

# Most Scams Start With an email...

Online scams are evolving at a pace our defenses struggle to cope with. Many of us have learned the hard way about the old ways of scamming: Ransomware, cloning of social media accounts, phishing emails, "Hi Mum" scams...

All of these scams are still going on, but are we ready for today's brave new world of scams?

## What hasn't changed...

- 91% of online scams start with an email
- Scammers disguise themselves as banks, government agencies or reputable companies

## What's New...

- Scams now make use of AI (Artificial Intelligence) in a variety of ways, including by writing personal messages
- Increased use of targeting ("Spear Phishing")
- Scam emails, SMSs and phone calls can appear to come from the legitimate email address of phone numbers (Spoofing).

## How can I reduce my chances of being scammed????

- eternal vigilance is a really good start!
- avoid making direct bank deposits. Instead prefer credit cards, Paypal or other methods which come with a degree of scam protection.
- for large transactions, independently find contact details for the accounts department and check any funds are being transferred to the right bank account, and that goods are being delivered to the right people.
- learn how to use the address bar on your web browser
- learn how to view the full email address of someone who is emailing you
- be alert for grammar and spelling mistakes. These should not occur in messages from large companies.
- don't include financial details, or passwords in your emails
- don't click on links or open attachments in unexpected emails; navigate to the official website without relying on details in the message.

We speak from experience! Northcliffe CRC was a victim of a scam attack about a decade ago called a 'Ransomware Attack'. We managed to survive the experience very well by having good back-up practices. Come and see us at the CRC if you need help or advice. Preferably come and see us before the worst happens...

Visit the [scamwatch.gov.au](http://scamwatch.gov.au) website and do the scam quiz:



Open 10am-5pm Monday-Friday 0455 438 890  
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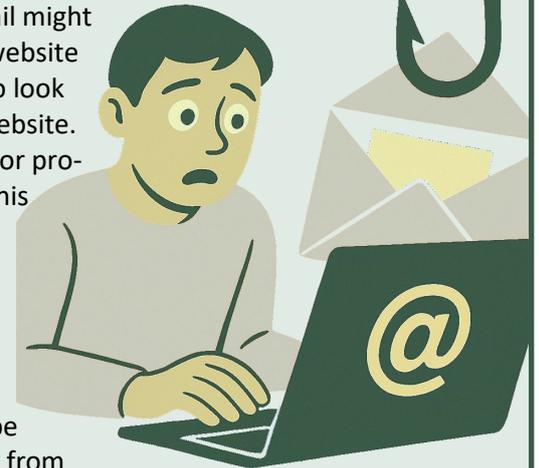
# a little CRC

## What is Phishing??

'Phishing' is where scammers send you an email or message pretending to be from someone you consider trustworthy enough to share your information with.

Through a series of steps the scammer will attempt to get you to reveal passwords, credit card numbers, usernames, or other details.

A 'phishing' email might direct you to a website which is setup to look like an official website. When you login or provide details on this website, you have just given your details to the scammer.



Phishing emails can pretend to be from Centrelink, from Google, from the Tax Office, your daughter, your friend, the bank, ebay, Paypal, or just about anyone.

Old fashioned phishing involves general messages. Typical examples:

'you have received a tax refund—click here to claim your refund'

'You have a parcel waiting. Login to arrange final delivery.'

## What is Spear Phishing?

The evolution of this scam is **targeted** 'phishing' also known as 'spear phishing'. For this an AI or a human will write you a message which contains details which make it personal to you.



'Hi Sarah, I need you to process the toner invoice before 3 PM. It's urgent — see attached.'

'Hi Graham, here's the revised quote for the February shipment. Let me know if you have questions.'

The scammer might address you by name, or use one of your online usernames. They might know about a recent purchase you made, your family details, about a delivery you're expecting, or something you're buying or selling.

With the input of AI these targeted emails are getting more and more convincing. As well as ordinary people, large companies and skilled IT professionals are also getting caught out. It's increasingly common for employees to receive ongoing training to detect and avoid scams.



Department of Primary Industries and Regional Development

