

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



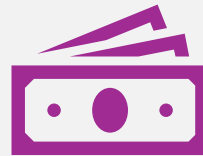
\$5,000,000,000

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.

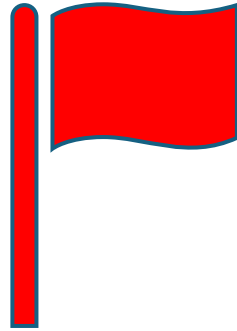
Police will be
dispatched in
30 min

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

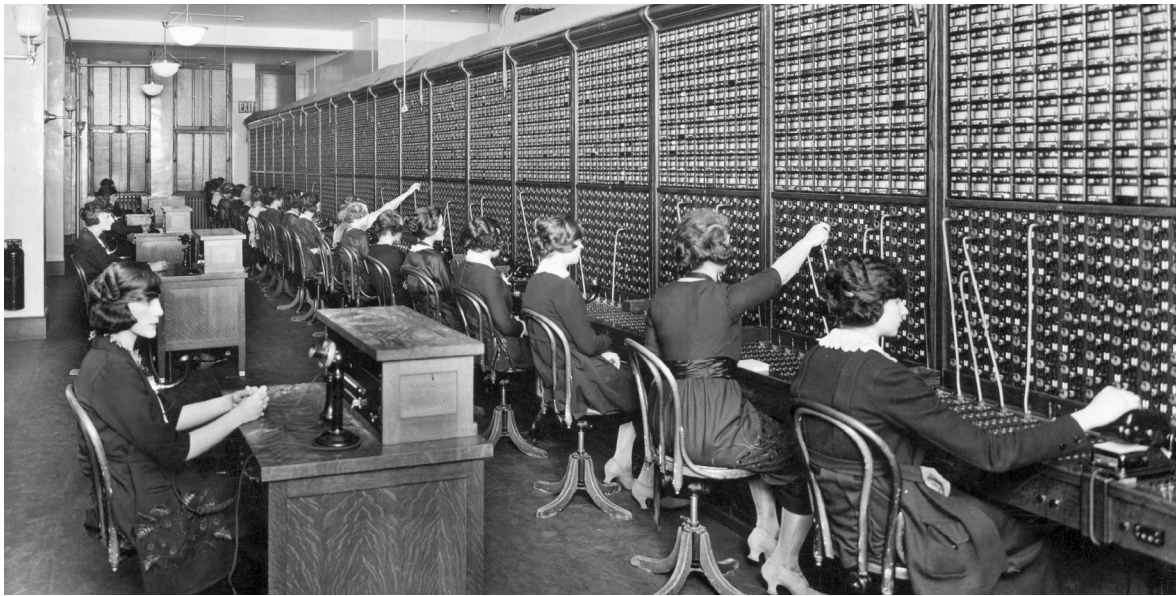


Hang up

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



Avalanche of scams types

No need to read or memorize this list! Memorize the pattern

•  Romance & Emotional Manipulation Scams	•  Tech & Computer Scams	•  Investment & Financial Frauds	•  Real Estate & Housing Scams	•  Government & Authority Impersonation Scams	•  Shopping & Consumer Frauds (51–60)	•  Social Media & Digital Account Scams (61–70)	•  Health & Charity Frauds (71–80)	•  Senior & Elder Targeted Scams (81–90)
• Romance Scam	• Tech Support Scam	• Ponzi Scheme	• Fake Rental Listing	• IRS/Tax Refund Scam	• Facebook Marketplace Scam	• Instagram Investment DM Scam	• Disaster Relief Charity Scam	• Grandparent Scam
• Pig Butchering (crypto love trap)	• Remote Access Fraud (Call Center Scam)	• Pyramid Scheme	• Airbnb/VRBO Vacation Scam	• Social Security Suspension Call	• eBay Overpayment Scam	• Account Verification Phish	• Medical Equipment Fraud	• Utility Bill Collection Scam
• Catfishing Scam	• Fake Microsoft/Apple Alert	• NFT Investment Scam	• Foreclosure Rescue Fraud	• Jury Duty Warrant Scam	• Counterfeit Product Scam	• Friend “Help Me PayPal Me” Scam	• Prescription Discount Trap	• Medicare Part B Enrollment Scam
• Fake Military Dating Scam	• Browser Locker Pop-Up	• Forex Trading Fraud	• Home Improvement Deposit Scam	• Medicare Card Replacement Scam	• Fake Shipping Text (UPS/FedEx)	• Fake Influencer Partnership	• Fake Insurance Enrollment	• “Arrest Warrant” Phone Threat
• Widow/Widower Companion Scam	• Fake Antivirus Renewal	• Pump-and-Dump Crypto Group	• Title Deed Theft	• Police Charity Donation Scam	• Refund or Chargeback Scam	• Crypto Giveaway Fraud	• Funeral Assistance Fraud	• Home Repair Contractor Fraud
• Online Dating Verification Fee	• Phishing Email Attack	• Binary Options Scam	• Fake Landlord Impersonation	• DMV License Renewal Phish	• Mystery Shopper Check Scam	• Deepfake Voice Impersonation	• Senior Care Plan Scam	• Fake Charity Donation Drive
• Celebrity Impersonation Scam	• Smishing (Text Phish)	• High-Yield Investment Program (HYIP)	• Moving Company Ransom Scam	• Student Loan Forgiveness Scam	• “Free Trial” Credit Card Trap	• QR Code Payment Trap	• Weight Loss Pill Scam	• Reverse Mortgage Fraud
• Inheritance Romance Scam	• Vishing (Voice Phish)	• “Insider Stock Tip” Scam	• Utility Shut-Off Threat	• Fake Census or Voter Registration	• Subscription Renewal Phish		• Medical Data Breach Phish	• Computer Security Pop-Up Scam
• Friendship-to-Investment Scam	• Fake Software Update	• Fake Wealth Coach or Mentorship	• Timeshare Resale Fraud	• Unemployment Benefits Fraud			• Blood Donation Phish	
• “Lonely Heart” Subscription Scam	• Ransomware Extortion	• Fake ACH Scam	• Property Management Impersonation					

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

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

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”



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Payment Date:
24 July, 2025

Status:
Submitted

Payment to:
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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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420 Montgomery Street, San Francisco, CA 94104

Be Suspicious – Red Flags

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



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Status:
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Payment to:
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Transfer Amount:
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TRANSFER DETAILS

Zelle To:	ADAM (...5454)
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Isolate the victim

- Included a fake phone number



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Zelle To:	ADAM (...5454)
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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

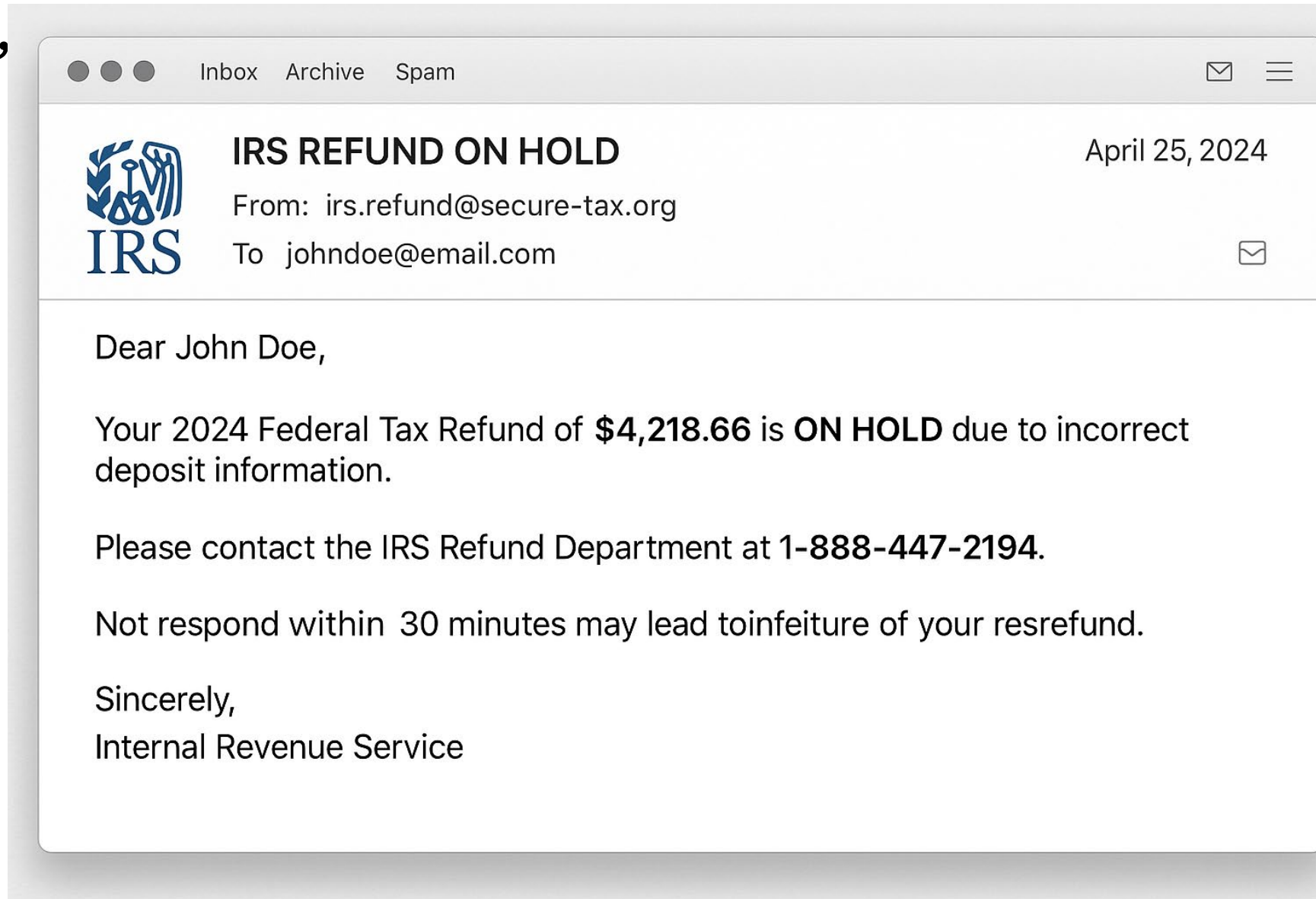


Isolation

Person calls the scammers
 phone number

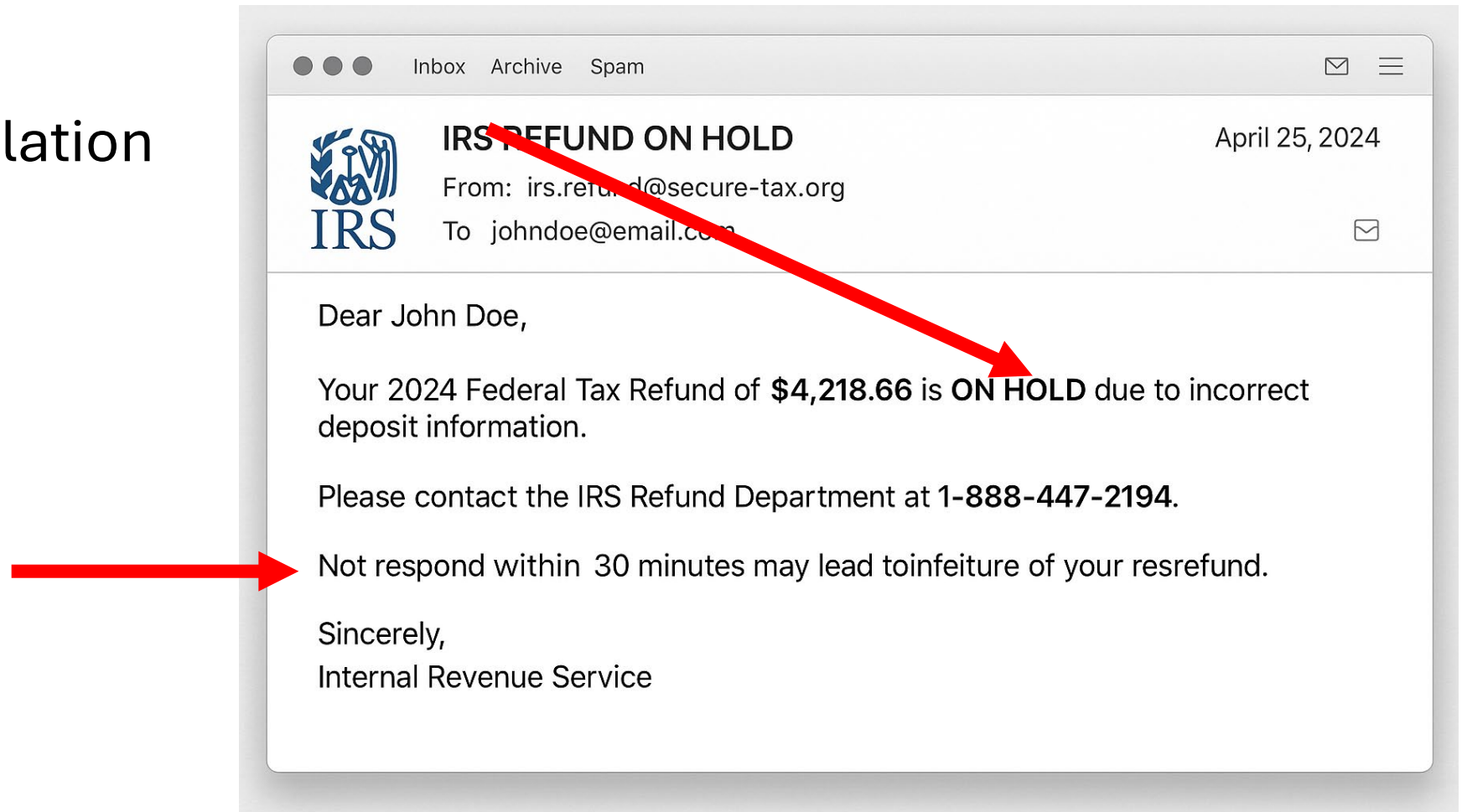
Example #2)

Imposter Scam – IRS, Law Enforcement



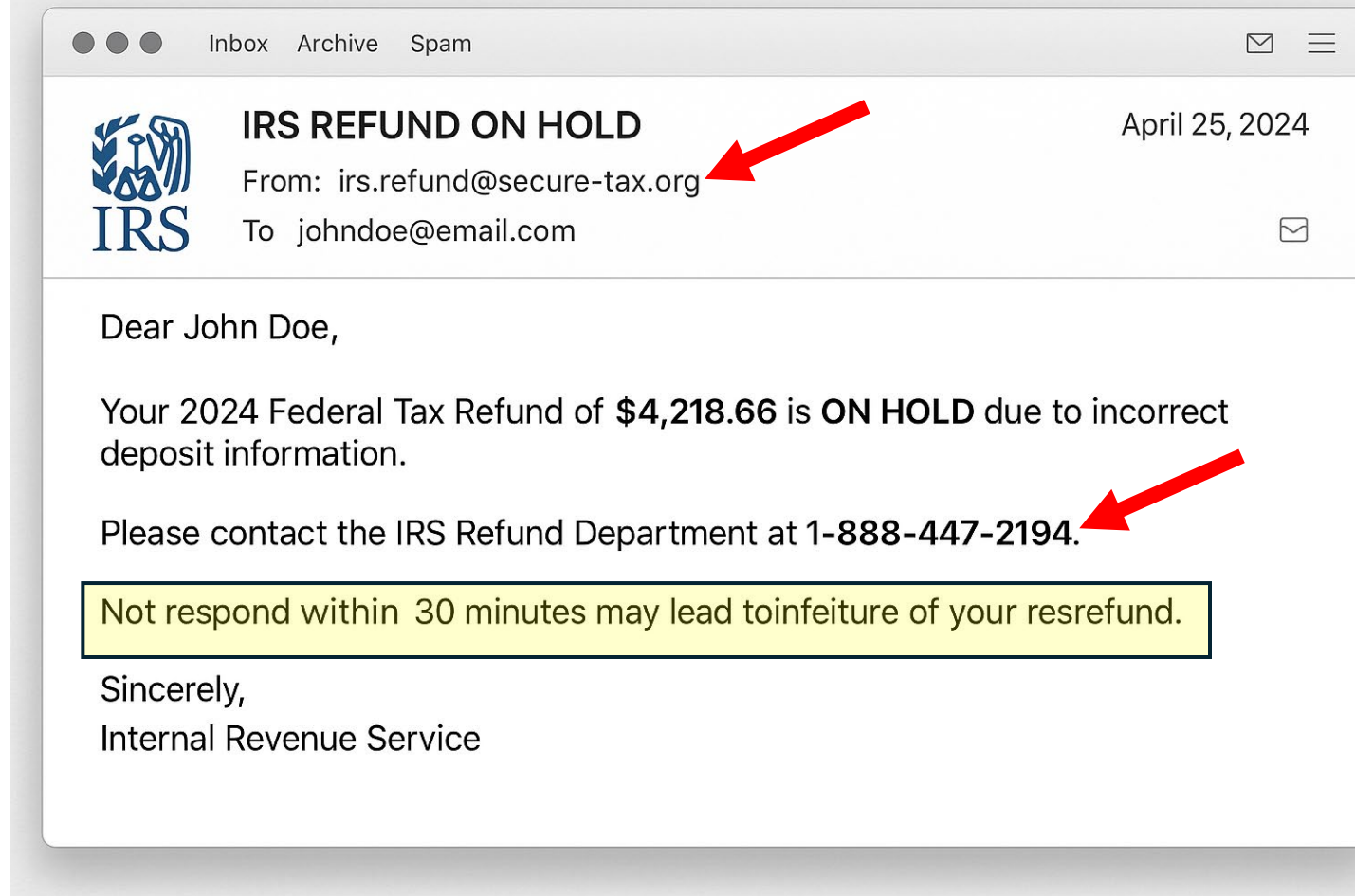
Examples of Urgency

- “On Hold”
- Refund cancellation



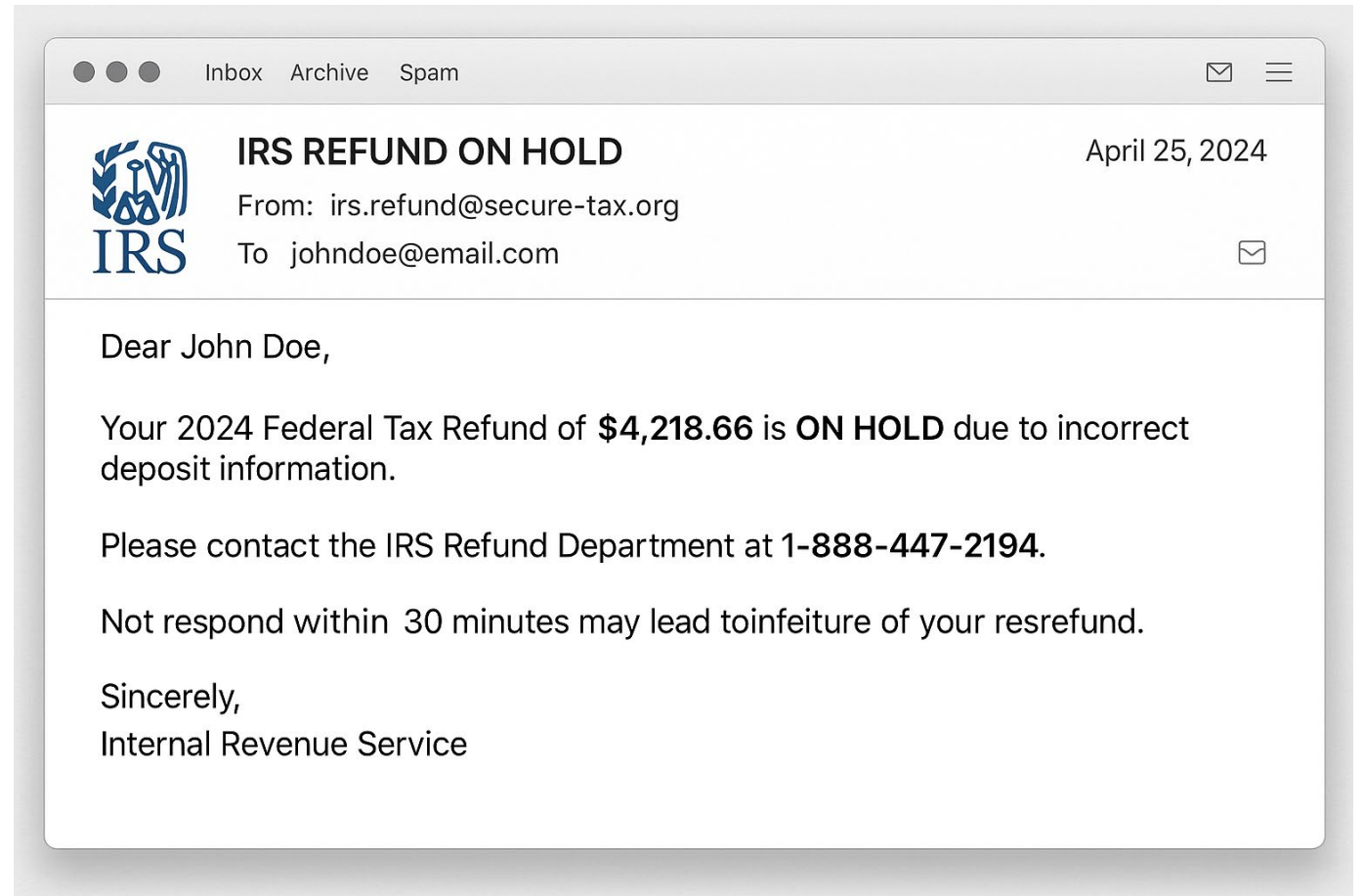
Red Flags

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



Isolation

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



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



Group Participation Time!

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



Group Participation Time!

Urgency

Immediate Action

Suspicious

Isolation

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

What did we learn – Example # 3



Urgency

15 Minutes to respond



Suspicious

Data Loss
Mandatory Reporting



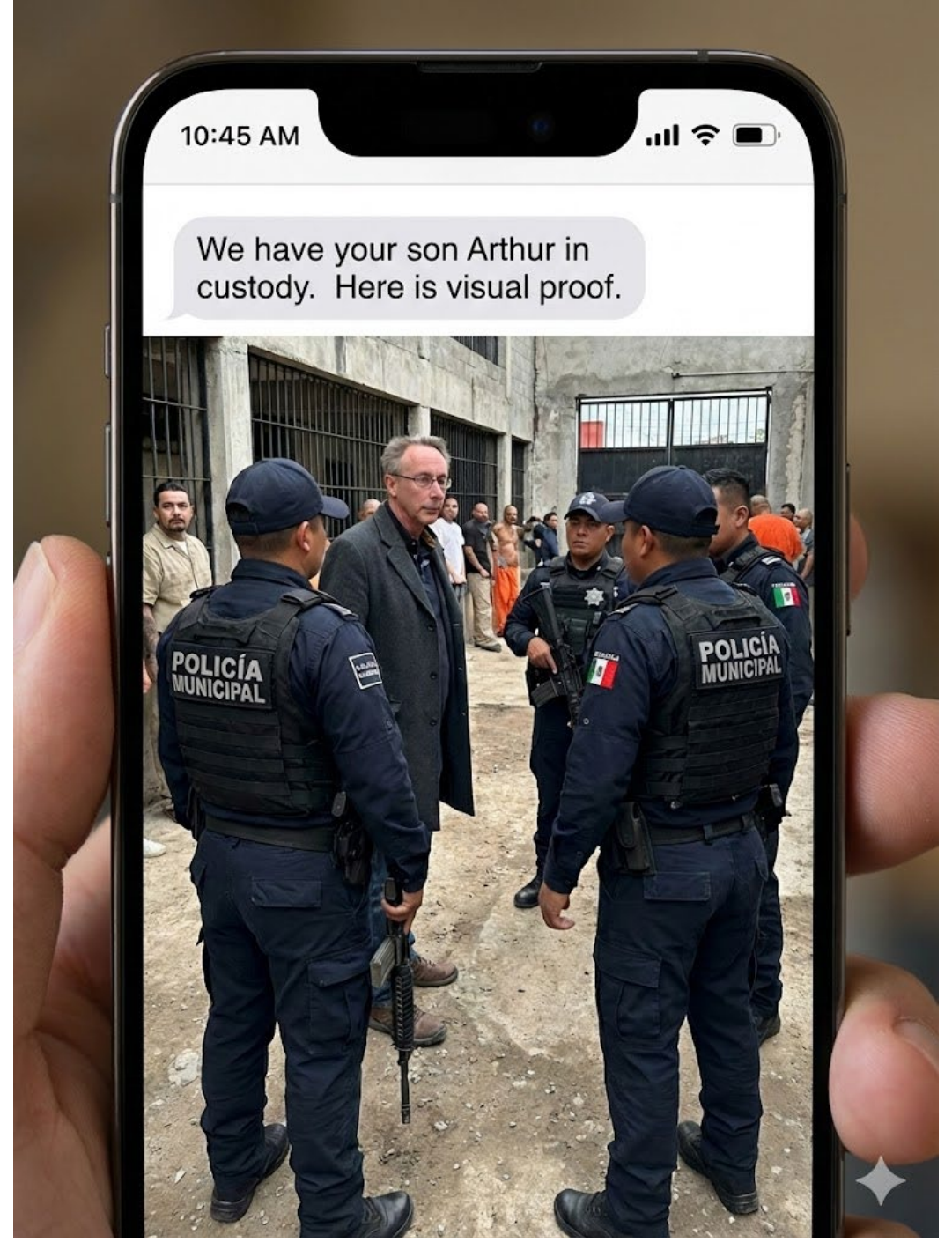
Isolation

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