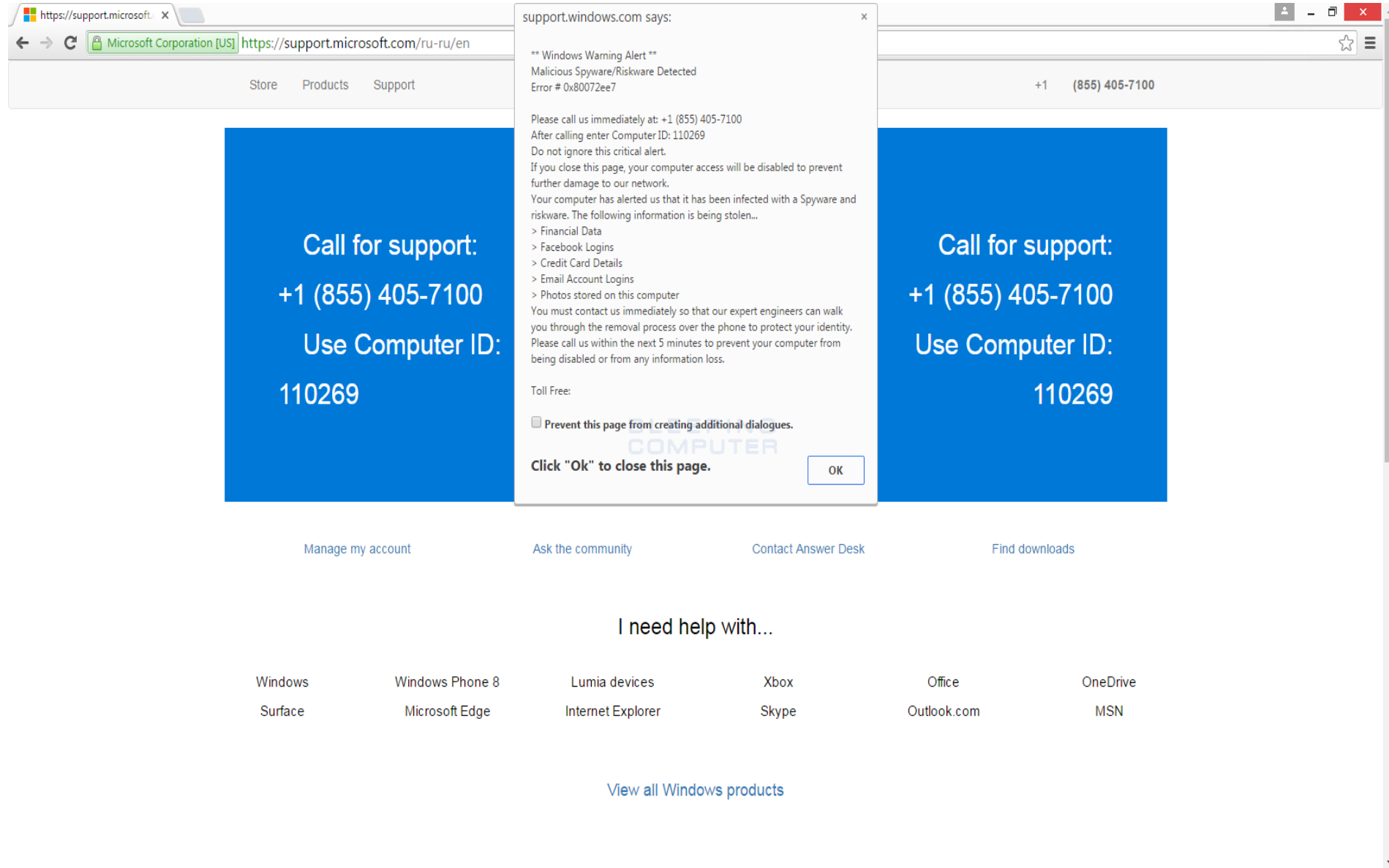
1. Print it, complete and take a picture of it.
2. Email it to your manager [Roberta Luciani](#)

**65% of scam job offers
were related to the
reshipment of
packages.**

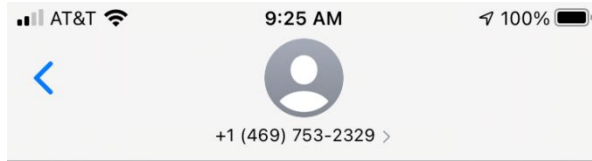


Scarcity

- Call in the next 5 minutes or your data will be lost!
- Don't close this window or your data will be lost!
- OMG DIDN'T YOU HEAR ME YOUR DATA WILL BE LOST!

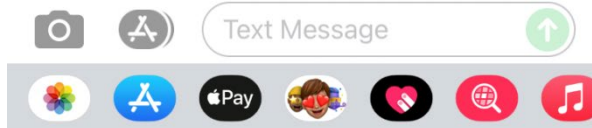


Reciprocity



Text Message
Today 9:24 AM

AT&T Free Msg: August bill processed. Thanks, Alice! Here's a little freebie for you: 6bsr.info/pYwaqofFm1



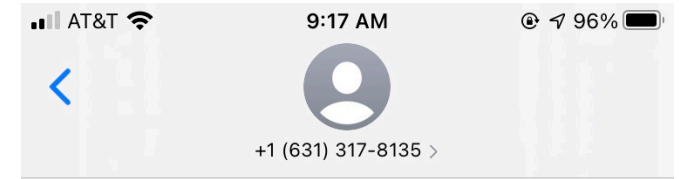
I am giving back to the community.

All Bitcoin sent to the address below will be sent back doubled! If you send \$1,000, I will send back \$2,000. Only doing this for 30 minutes.



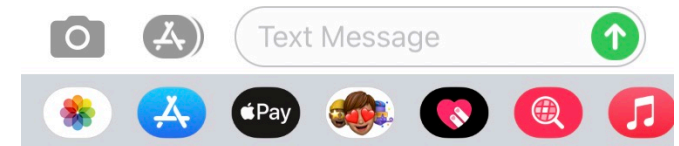
Everyone is asking me to give back, and now is the time.

I am doubling all payments sent to my BTC address for the next 30 minutes. You send \$1,000, I send you back \$2,000.



Text Message
Today 9:17 AM

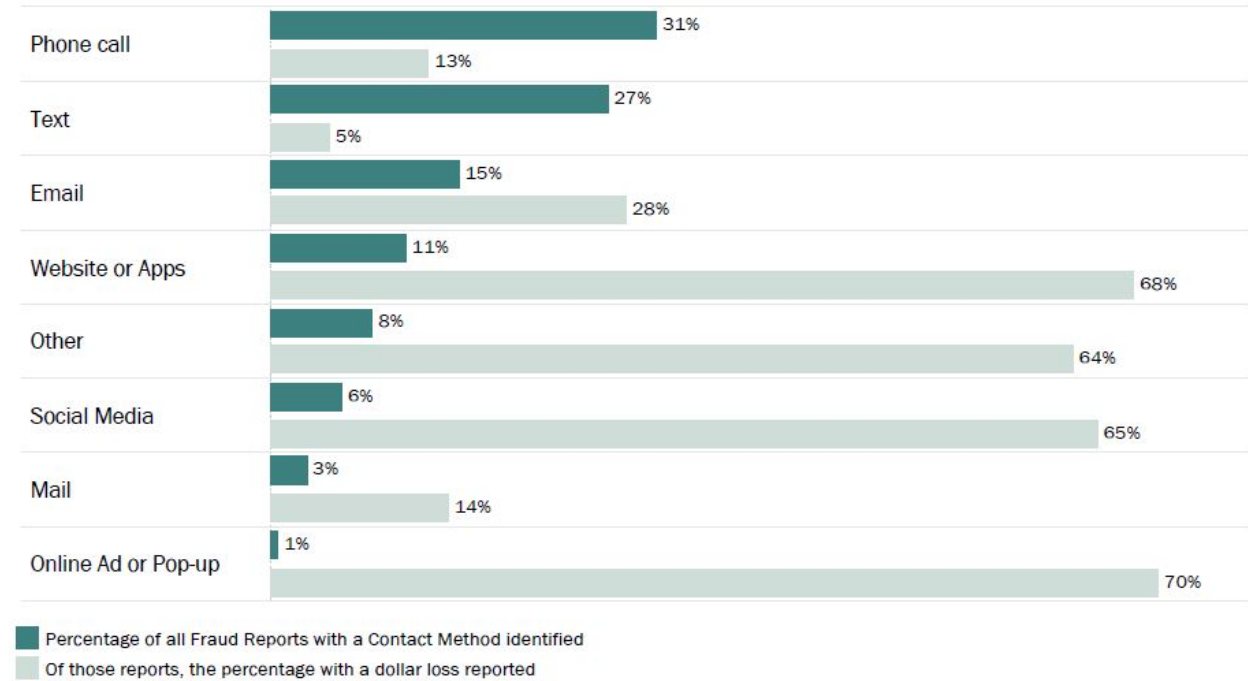
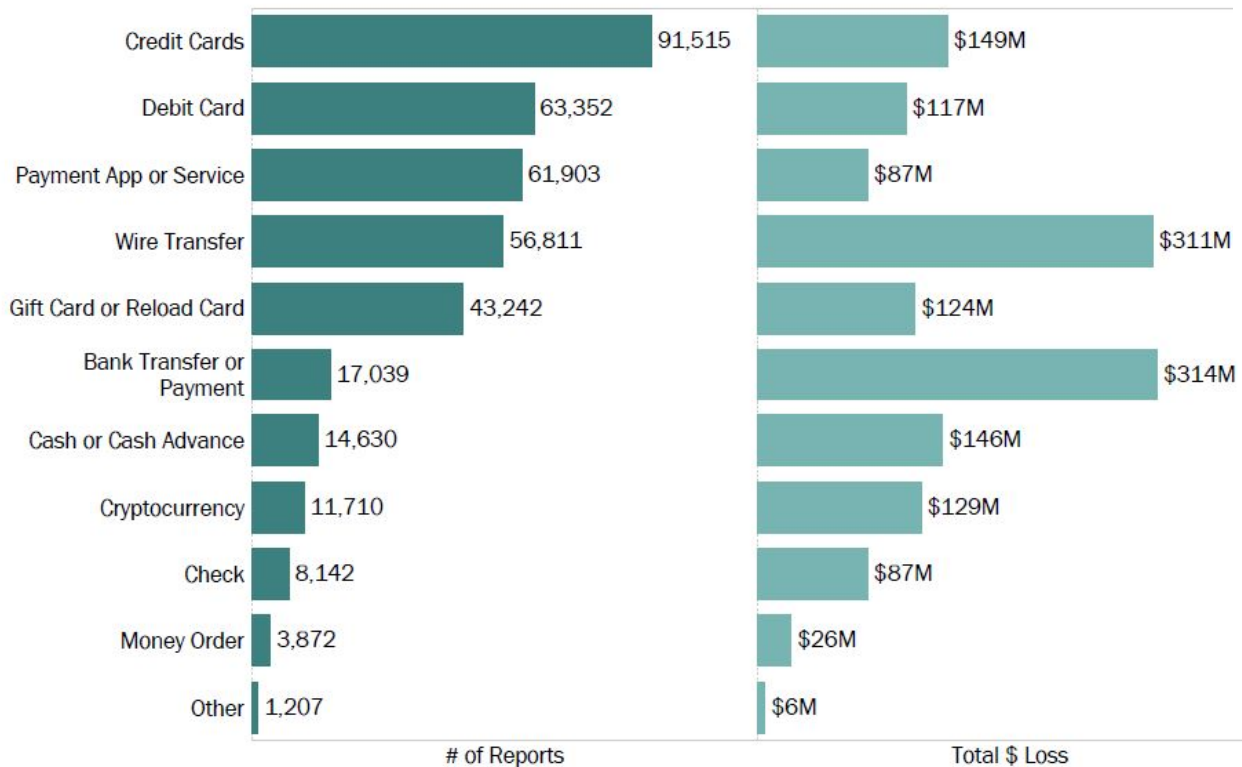
Amazon: Congratulations Alice, you came 2nd in today's Amazon AirPods raffle! Click the link to set shipment: u7fxe.info/IMCVmyemy!



So what scams are most common?

	1	2	3
AGES 18-24	Online Purchase	Fake Check/ Money Order	Employment
AGES 25-34	Online Purchase	Employment	Fake Check/ Money Order
AGES 35-44	Online Purchase	Employment	Investment
AGES 45-54	Online Purchase	Employment	Advance Fee Loan
AGES 55-64	Romance	Online Purchase	Investment
AGES 65+	Travel/Vacation/ Timeshare	Online Purchase	Romance

How are victims contacted and how do they pay?





Scammers' Tactics

Scammers pretend to be someone you trust. They make themselves seem believable by pretending to be connected with a company you know or a government agency.

Scammers create a sense of urgency. They rush you into making a quick decision before you look into it.

Scammers use intimidation and fear. They tell you that something terrible is about to happen to get you to send a payment before you have a chance to check out their claims.

Scammers use untraceable payment methods. They often want payment through wire transfers, reloadable cards, or gift cards that are nearly impossible to reverse or track.



How to Protect Your Business

Train Your Employees

Your best defense is an informed workforce.

Verify Invoices and Payments

Check all invoices closely. Never pay unless you know the bill is for items that were actually ordered and delivered.

Limit who is authorized to place orders and pay invoices. Review your procedures to make sure major spending can't be triggered by an unexpected call, email, or invoice.

Pay attention to how someone asks you to pay. If you are asked to pay with a wire transfer, reloadable card, or gift card, you can bet it's a scam.



How to Protect Yourself

Be *slightly* more Tech-Savvy

Don't believe your caller ID, for example. Imposters often fake caller ID information so you'll be more likely to believe them when they claim to be a government agency, your bank, etc.

Remember that email addresses and websites that look legitimate are easy for scammers to fake. Scammers even can hack into the social media accounts of people you trust and send you messages that appear to be from them.

Don't click links, open attachments, or download files from unexpected emails.

Secure your files, passwords, and financial information. This should mean "use a password manager", but it at least means "have backups".

Know Who You're Dealing With

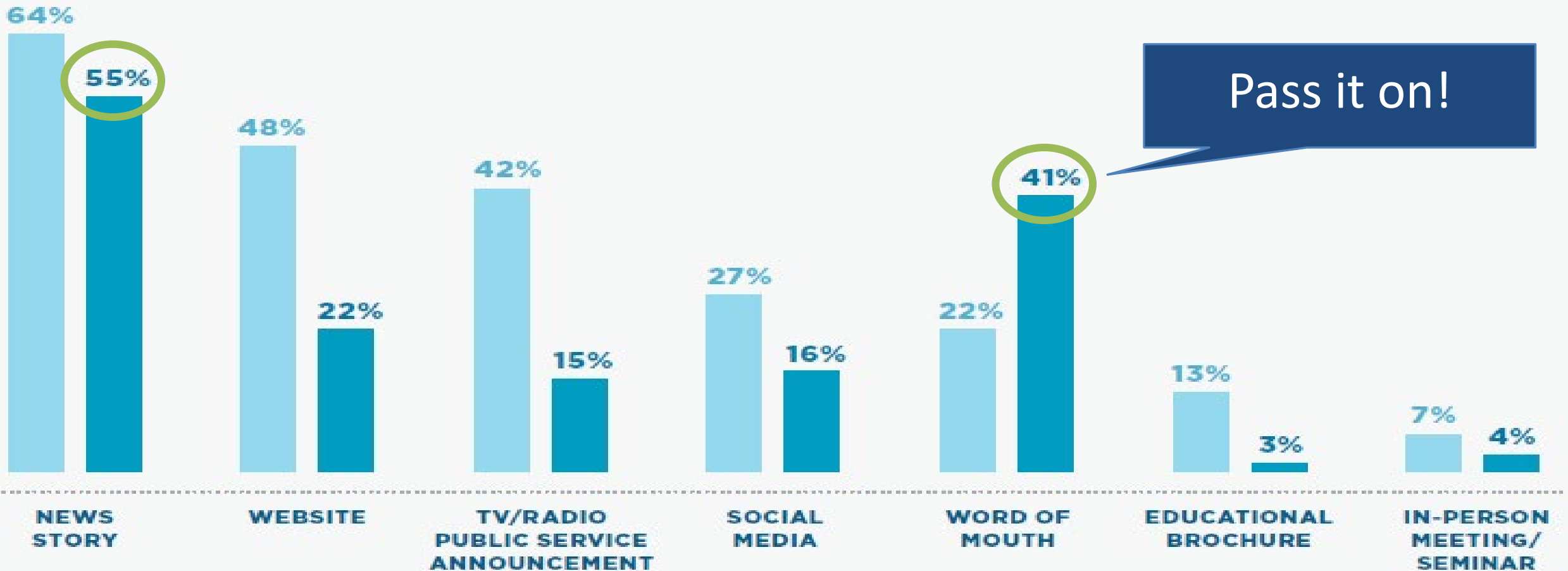
Research companies for FREE at www.bbb.org.

Search the company's name online with the term "scam" or "complaint." Read what others are saying about that company.

Learning About Fraud

Sources of Information About Scams

- What would be a good source to learn about scams?
- Where do you learn about scams?





Thank you for your time!

Questions?