

How to Stay Safe Online

- Get Cyber : Arthur Press



Est. Amount Stolen by Scammers
in 2025...btw its all profit

\$16, 600,000,000

Whirlpool revenue in 2025- \$16,600,000,000

Walmart's Profit in 2025 - \$19,400,000,000

List of Growth of **REVENUE** in the last 5 years

Tesla – 215%

Airbnb – 230%

Uber – 295%

Scams – 300%

Why Online Safety Matters



\$5,000,000,000

Amt seniors lost to cyber
crime



\$19,372

Average amount stolen



\$83,000

Average loss amount for
seniors

Arthur Press

- 25 years in I.T.
- 15 in I.T. Security
- 6 years as Ventura County Sheriff Volunteer
- **Why do I do this:**
 - Goal: Fewer scam victims



3 Golden Rules – Hand this summary page out!



BE WARY OF URGENCY



BE SUSPICIOUS



TALK TO SOMEONE

Top 3 Golden Rules :



GOLDEN RULE #1 – Be Wary of **Urgency**



Be Wary of Urgency

"Your account
will be closed
in 45 min"

Countdown
timers

"Pay now to
avoid late fee"

Have 15 min
to get a
refund.

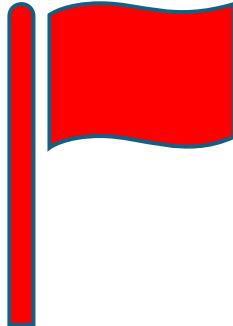
Police will be
dispatched in
30 min

GOLDEN RULE #2

Be Suspicious!



Be Suspicious!



Top Red Flag “Asks”

Ask for remote access

Ask login online banking

Ask for pay money, especially
in gift cards



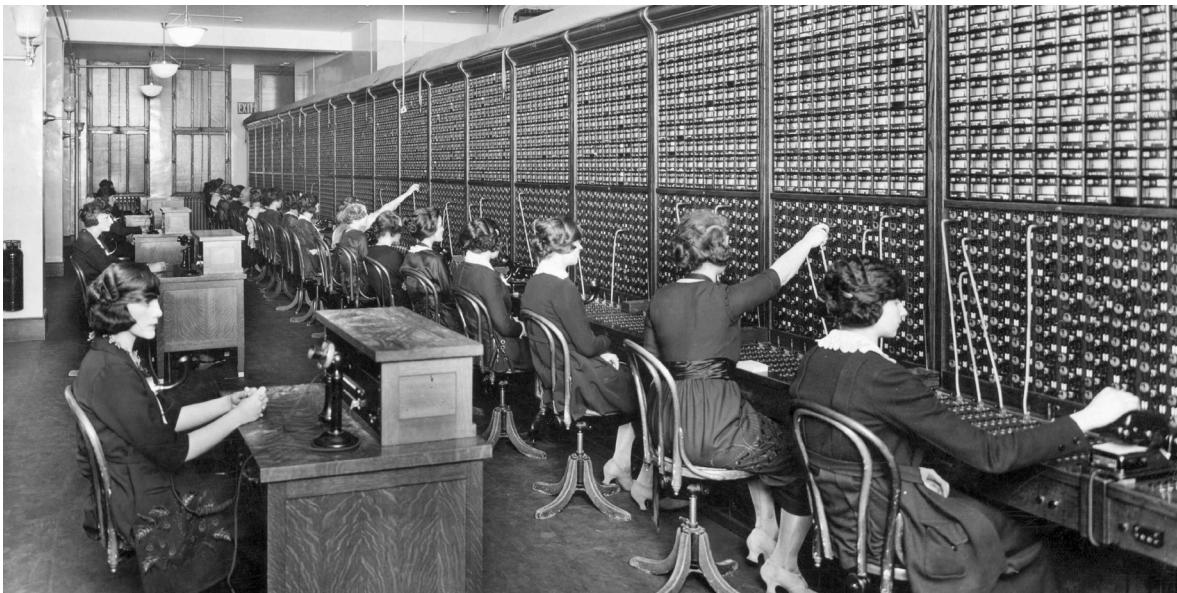
Hang up

Microsoft, Amazon, IRS or
local police Will NOT CALL
YOU asking for gift cards

**Solution: Hang up & call
back on their listed
number**

GOLDEN RULE #3:

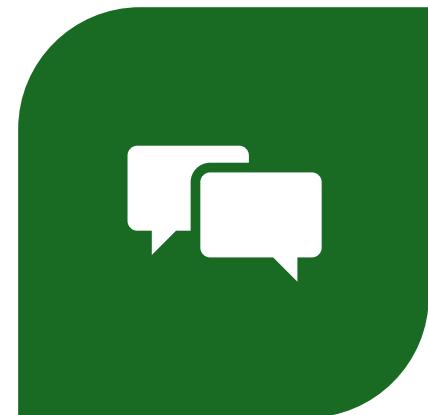
Talk to Someone!



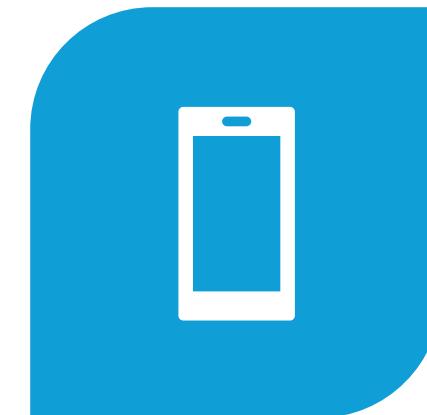
Reach out for help!
Talk to someone!



SPEAK UP



**TALK TO A TRUSTED
SOURCE**



CALL YOUR BANK

Reaching out for help!

First: Call your bank!

- File a fraud report – get case #

Palm Springs Police
Department

- (760) 323-8116

FBI

- <https://www.ic3.gov/>

National Elder Fraud
Hotline

- (833) 372-8311 : M-F

Riverside County Elder
Abuse Hotline

- (800) 491-7123 : 24/7

What is a Scam Lab?

- Break down real scams
- Spot urgency, red flags & isolation
- Practice so you can teach someone else



Avalanche of scam types



Scams have 3 major red flags

1

Want remote access to your computer

- Gives them : Full Access to your computer at any time

2

Want you to log onto online banking

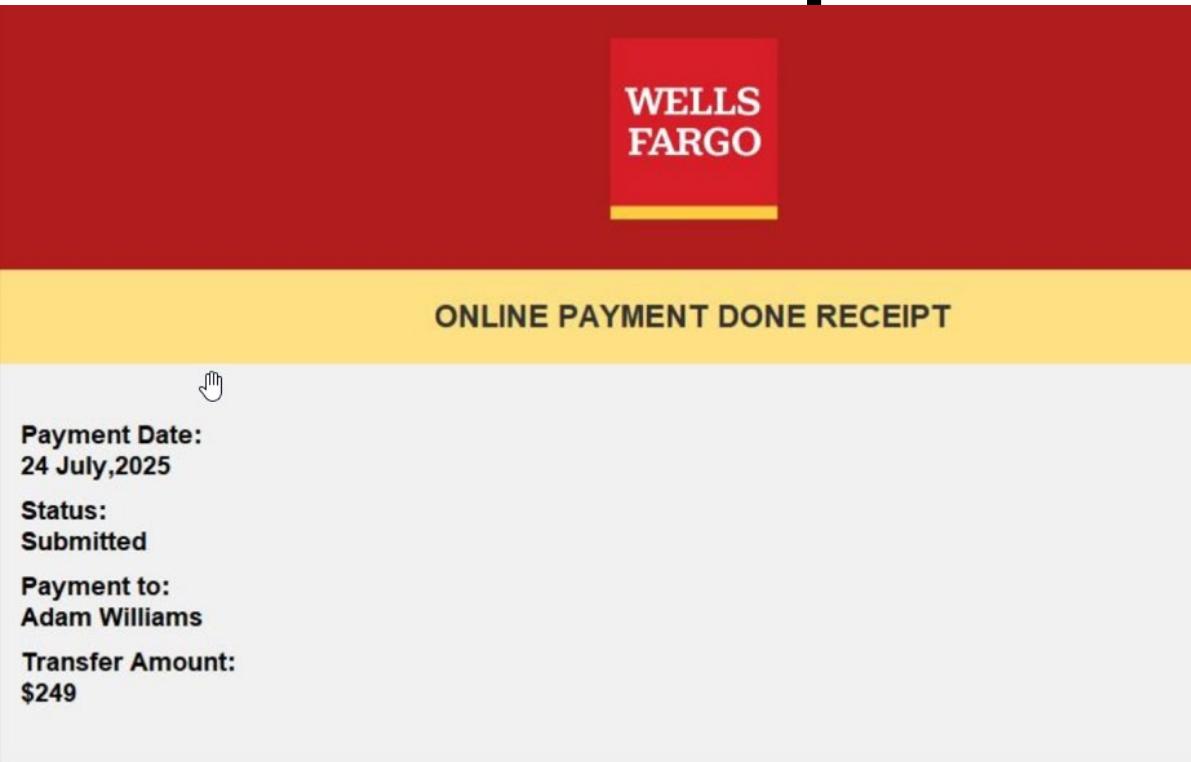
Grab your password
Full access to transfer money

3

Want your money

Ask for \$ in gift cards, bitcoin, etc.

Example of refund scam



TRANSFER DETAILS	
Zelle To:	ADAM (..5454)
Zelle From:	Checking Account
Zelle Amount:	\$249
Status:	Complete
Reference Number	YJP9332170117412

TRANSFER DETAILS	
Zelle To:	ADAM (..5454)
Zelle From:	Checking Account
Zelle Amount:	\$249
Status:	Complete
Reference Number	YJP9332170117412
Status Date:	Thursday, 24 July 2025

If you did not authorize this transaction or need to cancel it, please call our fraud help desk immediately:

+1 (848) 200-2680

We will process your Zelle payment the same day if received before 4 PM ET. Otherwise, it will be processed the next business day.

For complaints about Wells Fargo, contact the Consumer Financial Protection Bureau:

+1 (848) 200-2680

How do Refund Scams Work? Confusing on Purpose



1) Trigger : Victim receives a fake invoice or charge



2) Remote Access : Scammer convinces victim to install remote software



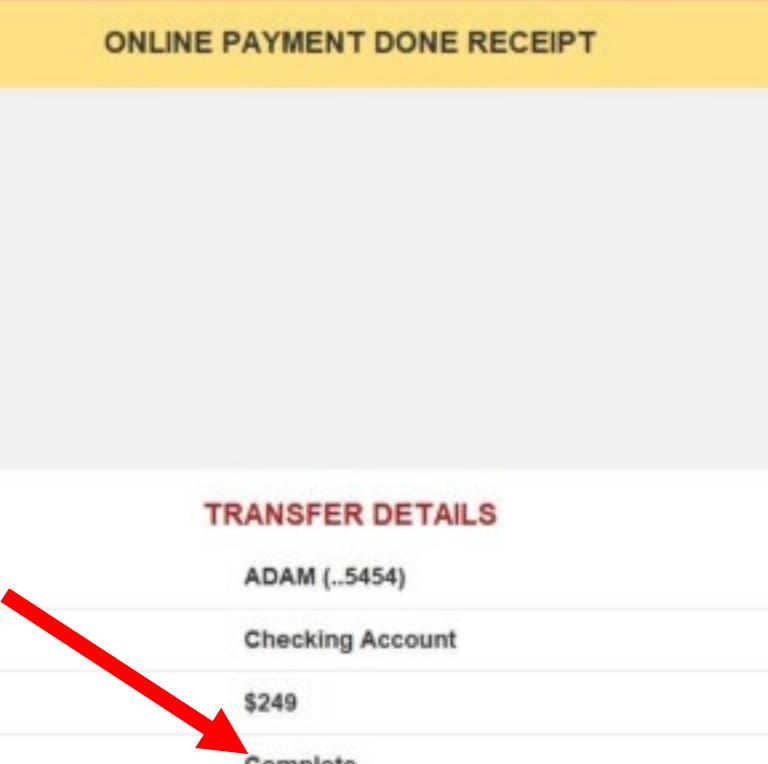
3) The “Glitch” : The scammer manipulates the victim's banking screen to make it look like they accidentally refunded **too much** money.



4) The Extraction : The victim, trying to "do the right thing," sends the "extra" money back

Examples of Urgency

- Zelle payment will process same day
- Status shows “Complete”



WELLS FARGO

ONLINE PAYMENT DONE RECEIPT

Payment Date:
24 July,2025

Status:
Submitted

Payment to:
Adam Williams

Transfer Amount:
\$249

TRANSFER DETAILS

Zelle To:	ADAM (..5454)
Zelle From:	Checking Account
Zelle Amount:	\$249
Status:	Complete
Reference Number	YJP9332170117412
Status Date:	Thursday, 24 July 2025

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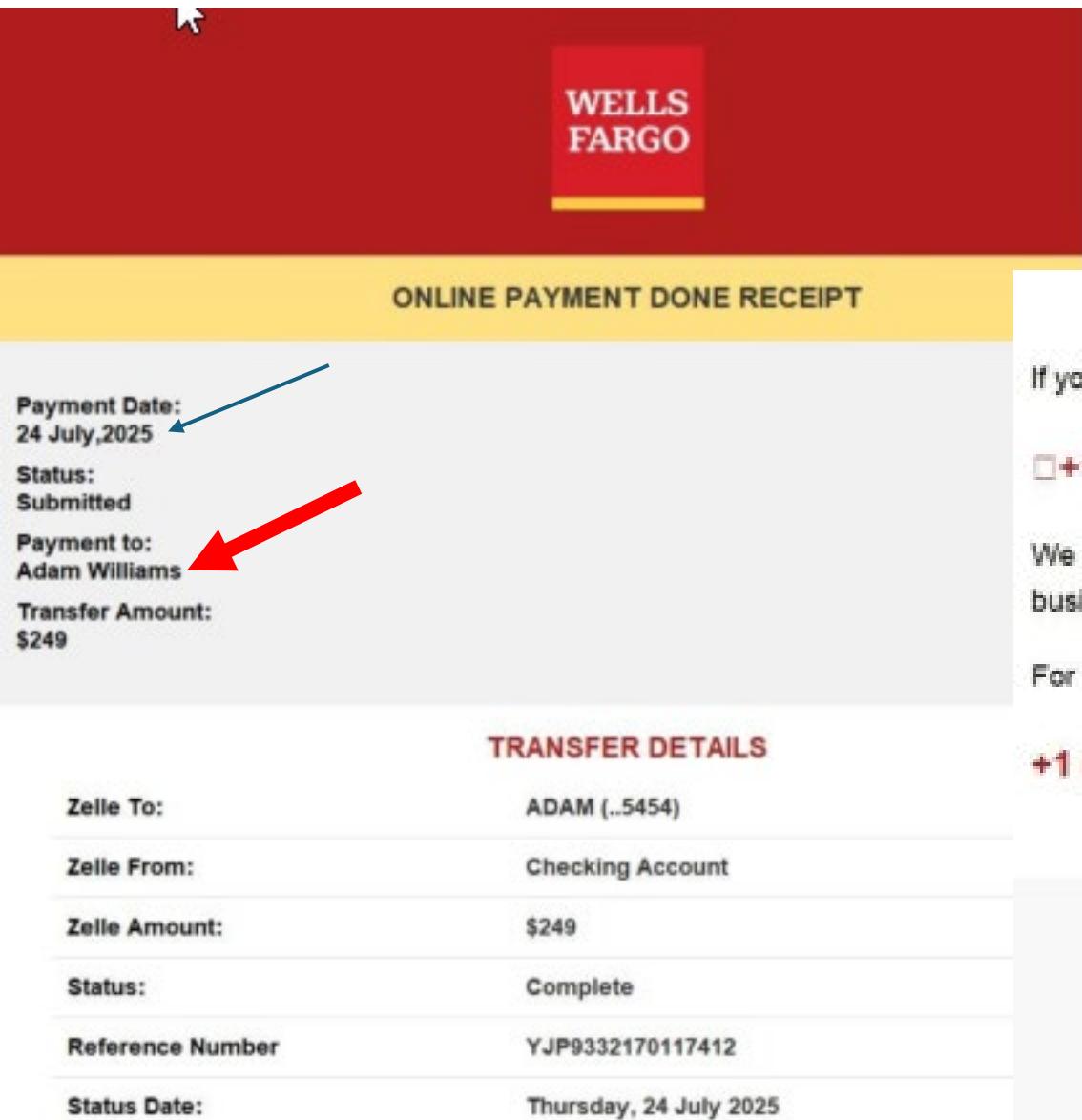
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WELLS FARGO Zelle

Wells Fargo, N.A. | Member FDIC | Equal Housing Lender
420 Montgomery Street, San Francisco, CA 94104

Be Suspicious – Red Flags



WELLS FARGO

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Transfer Amount:
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TRANSFER DETAILS

Zelle To:	ADAM (..5454)
Zelle From:	Checking Account
Zelle Amount:	\$249
Status:	Complete
Reference Number	YJP9332170117412
Status Date:	Thursday, 24 July 2025

- Who is Adam Williams
- Help Desk & Bureau same #
- Payment Date is 24 July,2025
- Online Payment Done Receipt

If you did not authorize this transaction or need to cancel it, please call our fraud help desk immediately:

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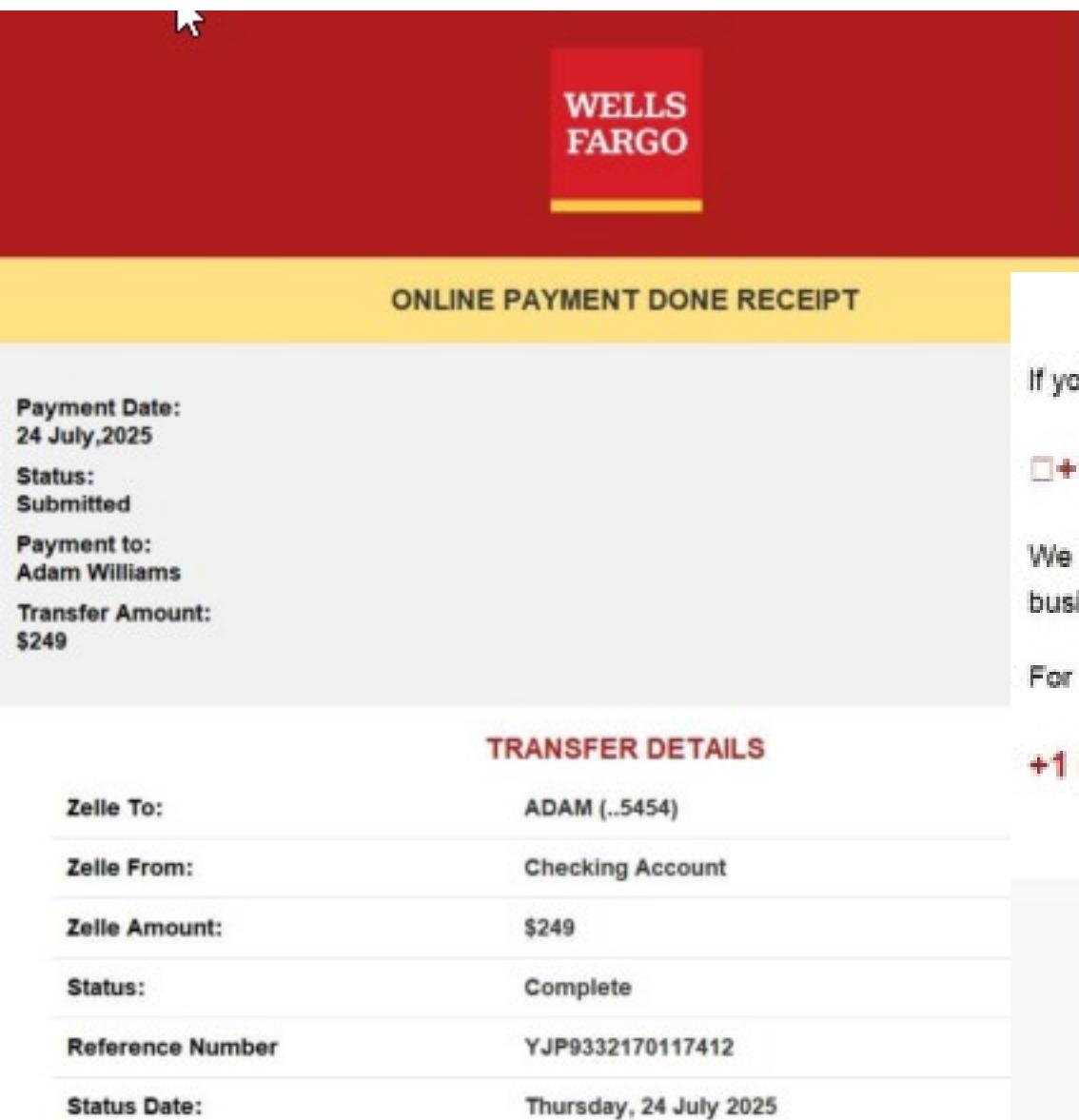
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Isolate the victim

- Included a fake phone number



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What did we learn – Example #1



Urgency

Fake Countdown

Fake Status



Suspicious

Who is that person

Phone numbers are not Wells
Fargo

Loads of misspellings



Isolation

Person calls the scammers
phone number

Example #2) Imposter Scam – IRS, Law Enforcement

Inbox Archive Spam

 IRS REFUND ON HOLD April 25, 2024

From: irs.refund@secure-tax.org

To: johndoe@email.com

Dear John Doe,

Your 2024 Federal Tax Refund of **\$4,218.66** is **ON HOLD** due to incorrect deposit information.

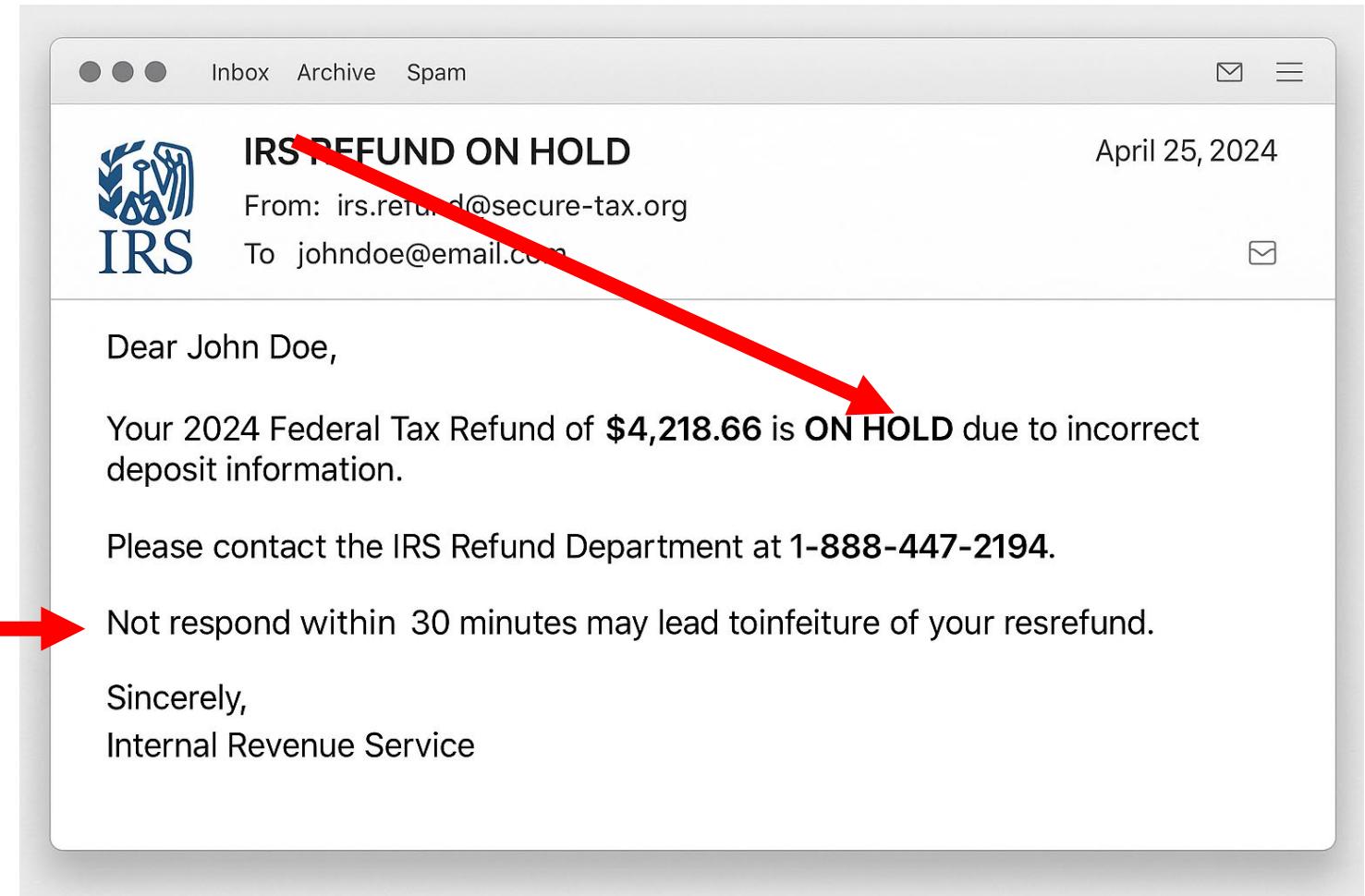
Please contact the IRS Refund Department at **1-888-447-2194**.

Not respond within 30 minutes may lead to forfeiture of your refund.

Sincerely,
Internal Revenue Service

Examples of Urgency

- “On Hold”
- Refund cancellation



Red Flags

- Fake Phone number
- Email address not from IRS
- Misspellings

Inbox Archive Spam

April 25, 2024

 IRS REFUND ON HOLD

From: irs.refund@secure-tax.org

To: johndoe@email.com

Dear John Doe,

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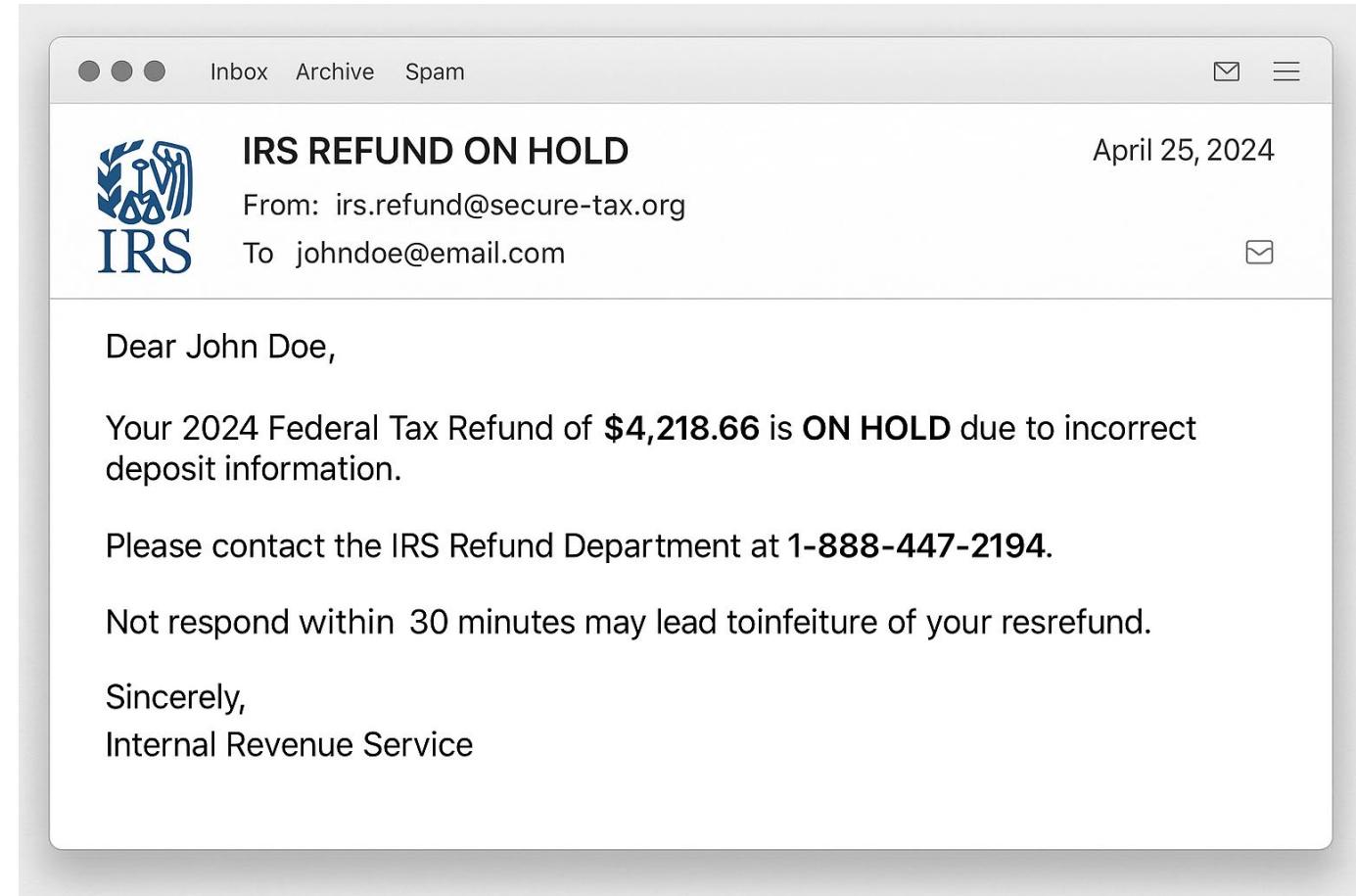
Please contact the IRS Refund Department at **1-888-447-2194**.

Not respond within 30 minutes may lead to forfeiture of your refund.

Sincerely,
Internal Revenue Service

Isolation

- Tells you only to call their number
- Doesn't ask you to login to your IRS acct or call your accountant



The image shows a simulated email interface with a light gray header bar. The header includes three dark gray circular icons on the left, followed by the words 'Inbox', 'Archive', and 'Spam' in a small, dark font. On the right side of the header are two small icons: an envelope and a three-line menu icon. The main content area has a white background. In the top left corner of the content area is the IRS logo, which consists of a blue square with a white eagle and the word 'IRS' in white. To the right of the logo, the subject of the email is displayed in bold black text: 'IRS REFUND ON HOLD'. To the far right, the date 'April 25, 2024' is shown. Below the subject, the 'From:' field contains 'irs.refund@secure-tax.org' and the 'To:' field contains 'johndoe@email.com'. A thin horizontal line separates this header from the main body text. The body text is addressed to 'Dear John Doe,' and informs the recipient that their '2024 Federal Tax Refund of \$4,218.66 is ON HOLD due to incorrect deposit information.' It then instructs the recipient to contact the IRS Refund Department at '1-888-447-2194'. A final warning states that 'Not respond within 30 minutes may lead to forfeiture of your refund.' The message concludes with 'Sincerely,' followed by 'Internal Revenue Service'.

What did we learn – Example # 2



Urgency

Respond in 30 minutes



Suspicious

IRS doesn't text/send emails
Phone numbers is not to the IRS
Loads of misspellings



Isolation

Person calls the scammers phone number

Example #3 – Tech Support Scam

WARNING:



SECURITY BREACH DETECTED

Your device has been locked due to detection of illegal online activity. Access to your files, banking, and email has been temporarily suspended.

Do NOT restart your computer. Doing so may result in permanent data loss and mandatory reporting.

Immediate Action Required

Call Microsoft Security Support: 1-888-552-9031
Agent ID Required: MS-47219B

A security technician is standing by.

Failure to respond within 15 minutes may result in automatic account suspension.

OK

Group Participation Time!

- Give me the elements of the scam
 - Urgency
 - Red Flags
 - Isolation



Group Participation Time!

Urgency

Immediate Action

Suspicious

Isolation



What did we learn – Example # 3



Urgency

15 Minutes to respond



Suspicious

Data Loss

Mandatory Reporting



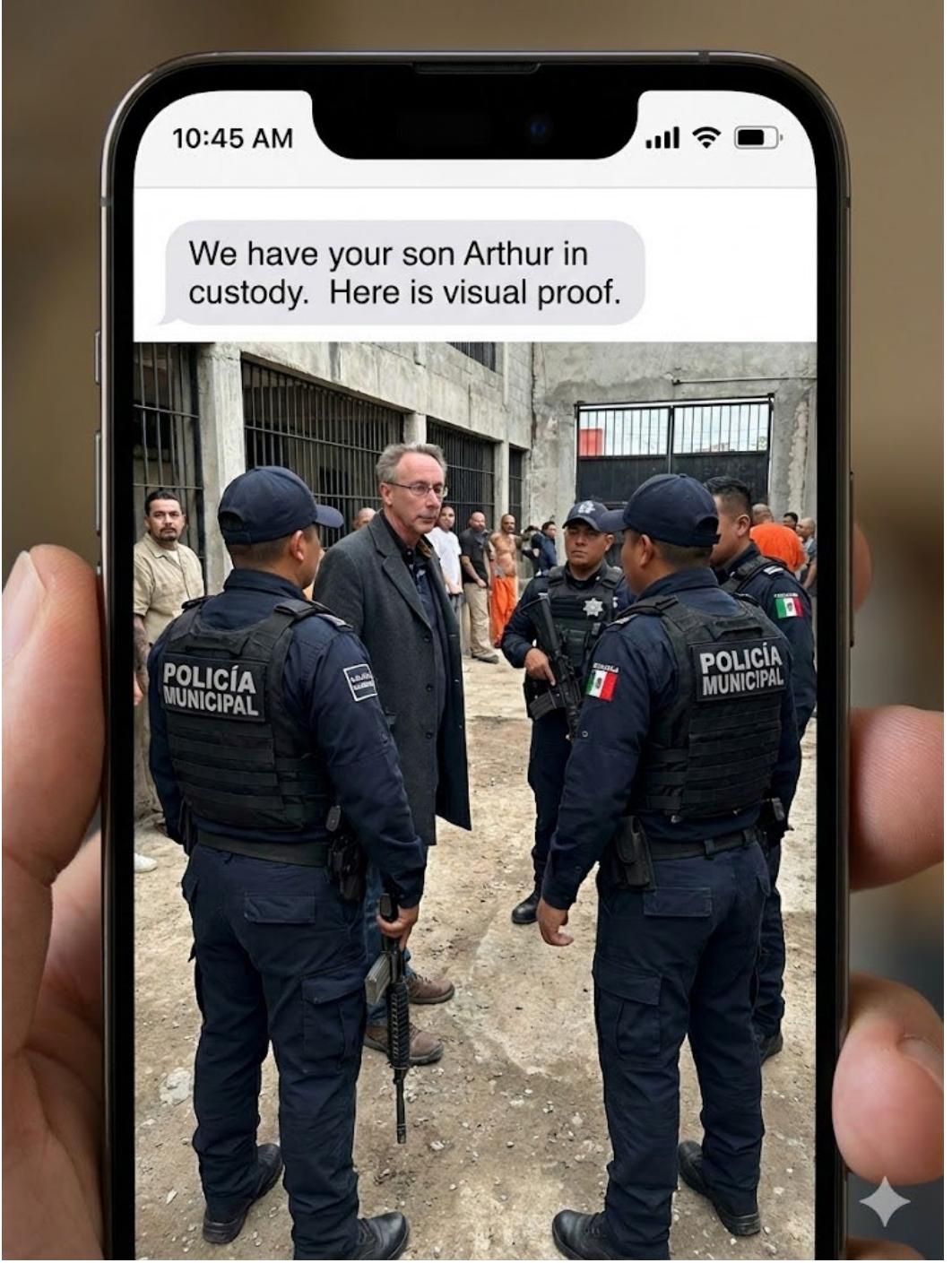
Isolation

Person calls the scammers
phone number

Grandson/Grand Daughter Scam

- Short clip is enough to clone a voice!
- AI can duplicate your social media pictures



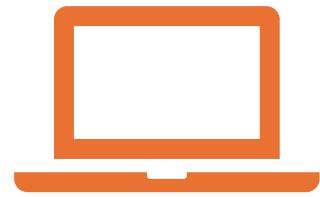


Crypto Scam

- Newest twist on oldest Scam in Book.
- Prey upon greed
- Prey upon crypto being complicated.



Red Flag Recap .



Never give remote
access

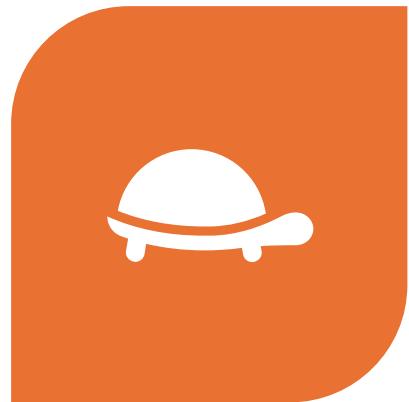


Never give access to
bank account



Never wire transfer,
pay via gift cards

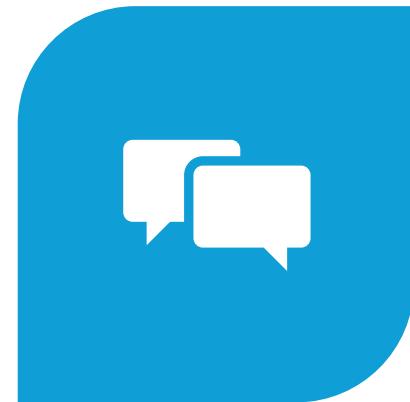
Summary



GO SLOW. DON'T BE
IN A RUSH



BE SUSPICIOUS



TALK TO SOMEONE