

33rd Annual FISSEA Conference

“Consumer Fraud”



May 16, 2023
9:00am – 5:00pm ET



Welcome & Opening Remarks



Marian Merritt

National Institute of Standards and Technology



Kendra Henthorne

FISSEA Co-Chair

Get Involved



Subscribe to the FISSEA Mailing List
FISSEAUpdates@list.nist.gov



Volunteer for the Planning Committee
<https://www.nist.gov/itl/applied-cybersecurity/fissea/meet-fissea-planning-committee>



Serve on the Contest or Award Committees for 2024
Email fissea@list.nist.gov



Submit a presentation proposal for a future FISSEA Conference or FISSEA Forum
<https://www.surveymonkey.com/r/fisseacallforpresentations>

Opening Keynote: *Consumer Fraud*

William Brown
Social Security Administration



Social Security Administration
Office of the Inspector General

Federal Information Security Educators

FISSEA CONFERENCE

William Brown

Special Agent in Charge

Digital Forensics and Analysis Division

MAY 16, 2023

Overview

VALUES:



PASSION



EXCELLENCE



INNOVATION



PROFESSIONALISM



INCLUSION

Investigations

Audit

Chief Strategy
Officer

Resource
Management

Information
Technology

Counsel to the
Inspector
General

Workforce
Performance
and
Development



Office of Investigations

- Conducts criminal investigations into allegations of fraud in SSA's programs and operations.
- Oversees several specialized divisions, i.e.,
 - Digital Forensics and Analysis
 - Cooperative Disability Investigations
 - Fraud hotline
- Investigates whistleblower retaliation allegations and misconduct by SSA senior officials and OIG personnel.
- Works closely with federal, state, and local law enforcement partners and participates on national task forces, including those related to COVID-19 fraud.

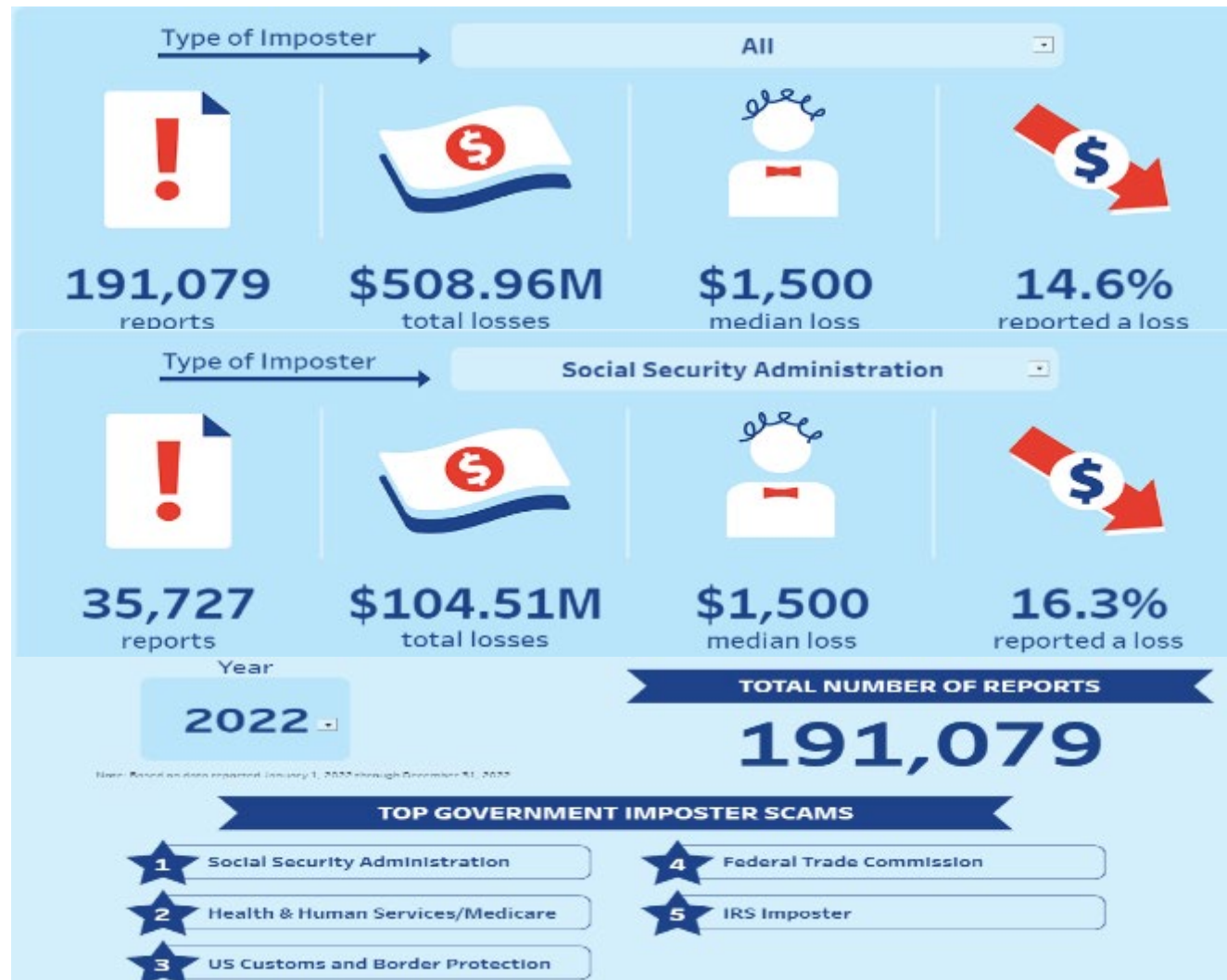


Investigative Workload

- Disability Insurance fraud
- Social Security number misuse
- Retirement and Survivors Insurance fraud
- Supplemental Security Income fraud
- Social Security-related scams
- Employee Safety
- Employee fraud and misconduct
- Whistleblower retaliation
- CARES Act (pandemic-related fraud)



Government Imposter Scams in 2022



Source: FTC



Why use SSA as bait?

Captive Audience

- Seniors
- Disabled
- Everyone

To Make Money

- Deceptive sale of SSA's free products or services;
- Deceptive sale of non SSA-related products or services; and
- **Worst-case scenarios:**
 - Obtain PII to subsequently commit fraud/identity theft.
 - Coerce victim into sending money (money transfers, gift card purchases, etc.).

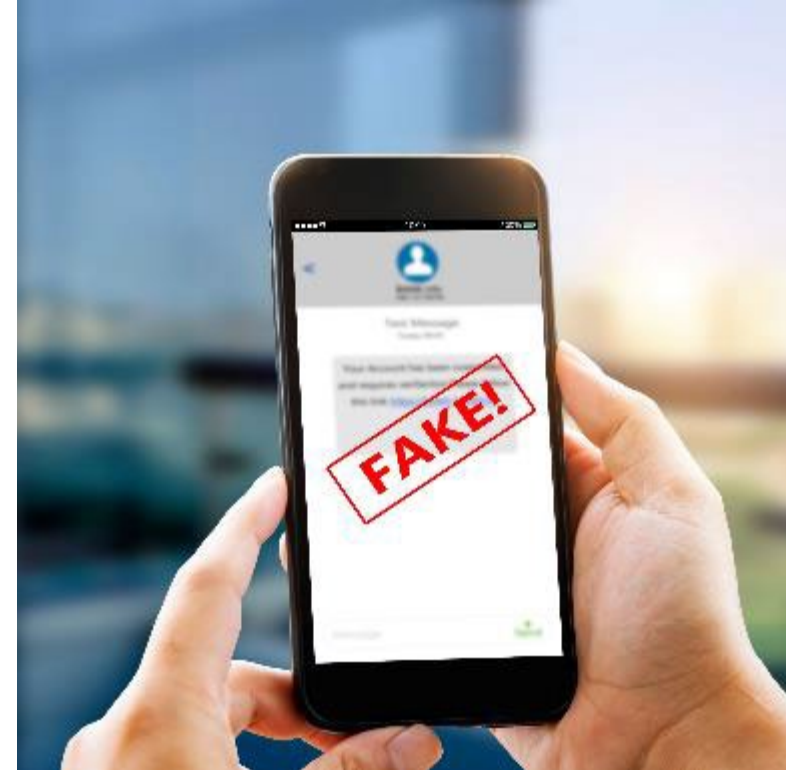


To Disseminate Information/Misinformation



Four Signs of a Scam

- Pretend
- Prize or Problem
- Pressure
- Payment



Anatomy of an Imposter Scam



International Call Center



Gateway Carrier



Victim



Victim Payment

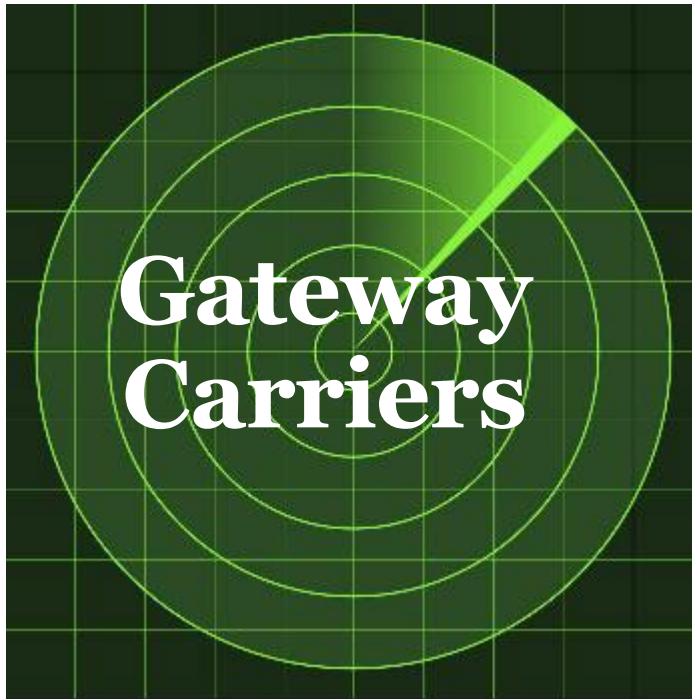


Money Mules



**Elaborate Money
Laundering Networks**

Social Security-Related Scams



Voicemail

+1 () -

Freelandville, IN

May 9, 2019 at 1:08 PM



Transcription Beta

"Everything so if you want to know about this case just press one thank you this call is from the Department of social security administration the reason you have received this phone call from our department is to inform you that we just suspend your Social Security number because we found some suspicious activity so if you want to know about this case just press one thank you..."

Was this transcription [useful](#) or [not useful](#)?



-0:27

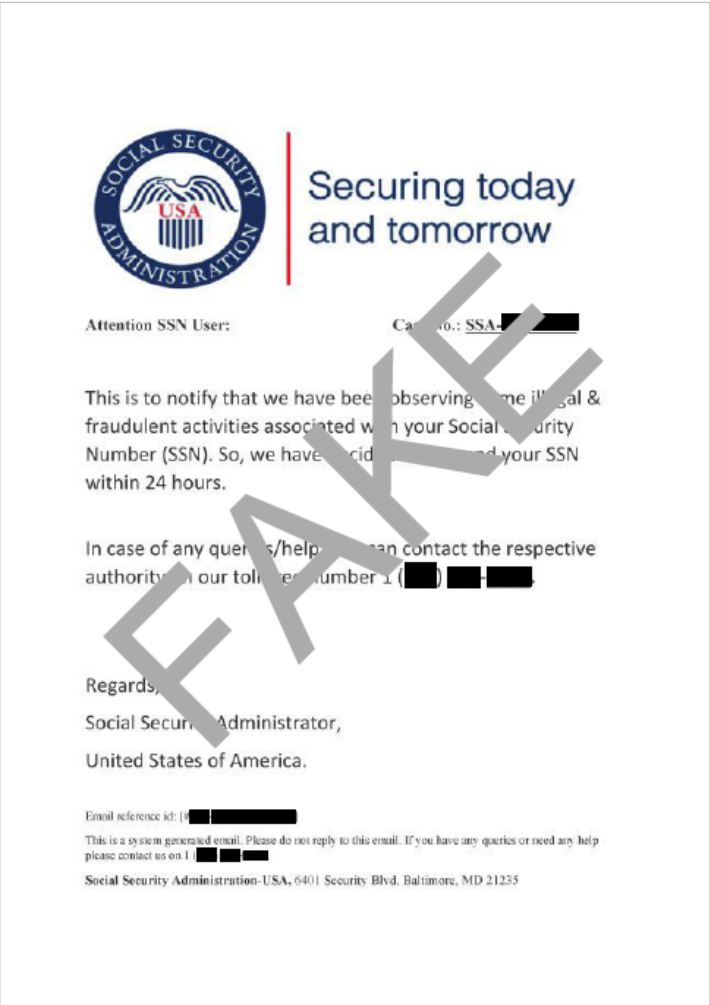
[Speaker](#)

[Call Back](#)

[Delete](#)



Scam Tactics



Scam Tactics



Federal Lawsuit Against Robocall Carrier



Office of the Inspector General
SOCIAL SECURITY ADMINISTRATION

[About the OIG](#) ▾

[Fraud](#) ▾

[Scam Awareness](#) ▾

[Reports](#) ▾

[Whistleblower Rights and Protection](#)

AG Donovan Sues Illegal Robocall Carrier TCA VOIP

March 18, 2022

[From the Office of the Vermont Attorney General:](#)

Attorney General T.J. Donovan today filed a federal lawsuit against a California-based company, Telecom Carrier Access doing business as TCA VOIP, and its owner, Dominic Bohnett, for knowingly bringing thousands of robocalls into Vermont. The Attorney General's Office began its investigation after receiving reports of a robocall displaying an 802-area code, impersonating the Social Security Administration. A traceback investigation, conducted with assistance from the Social Security Administration Office of Inspector General, revealed TCA VOIP to be the source of the call. The complaint alleges that the Defendants violated Vermont's Consumer Protection Act, as well as other state and federal laws, by knowingly bringing millions of illegal robocalls into the U.S., and thousands, if not hundreds of thousands, of illegal robocalls into Vermont, including government imposter and business imposter scams.



Consumer Protection – Section 1140

Prohibits people, companies, and other organizations from misleading consumers by giving a false impression of association with, or authorization or endorsement by, SSA, through any type of communication.

Violations:

- Misrepresenting a connection with SSA;
- Selling SSA forms/publications without authorization; or
- Charging a fee for SSA-related free services without proper notification.



Penalties:

- Can impose up to **\$12,397** for each violation; and up to **\$61,982** for a violative telecast/broadcast.

Injunctive Relief:

- US District Court Order to temporarily stop at issue activity (can also get assets frozen.)



Section 1140 in Use

April – September 2022

Resolved 24 Section 1140 cases

- Imposed \$127,403 in penalties
- \$19,400 penalty, individual presented an altered SSA form to a foreign government

Penalties against U.S. telecommunications companies, acting as gateway carriers

- 21 cases against gateway telecommunications companies
- \$66,000 penalty, Texas-based telecommunications company
- \$18,000 penalty, Florida-based telecommunications company



How to Slam the Scam



Social Media



Why do we worry about social media?

1. Misinformation can cause unwarranted stress/panic;
2. Fraudulent activity interferes with SSA's ability to communicate with its customers; and
3. Fraudsters use social media to obtain PII.



SSA's *Official* Facebook Account




Imposter Account!



**Social Security
Administration**

Government Organization

 Send Message



Imposter Account!



Join the Millions
who already have a *my* Social Security account.
Visit ssa.gov/myaccount

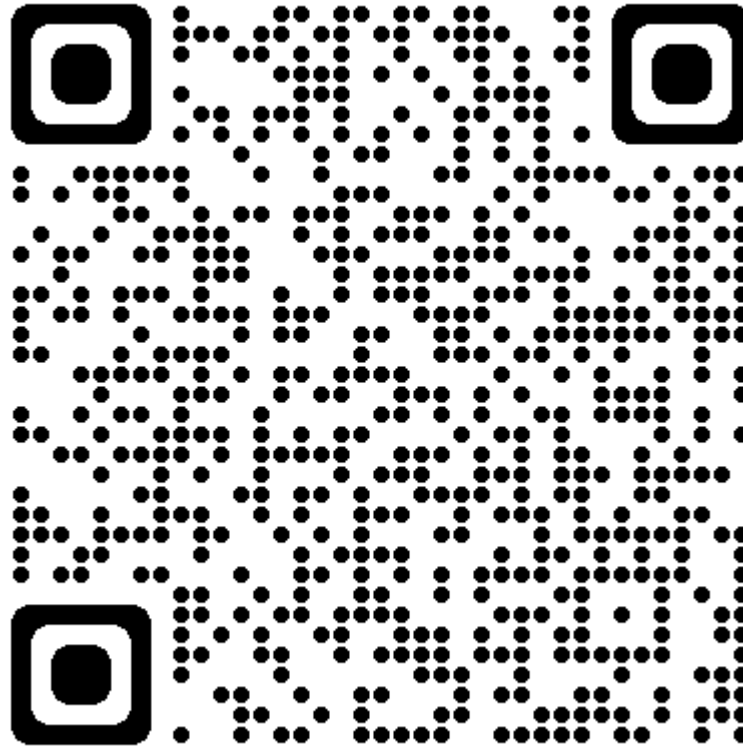
 **Social Security Administration**
Government Organization





Visit: OIG.SSA.GOV

Report Fraud



Questions



Thank you!

**SOCIAL SECURITY ADMINISTRATION
OFFICE OF THE INSPECTOR GENERAL**

OIG.SSA.GOV



Our Need to Rethink Fraud in America

Kathy Stokes
Fraud Prevention Programs
AARP



Our Need to Rethink Fraud in America

*Kathy Stokes, Director, Fraud Prevention Programs
FISSEA Conference*


May 16, 2023



Agenda

- About AARP and the Fraud Watch Network
- The journey to look at victim-blaming in fraud
- What we've learned
- A path forward
- Discussion

AARP in Three Parts

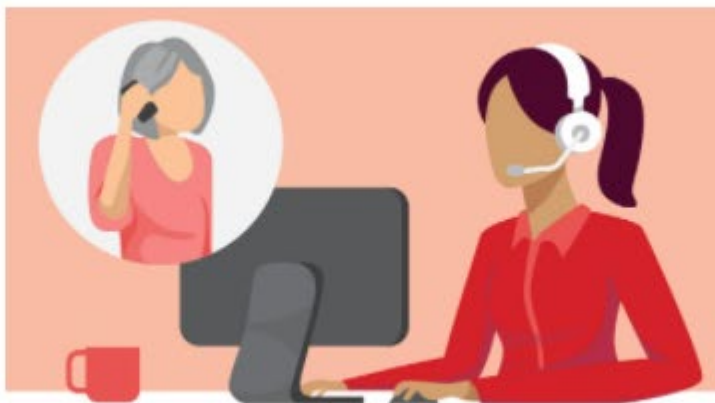
- AARP Foundation
- AARP Services, Inc.
- AARP, Inc.  our social mission work & home of the
AARP Fraud Watch Network

About the Fraud Watch Network

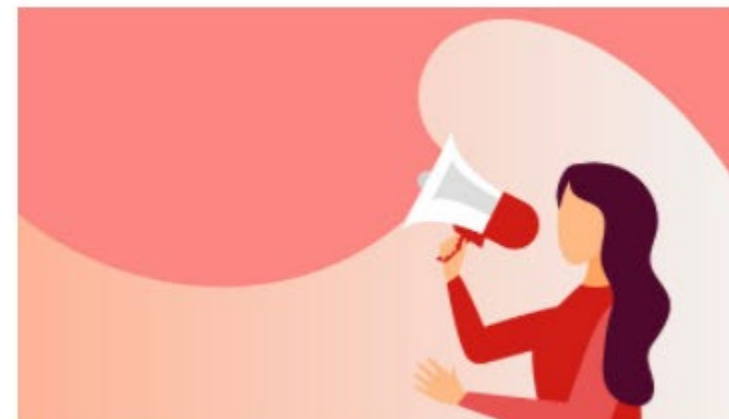
What We Help You Do



Stay Informed



Find Support



Have a Voice

www.aarp.org/fraudwatchnetwork

Helpline: 877-908-3360

www.aarp.org/fraudsupport



About Our Victim Support Program

1-hour free, virtual sessions

Empowering and supportive

Open to anyone of any age

Lowers stress

Safe space to talk

www.aarp.org/fraudsupport

“This gives me a much deeper understanding of the mental health impact of fraud. Of course, I knew it was devastating - but nothing substitutes for hearing directly from victims.”
-AARP volunteer

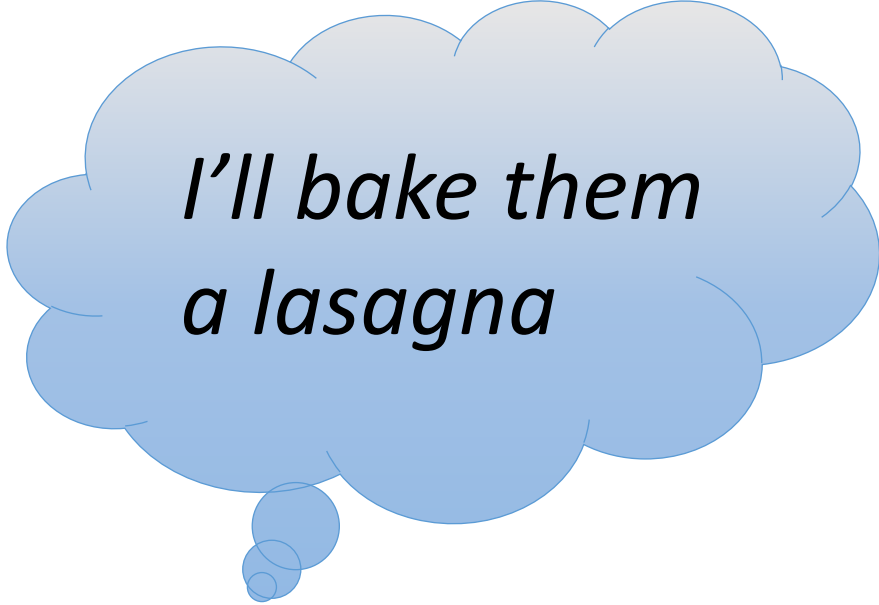
Where We Started

- Believed our society blames victims of financial fraud
- Wanted to study it, and determine why
- Wanted to find examples of successful narrative change

Violent and Property Crimes: How We React

A blue thought bubble with a gradient from light blue to a slightly darker blue at the bottom. It has a main large cloud-like shape and two smaller circles at the bottom left leading to it.

Oh, that poor family

A blue thought bubble with a gradient from light blue to a slightly darker blue at the bottom. It has a main large cloud-like shape and two smaller circles at the bottom left leading to it.

I'll bake them a lasagna

Financial Crimes: How We React

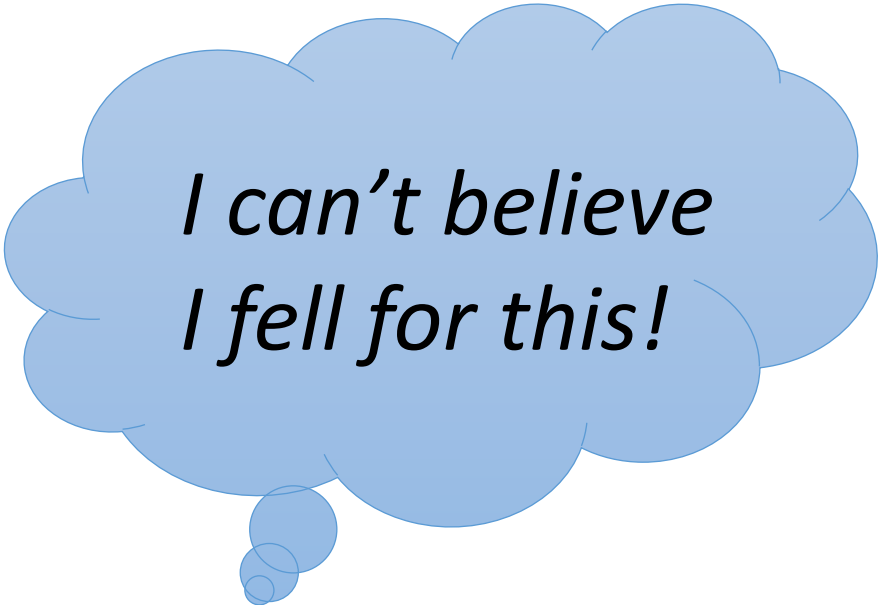
You got duped by that?? It's the oldest trick in the book!

How could he fall for that??

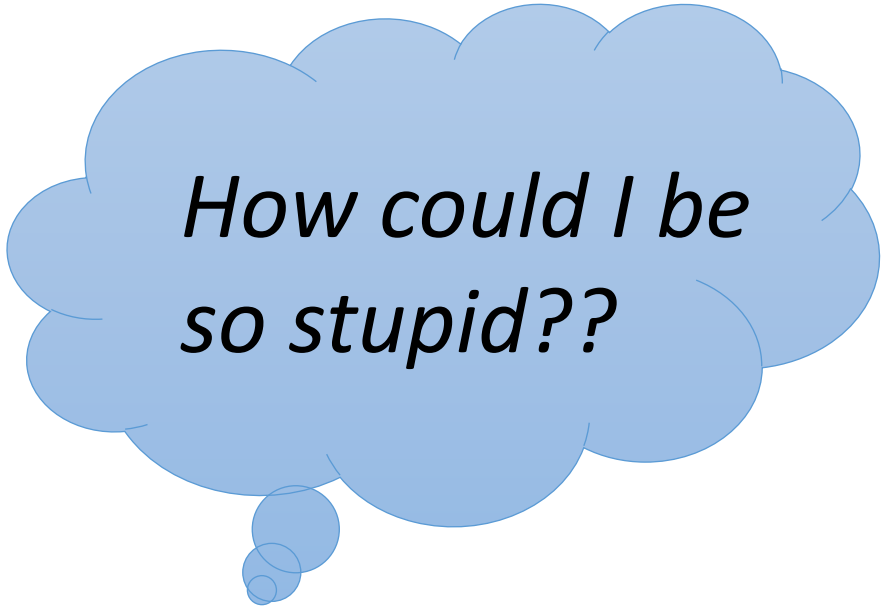
You'd have to be an idiot...

How much money did you give them?

How Scam Victims Talk About Themselves



*I can't believe
I fell for this!*



*How could I be
so stupid??*

Ripped from the Headlines

Holocaust survivor scammed out of \$2.8 million by Florida ...

USA Today, 1/26/2023

72-year-old Texas woman scammed out of \$75000

KXAN, Killeen TX 10/8/2022

FBI: Omaha woman scammed out of \$730,000 using ...

KETV, Omaha NE 3/1/2023

Why Scams are Successful

THE ETHER

Heightened emotions block logical thinking
Fear, Excitement, New Love...

The Illusion of Invincibility

- I'd never fall for that
- Only happens to 'old' people
- Victim should have known better



The All-Too Human Toll

- Billions of dollars lost, with little chance of restitution
- Nearly 2/3 of victims report experiencing at least one serious health or emotional impact
- Thousands die by suicide

2022 Study

Blame and Shame in the Context of Financial Fraud

A Movement to Change Our Societal Response to a Rampant and Growing Crime

JUNE 2022

FINRA
Investor Education
FOUNDATION

**HEART
+ MIND**
STRATEGIES

AARP

- Lit review, media/entertainment scan, social media scrape, review of narrative change case studies
- Deep session with 30 experts
- Qualitative interviews, quantitative survey

AARP

Drivers of Blame

- Attribution bias
- Just world theory
- Rugged individualism

Dimensions of Blaming

- Interpersonal
- Institutional
- Societal

Yes, We Blame. (But we don't really mean it.)

- Less about true sentiment than the words we use and practices we embrace
- Rooted in cultural values, driven by issues we can address – but how?

A Path Forward

Flipping the Narrative

What if we said:

“It is not your fault. Fraud is a crime. I am sorry you’ve had to endure this.”

Focus on The Criminal

When the perpetrator is the subject of the sentence, “participants’ ratings of victim blame and victim responsibility went down significantly.”

-The Atlantic, October 2016

Seek Change in the Focus of Scam Coverage

Instead of this:

Woman Scammed of \$35k

Grandma Duped in Lottery
Scam

Say this:

Fraud Criminal Steals Woman's Life Savings

Organized Crime Ring - Only Winner in
Lottery Scam

Reframe with Our Words

Instead of this:

I can't believe you got duped.

How could you fall for that?

Duped, Swindled, Tricked...

Implies blame;
Inspires shame

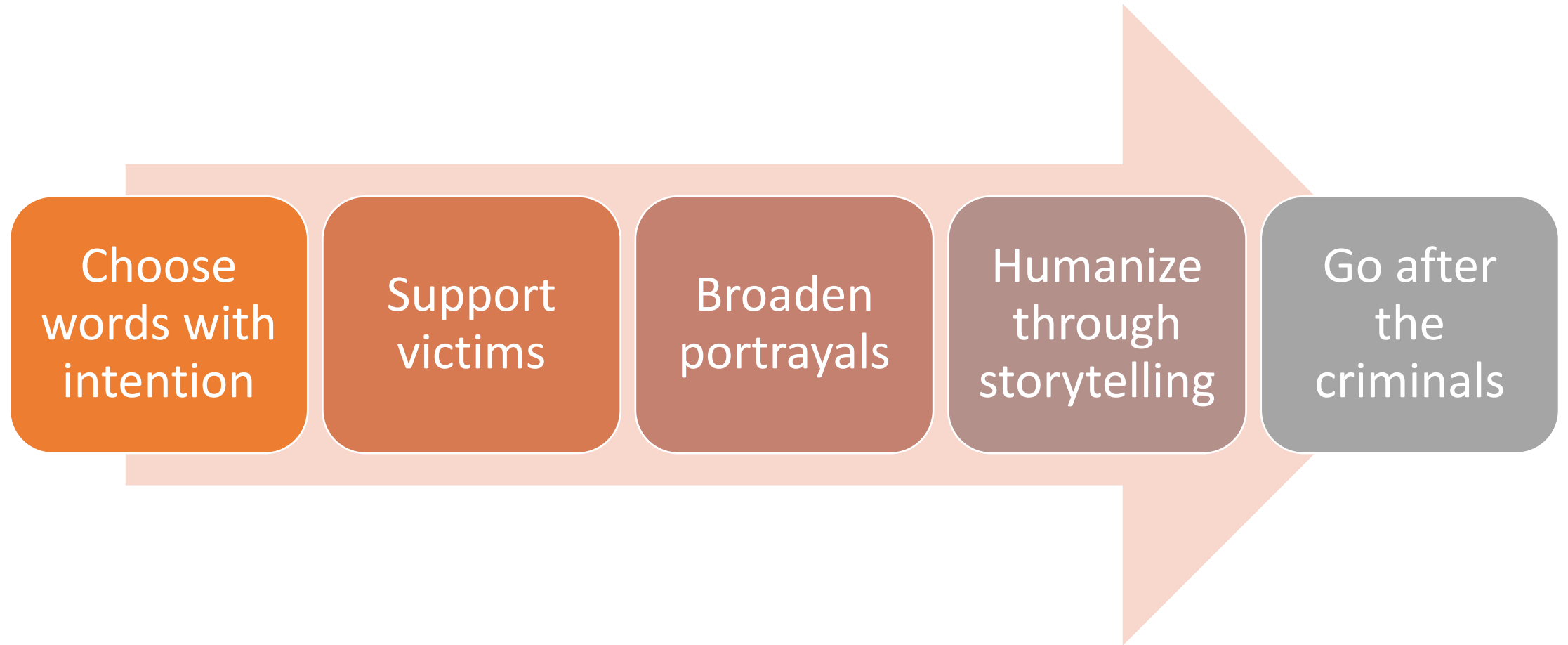
Say this:

It's not your fault.

Scammers are good at what they do; you experienced a crime.

Shows empathy;
Empowers victim

Words are Just the Beginning



Potential Real-World Outcomes

- More reporting
- Family relationships protected
- Police take it seriously
- Prosecutors take more cases
- Policymakers act
- Billions stay in our economy

The Ask of Partners and Friends

- Look closely at your consumer materials and reframe
- Emphasize that scams are crimes and not the target's fault
 - 53% identify victims as culpable and blameworthy
- Encourage reporting to law enforcement
 - 47% believe reporting is a lost cause

AARP's Path Forward

- Outreach
 - Professional organizations
 - Federal agencies
 - Media
 - Consumers
- New page: www.aarp.org/wordsmatter

Straight from a Victim

“By this time you have received the fax of the check. What you don't know is my life. I was a daughter, a wife and a mother. I grew up in Lockport Ill. My father was a factory worker and my mother was a nurse. We were happy but certainly not rich. My brother graduated from SIU with a degree in Business. He went on to establish a career in Cost Accounting for EMD. I was the bright shining star. Graduated SIU in education. Met my husband and married in 1974. Solid man. Became a Compliance Man for his company.

My husband and I were the power couple. We were respected in our companies. This was my life. Now I see disappointment in my children's eyes. They see me as the person who gave away our family money.

What you need to know is I am a person. I seriously contemplated suicide during this mess. I was devastated. Please remember I am a person who failed her children and that is what hurts me the most.”

Discussion

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BREAK: EXHIBIT HALL OPEN



#FISSEA2023 | nist.gov/fissea

Welcome Back!

Kendra Henthorne
FISSEA Co-Chair



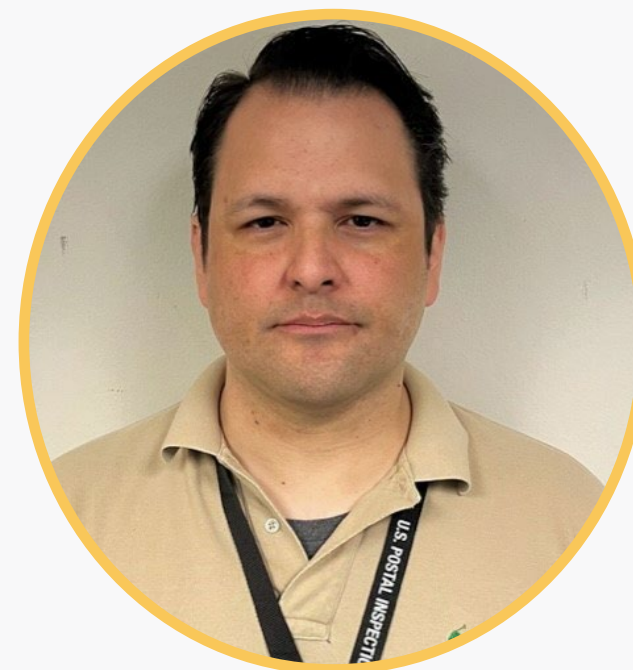
Panel – Consumer Fraud



Karey Johnson
Social Security Administration



Michael Benardo
Federal Deposit Insurance
Corporation



Raymond Campbell
United States Postal Inspection
Service

Overview

Please Tell Us About Your Programs

Panel – *Consumer Fraud*

Challenges

Panel – *Consumer Fraud*

Reaching Different Audiences

Simplicity vs. Effectiveness

Panel – *Consumer Fraud*

Measuring Success

Panel – *Consumer Fraud*

Private Sector Collaboration

Panel – *Consumer Fraud*

Favorite Campaign

Panel – *Consumer Fraud*

New Trends

Panel – *Consumer Fraud*

Final Thoughts?

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LUNCH: EXHIBIT HALL OPEN



#FISSEA2023 | nist.gov/fissea

Welcome Back!

Menachem Goldstein
FISSEA Co-Chair



Featured Presentation:

Scam Trends Affecting Communities and Businesses

Rosario Mendez
Federal Trade Commission





**FEDERAL TRADE
COMMISSION**

Presented by:
Rosario Mendez

March 2023

Scam Trends Affecting Communities and Businesses



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COMMISSION

Who We Are and What We Do



Protecting Consumers

- Enforcement
- Consumer and business education
- Building partnerships and coalitions



What We'll Cover



- Top frauds reported in 2022
- Frauds affecting communities of color
- Scams targeting small business
- Where to report fraud
- Free FTC resources
- Working together



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Consumer Sentinel Reports

Top Frauds 2022

#FTCTopFrauds
ftc.gov/databook



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Number
of reports



2.4 million



Amount lost



\$8.8 billion





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Consumer Sentinel Reports

Top Frauds 2022

#FTCTopFrauds
ftc.gov/databook



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1

Imposters



2

Online
shopping



3

Prizes,
sweepstakes,
lotteries



4

Investments



5

Business and
job opportunities



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Consumer Sentinel Reports

Top Frauds 2022

#FTCTopFrauds
ftc.gov/scams



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Losses to business
imposters soared.





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Consumer Sentinel Reports

Top Frauds 2022

#FTCTopFrauds
ftc.gov/scams



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Scammers
contacting people
on social or by phone
led to big losses

Social media:
Highest **overall**
reported losses



\$1.2 billion
total lost

Phone calls:
Highest **per person**
reported losses



\$1,400
median loss



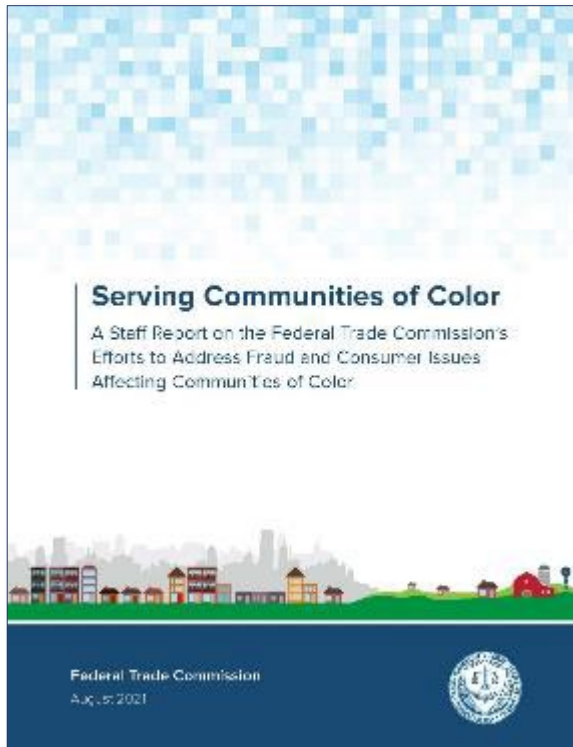
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Serving Communities of Color



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Latino Communities



Lower reporting rates

Top scam was impersonator scams

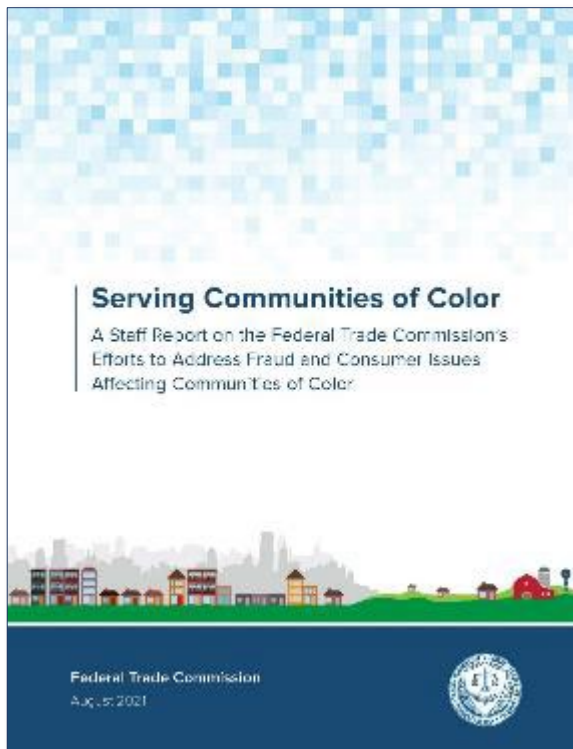
Business opportunities and job scams

Payment methods with fewer protections



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Black Communities



Top problem reported was credit bureaus

Higher percentage of reports about used car sales

Affected by student debt relief cases

Payment methods with fewer protections



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Native American Communities

**New FTC Report:
Consumer Issues Affecting
American Indian and Alaska
Native Communities**



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ftc.gov/NativeAmerican

Imposter scams

Prize, sweepstake, and lottery

Buying and financing a car

Tech support scams



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Asian American and Pacific Islander Communities

The Federal Trade Commission & Ethnic Media Services Present an On-site News Briefing

Scams Targeting AAPI Communities

FTC convenes Bay Area legal experts, consumer advocates, community stakeholders & people who have experienced fraud

WHEN:

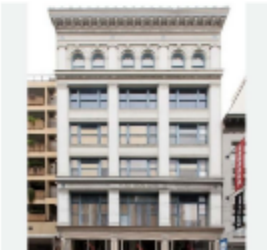
Thursday, March 30, 11:00 am - 1:00 pm PT (Lunch provided)

WHERE:

Please join us for a roundtable briefing at:

World Affairs Center, Auditorium, 2nd Floor

312 Sutter Street, San Francisco, CA 94108 [RSVP HERE](#)



Debt relief scams

Romance scams

Crypto investment scams

Scams targeting small business



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How to Avoid Scams



How to Avoid a Scam

Avoid a Scam



- The government won't contact you out of the blue
- How are you asked to pay?
- Don't trust caller ID
- Check it out, if you're worried
- Block unwanted calls and text messages
- Never act immediately



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How to Avoid a Scam



English:
ftc.gov/scams

Spanish:
ftc.gov/estafas



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Scam Prevention in Other Languages

**Scammers probably
speak your language.**

Learn to spot/avoid/report scams
in a dozen languages.

ftc.gov/languages



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Scams Targeting Small Business



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Information for Small Business

Protect your small business

Get advice to help avoid scams, protect your network, and customers' data



ftc.gov/SmallBusiness



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Proteja su pequeño negocio

Obtenga consejos para ayudar a evitar estafas, proteger su red, y los datos de sus clientes



ftc.gov/PequeñosNegocios

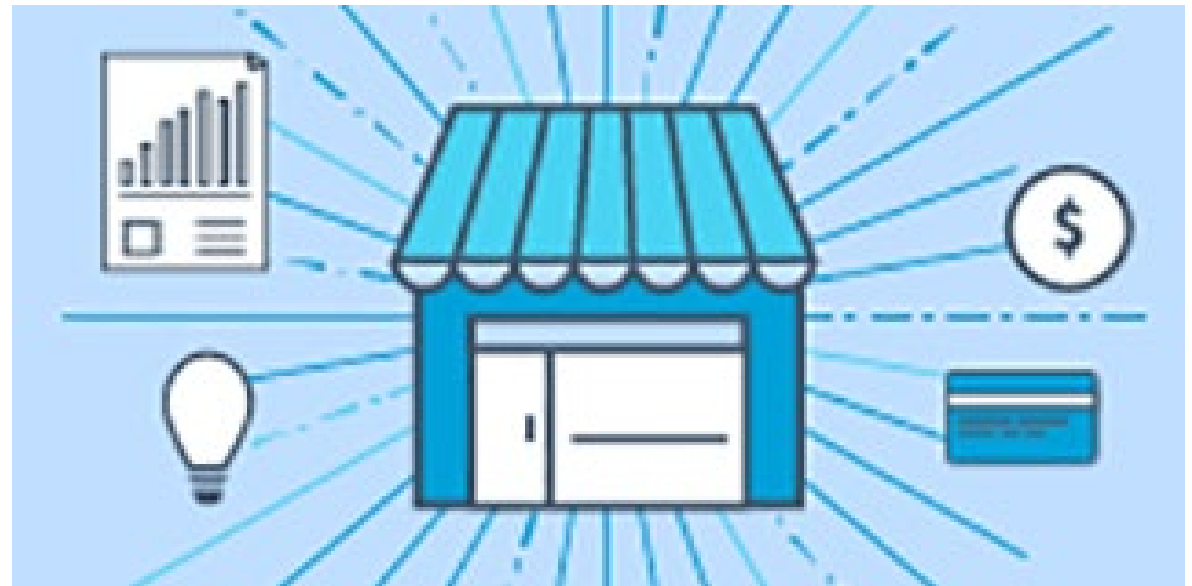


COMISIÓN FEDERAL
DE COMERCIO



Office Supplies Scams

The image shows a portion of a bill. At the top, there is a table with columns for 'Item #', 'Qty', 'Price', and 'TOTAL PURCHASE'. Below this, a red circle highlights a box containing the text 'Payment Due: \$150'. Below the highlighted box, there is a section for 'PAY INFORMATION' with fields for 'NAME' and 'ADDRESS'. To the right of these fields is a logo for '8' and a note: 'See them in Stores using Blue'. At the bottom, there are two checkboxes for 'I have paid' and 'I have not paid'.





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Impersonation Scams



Government imposters



Utility company imposters



Business Coaching Scams

- **Guaranteed success**
- **Big profit, short time**
- **Secret strategies**
- **Up-front fees**





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Cyber Scams Targeting Small Business

CYBERSECURITY FOR
SMALL BUSINESS

RANSOMWARE

CYBERSECURITY FOR
SMALL BUSINESS

PHISHING



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Information for Small Business

CYBERSECURITY

for small business

ftc.gov/smallbusiness



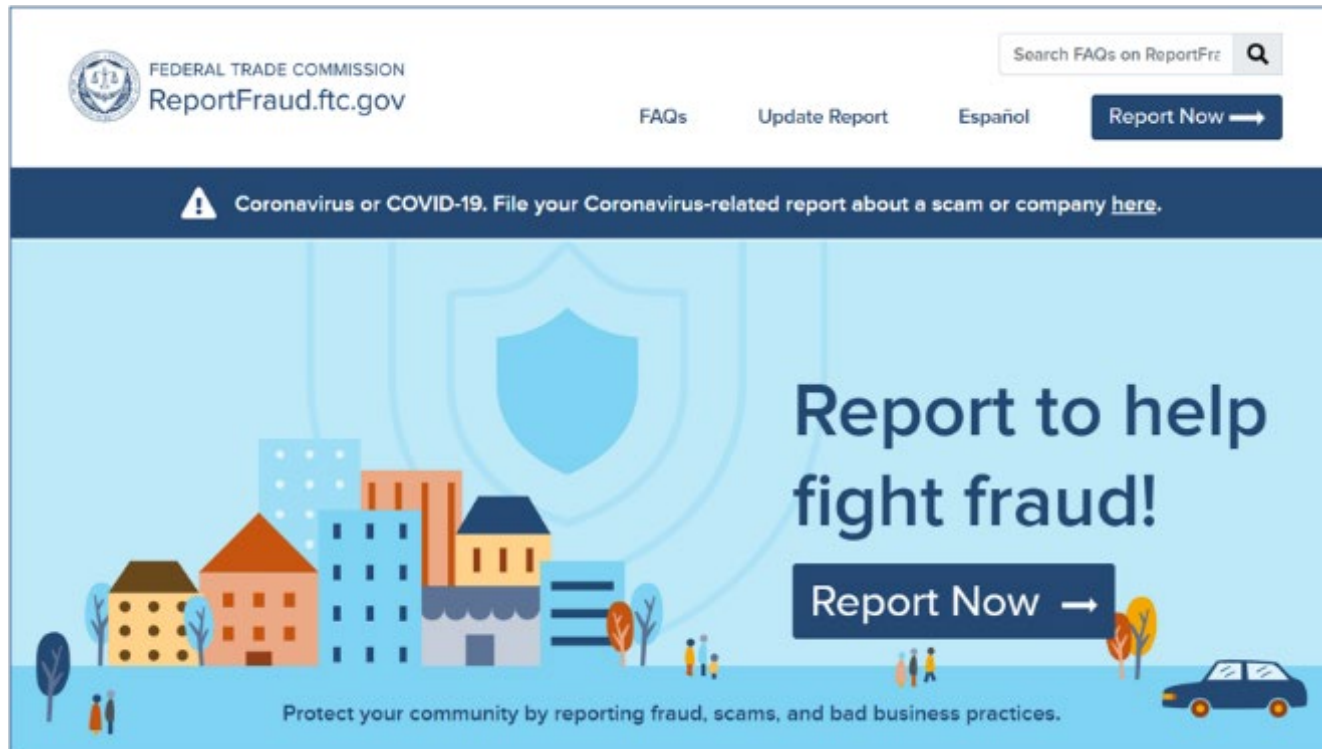
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Where to report fraud



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Report Fraud to the FTC



English:

ReportFraud.ftc.gov

Spanish:

ReporteFraude.ftc.gov



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FTC Resources



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consumer.gov

consumidor.gov



- Consumer basics to help anyone understand things like
- Topics:
 - Managing your Money
 - Credit and loans
 - Scams and identity theft
- Tools for trainers (lesson plans and PowerPoint slides)



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ftc.gov/MoneyMatters

ftc.gov/AsuntosdeDinero



[Credit Reports](#)



[Buying or Renting
a Home](#)



[Avoiding a Scam When
Looking for a Job](#)



[Borrowing and Debt](#)



[Education and Training](#)



[Your Rights When
Shopping](#)



[Buying and Owning
a Car](#)



[Prizes and Grants](#)

Money Matters   
How to Spot, Avoid, and Report Scams



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Pass it On

¡Pásalo!



- Online and print materials on 13 topics
- Ready to use presentations
- In English and in Spanish
 - **ftc.gov/PassItOn**
 - **ftc.gov/Pasalo**



**FEDERAL TRADE
COMMISSION**

Working together



Get and Share **FREE** Resources



- Sign up for Consumer Alerts:
 - **English:** ftc.gov/ConsumerAlerts
 - **Spanish:** ftc.gov/AlertasdeConsumidor
- Learn more:
 - **English:** consumer.ftc.gov
 - **Spanish:** consumidor.ftc.gov
- Get print materials:
 - **English:** ftc.gov/bulkorder
 - **Spanish:** ftc.gov/ordenar

Questions?



Thank You

Rosario Mendez

rmendez@ftc.gov

Featured Presentation:

Combating Consumer Fraud Through Awareness

Michael P. Moran
United States Secret Service



Combating Consumer Fraud

United States Secret Service



Secret Service – Consumer Fraud

July 5, 1865

The Secret Service Division was formed as a part of the Department of the Treasury.

1874

Secret Service responsibilities were broadened to include “detecting persons perpetrating frauds against the government.”

1877

Congress passed an Act prohibiting counterfeiting of any coin, gold, or silver bar.

Treasury Department

Solicitor's Office

July 1st 1865

Sir,

You are hereby appointed Chief of the Division, organized in this Office by direction of the Secretary of the Treasury, for the purpose of detecting and bringing to trial and punishment, persons engaged in counterfeiting treasury notes, bonds and other securities of the United States, under



Secret Service – Consumer Fraud

1906

The Secret Service Division charged to investigate western land frauds.

1908

34 Secret Service agents transferred to the Department of Justice to create the FBI

1984

Congress enacts legislation making the fraudulent use of credit/debit cards a federal violation.

1986

Congress enacts Computer Fraud and Abuse Act.

Treasury Department

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Secret Service – Consumer Fraud

Post 9/11 Secret Service

- **October 2001** – USA PATRIOT Act directs the Secret Service to establish a network of regional cybercrime task force locations across the United States
- **March 2003** – Secret Service is transferred to the Department of Homeland Security
- **2006** – Cyber-Fraud Task Force footprint expanded to 24 field offices
- **2008** – Secret Service established the National Computer Forensics Institute dedicated to educate state and local law enforcement offices, prosecutors, and judges in cybercrime investigations



Secret Service – Consumer Fraud



2023

1865



Secret Service – Consumer Fraud

Common Types of Consumer Fraud

- Identity Theft
- Credit/Debit Card Fraud
- COVID-19 Scams
- Phishing, Vishing, & SMSishing
- Pig Butchering & Romance Scams
- Bank Frauds
- QR Codes
- Cryptocurrency & Digital Assets
- Giveaway Scams



Secret Service – Consumer Fraud

Identity Theft

IDENTITY THEFT PREVENTION



**PRIVACY
MATTERS**

VA



U.S. Department
of Veterans Affairs



WORTHY OF TRUST AND CONFIDENCE

Secret Service – Consumer Fraud

Credit/Debit Card Fraud

- U.S. Losses over \$165B over next 10 years
- \$6B in losses in 2022
- 400k reports of credit card fraud in 2021



Secret Service – Consumer Fraud

COVID-19 Relief Scams



BUSINESS

Bay Area twin brothers sentenced for \$2 million pandemic aid fraud

By **GARY KLIEN** | Marin Independent Journal

PUBLISHED: March 8, 2022 at 5:06 a.m. | UPDATED: March 8, 2022 at 5:08 a.m.

Two brothers in Marin County have been sentenced for defrauding the federal government of about \$2 million in pandemic relief funds.

Caesar Oskan of San Rafael, 67, was sentenced to 18 months in prison and ordered to pay nearly \$1,493,904 in restitution.

His twin, Ester Ozkar of Novato, was sentenced to a year in prison and ordered to pay \$509,038.41 in restitution and a \$1 million fine.

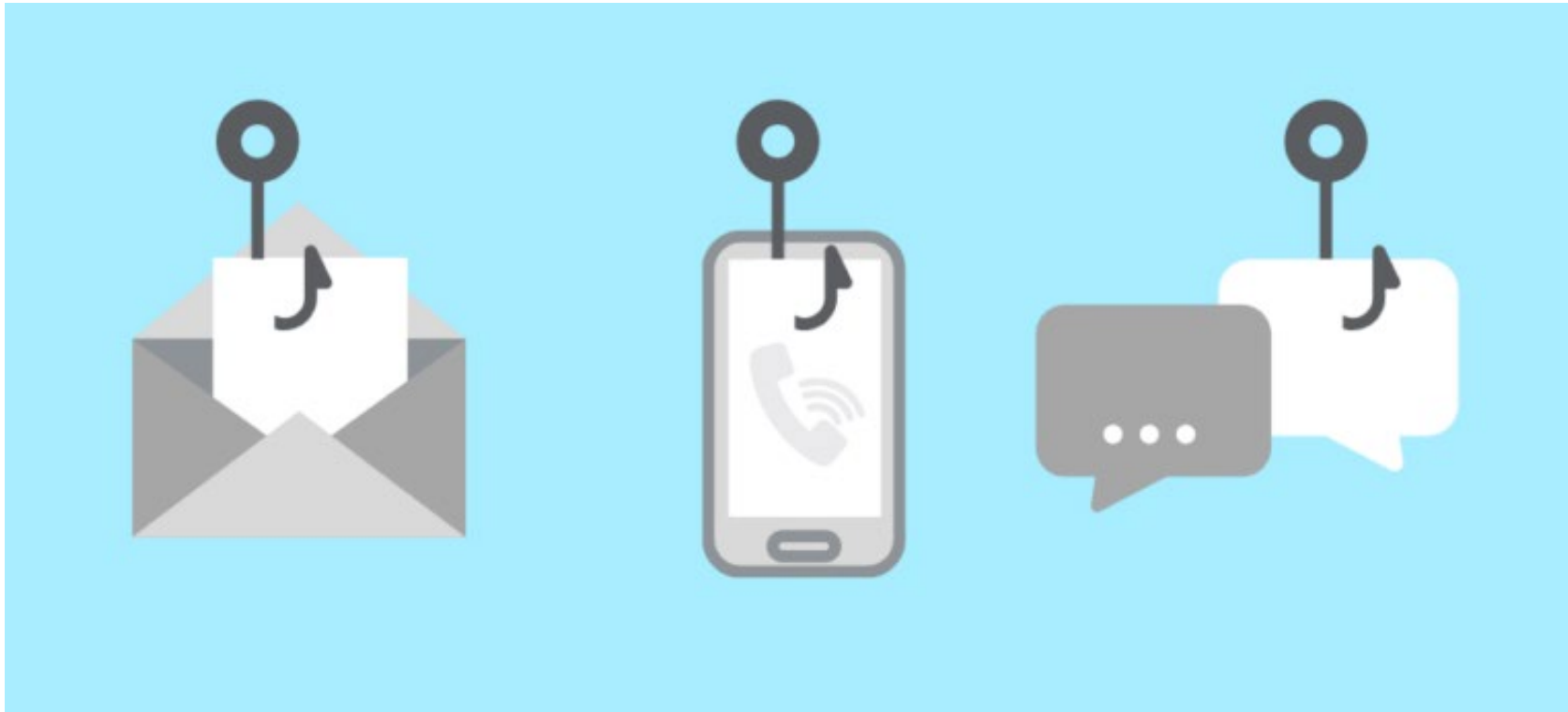
The brothers conducted separate schemes that involved creating fictitious companies to apply for relief funds, authorities alleged. They did so through the Economic Injury Disaster Loans program and the Paycheck Protection Program, which aimed to help businesses keep workers on the books during the coronavirus crisis.

Oskan — also known as Sezer Ozkan — submitted 27 applications for aid for fake companies with fake payroll and tax documents. The scheme netted him more than \$1.7 million in government loans and advances, the prosecution said.



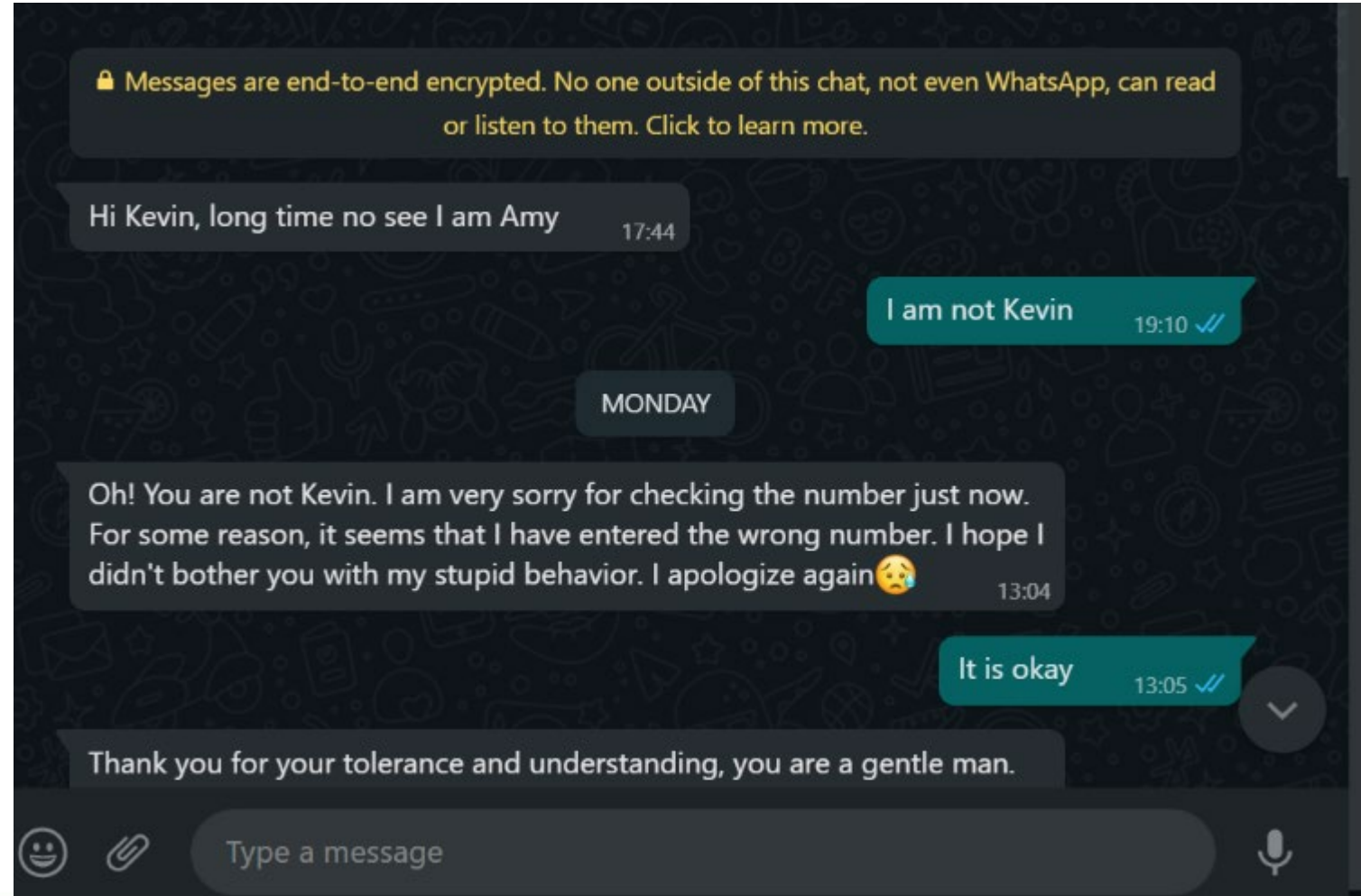
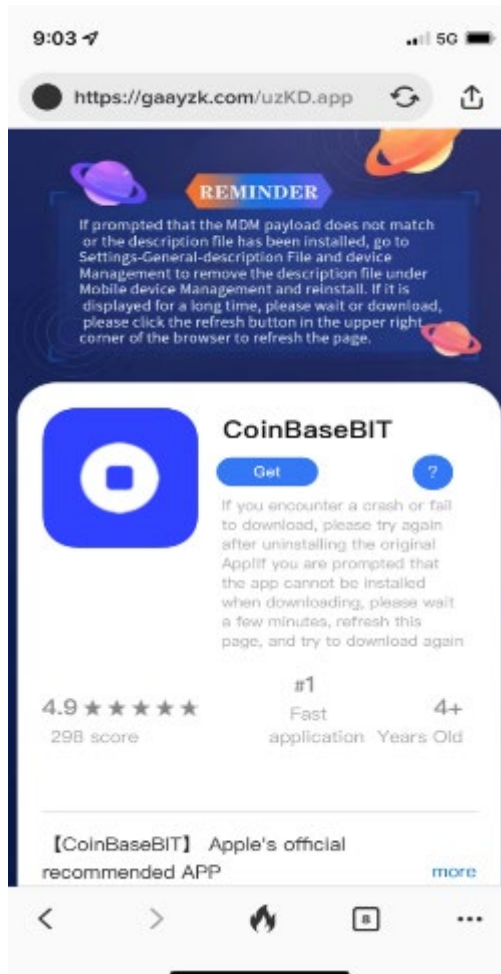
Secret Service – Consumer Fraud

Phishing, Vishing, & SMSishing



Secret Service – Consumer Fraud

Pig Butchering & Romance Scams



Secret Service – Consumer Fraud

Bank Frauds

- Account Takeover
- New Account Fraud
- Money Mules
- Bank Transfer, Wire, & Zelle Scams
- Bank Impersonation Scams



Secret Service – Consumer Fraud



SCAN ME



Secret Service – Consumer Fraud

QR Codes

- Do not scan a randomly found QR code.
- Be suspicious if, after scanning a QR code, the site asks for a password or login info.
- Do not scan QR codes received in emails unless you know they are legitimate. Call the sender to confirm.
- Some scammers are physically pasting bogus codes over legitimate ones. If it looks as though a code has been tampered with at your local bar or restaurant, don't use it. Same thing with legitimate ads you pick up or get in the mail.



Secret Service – Consumer Fraud

Cryptocurrency & Digital Assets



Bitcoin | BTC



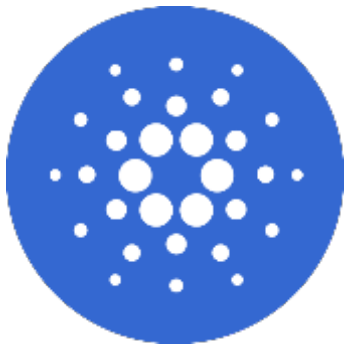
Ethereum | ETH



Solana | SOL



Litecoin | LTC



Cardano | ADA



Chainlink | LINK



Tether | USDT



Monero | XMR



Secret Service – Consumer Fraud

Giveaway Scams

 **Bill Gates** ✓ @BillGates · 8m

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.

BTC Address -
bc1qxy2kgdygjrsqtzq2n0yrf2493p83kkfjhx0wlh

Only going on for 30 minutes! Enjoy!

 **Elon Musk** ✓ @elonmusk

You know I living giving back to my community.

I'm doubling all BTC payments sent to my address. You send \$1,000 and I will send \$2,000 back!

BTC Address : bc1qxy2kgdygjrsqtzq2n0yrf2493p83kkfjhx0wlh

 **Apple** ✓ @Apple

We are giving back to our community. We support Bitcoin and we believe you should too!

All Bitcoin sent to our address below will be sent back to you doubled!

bc1qxy2kgdygjrsqtzq2n0yrf2493p83kkfjhx0wlh

Only going on for the next 30 minutes.

2:28 · 16 Jul 20 · [Twitter Web App](#)

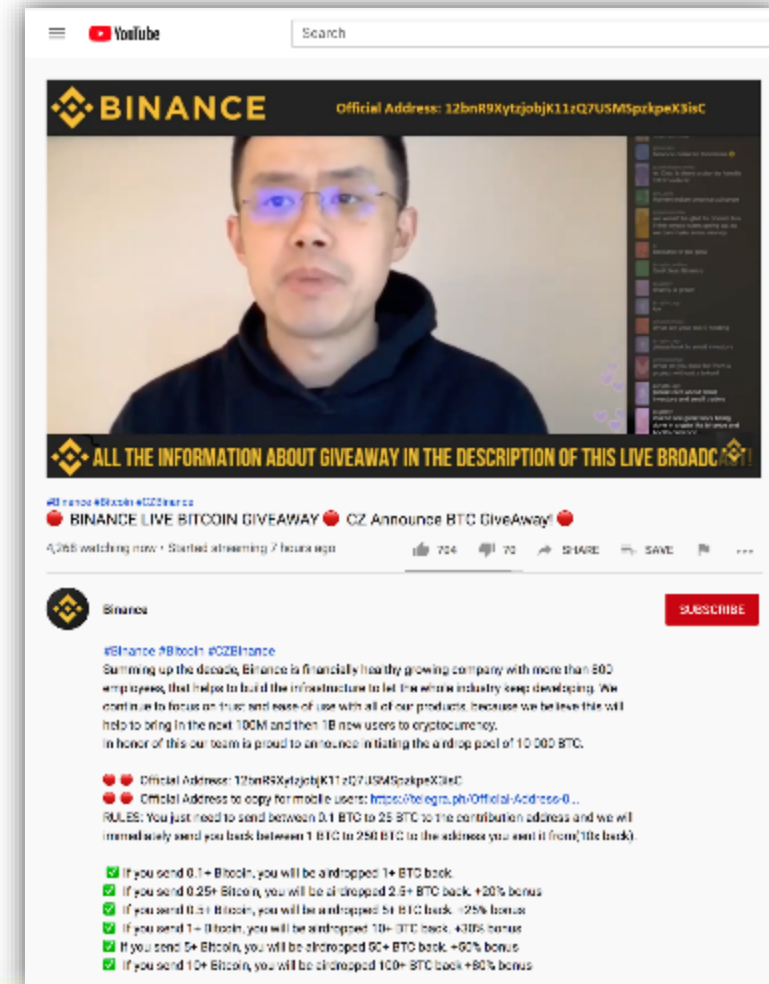
202 Retweets and comments 470 Likes



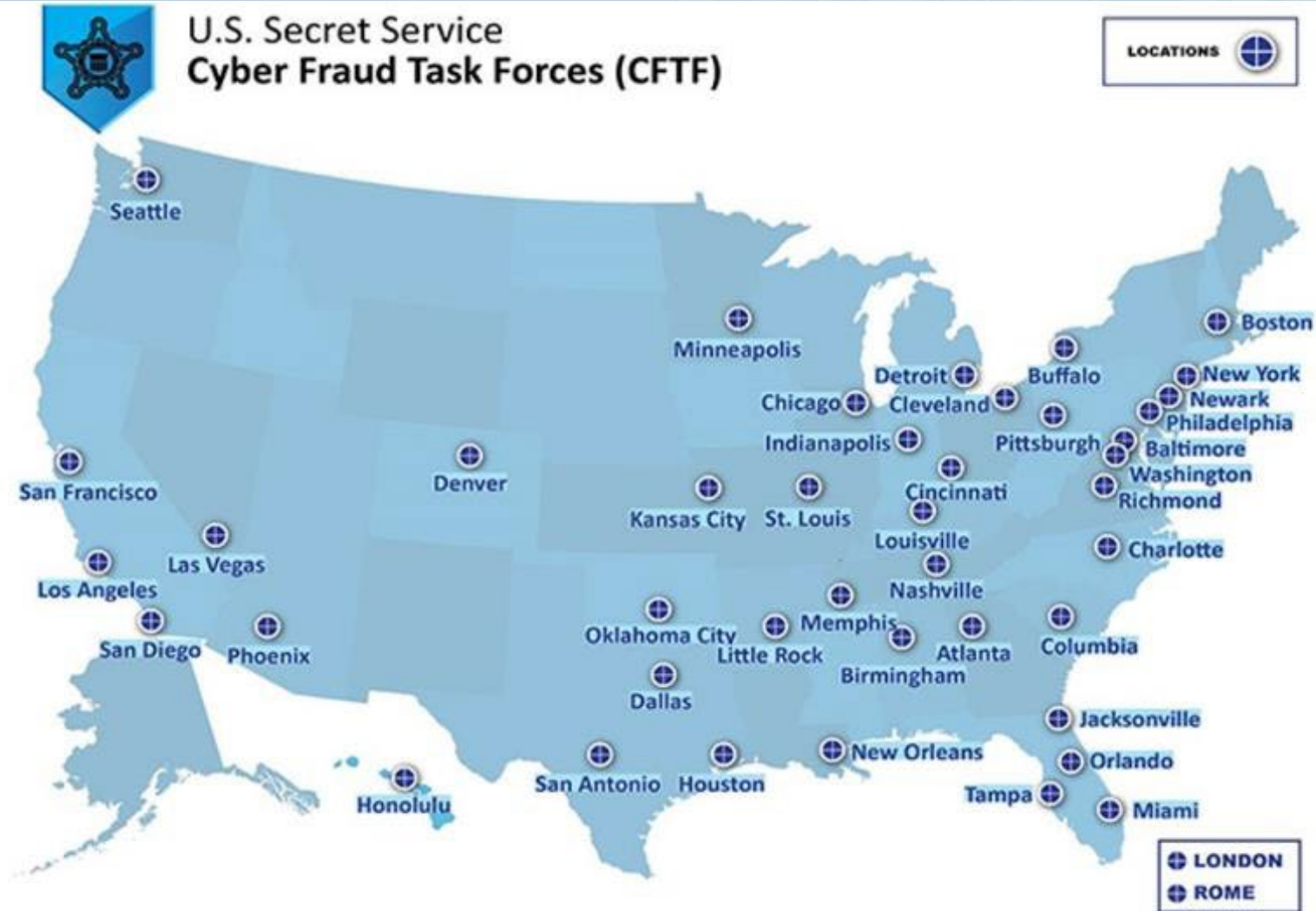
Secret Service – Consumer Fraud

Artificial Intelligence Assisted Fraud:

- Expertly crafted phishing emails
- Deepfake videos
- Doctored audio
- Malware coding
- Intelligence gathering



Secret Service – Consumer Fraud



www.secretservice.gov



WORTHY OF TRUST AND CONFIDENCE

Secret Service – Consumer Fraud

Who can help?

- Federal
 - www.secretservice.gov
 - www.fbi.gov
 - www.cisa.gov
 - www.ic3.gov
 - www.ftc.gov
 - www.identitytheft.gov
- State & Local Law Enforcement
- www.bitcoinabuse.com
- www.nomoreransom.org



Secret Service – Consumer Fraud

Questions ?

Michael P. Moran
Special Agent
US Secret Service

michael.moran@usss.dhs.gov



33rd Annual FISSEA Conference

BREAK: EXHIBIT HALL OPEN



#FISSEA2023 | nist.gov/fissea

Welcome Back!

Menachem Goldstein
FISSEA Co-Chair



Closing Keynote:

Humans Are Not the Weakest Link - Rethinking Cybersecurity and Digital Hygiene Education

Dr. Aunshul Rege
Temple University

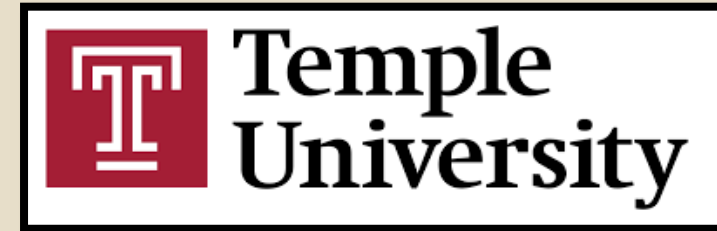


Humans Are Not the Weakest Link: Rethinking Cyber Security and Digital Hygiene Education



Dr. Aunshul Rege
Director, CARE Lab
rege@temple.edu

Acknowledgements



Office of Enterprise Risk Management
College of Liberal Arts Marketing Team

CISA NICE



ATT&CK®



SentinelOne



DIGITAL EQUITY
CENTER AT TEMPLE
UNIVERSITY



The CARE Lab

- CARE = Cybersecurity in **A**pplication, **R**esearch, and **E**ducation

Aunshul Rege



@prof_rege

Dr. Katorah Williams



@KatorahW

Rachel Bleiman



@rab1928

Gabrielle Spence



@drspenceloading

- Human, socio-behavioral focus
- Funded by NSF + DoE/INL
- Critical infrastructure, ransomware, privacy, surveillance, disinformation, social engineering (SE), cybersecurity education

Agenda

- Why should we talk about Social Engineering (SE)?
- Traditional SE education
- Security culture
- Diversity matters
- Bringing it all together
- Closing thoughts

Why should we talk about Social Engineering (SE)?

What is social engineering (SE)?

- Manipulating human behavior/psychology to get individuals to:
 - Reveal information
 - Provide access
 - Perform an action

Why address SE?

- Consequences¹:
 - Direct financial loss
 - Recovery cost
 - Productivity loss
 - Operation disruption
 - Reputation damage
 - Emotional harms

By Victim Loss			
Crime Type	Loss	Crime Type	Loss
Investment	\$3,311,742,206	Lottery/Sweepstakes/Inheritance	\$83,602,376
BEC	\$2,742,354,049	SIM Swap	\$72,652,571
Tech Support	\$806,551,993	Extortion	\$54,335,128
Personal Data Breach	\$742,438,136	Employment	\$52,204,269
Confidence/Romance	\$735,882,192	Phishing	\$52,089,159
Data Breach	\$459,321,859	Overpayment	\$38,335,772
Real Estate	\$396,932,821	Ransomware	*\$34,353,237
Non-Payment/Non-Delivery	\$281,770,073	Botnet	\$17,099,378
Credit Card/Check Fraud	\$264,148,905	Malware	\$9,326,482
Government Impersonation	\$240,553,091	Harassment/Stalking	\$5,621,402
Identity Theft	\$189,205,793	Threats of Violence	\$4,972,099
Other	\$117,686,789	IPR/Copyright/Counterfeit	\$4,591,177
Spoofing	\$107,926,252	Crimes Against Children	\$577,464
Advanced Fee	\$104,325,444		

https://www.ic3.gov/Media/PDF/AnnualReport/2022_IC3Report.pdf

¹ <https://www.graphus.ai/blog/the-five-agonies-of-social-engineering-cyber-attacks/>

Nonprofits: Why teach SE?

*“... cybersecurity is a shared problem... when you see how the real-world works, you realize it’s all connected. **You** can either play in your silo and lose the battle or you can open up to new ideas and realize you can’t solve the problem by yourself”*

Industry: Why teach SE?

“Social engineering has definitely gotten picked up more and more; higher profile targets have been attacked via social engineering and I think it’s a big blind spot that a lot of schools and companies don’t think about as much; they are concerned with the technical controls and not with the people controls”

Government: Why teach SE?

“Social engineering is a part of our everyday lives and we are seeing a huge uptick in misinformation and disinformation... and we don’t have a grasp on [SE] yet... and if you don’t understand it, you’re going to get hit by it”

Traditional SE education

Experiential learning

- Shoulder surfing
- Privacy, terms & conditions
- Laptop distraction
- OSINT



Ethics & SE

- University ethics training required
- Bake ethics into conversations for each project
 - FAQs
 - Table-top
 - “Don’t try something you wouldn’t want to experience”



2021 Summer SE Event: SE Pen Testing

2021 SOCIAL ENGINEERING PEN TESTING COMPETITION WINNERS

High School: 1st place!
VIMSIA Volts



Undergraduate: 1st place!
RCC Cyber Hawks (SUNY Rockland)



Graduate: 1st place!
Trust Us (NYU Tandon School Eng.)



FUNDERS AND SPONSORS



Undergraduate: 2nd place!
Iridescent (University of Virginia)



Graduate: 2nd place!
Team Tay (Abertay University)



Undergraduate: 3rd place!
Night Owls (Temple University)



Graduate: 3rd place!
Tell Me Lies (Excelsior College)



CONGRATULATIONS TO ALL THE WINNING TEAMS!



2022 Summer SE Event: Ransomware + SE

2022 SUMMER SE EVENT WINNERS

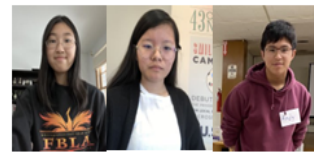
High School: 1st place!

Aztec Allure (Glen A. Wilson High School)



High School: 2nd place!

ERA (Williamsville East High School)



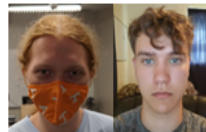
High School: 3rd place!

Cya Alligators Expendable Forces (Carver HSES)



Undergraduate: 1st place!

Mitnicks (The University of Tennessee Knoxville)



Undergraduate: 2nd place!

FAST (California State Polytechnic University of Pomona)



Undergraduate: 3rd place!

Team Gaslight, Gatekeep, Girlboss (University of Central Florida)



FUNDERS AND
SPONSORS



Cybersecurity in
Application, Research
and Education Lab

CONGRATULATIONS TO ALL THE WINNING TEAMS!

2023: Romance scams and SE

- Inspired FTC Report
 - 2021 ~ \$547 million¹
 - 2022: \$1.3 billion²
- CARE Lab has been brought in to help the elderly who are falling victim to catfishing scams
 - 70+: individual median loss \$9,000
 - Intergenerational emphasis



¹ <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2022/02/reports-romance-scams-hit-record-highs-2021>

² <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed>

Fostering a healthy security culture

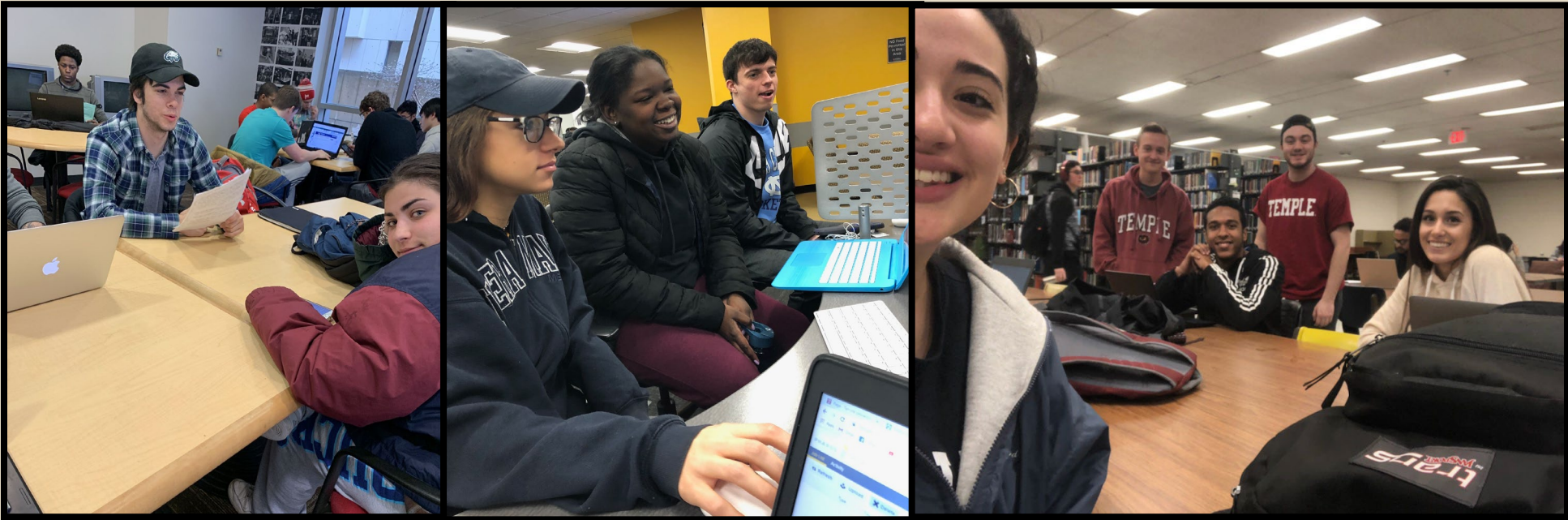
6 ways to foster a healthy security culture

1. Rethink SE training
2. Put individuals to the test
3. Create easy to understand policies
4. Make SE part of regular conversation
5. Form a questioning culture
6. Safe space for security

<https://www.securitymetrics.com/learn/5-tips-train-workforce-social-engineering>

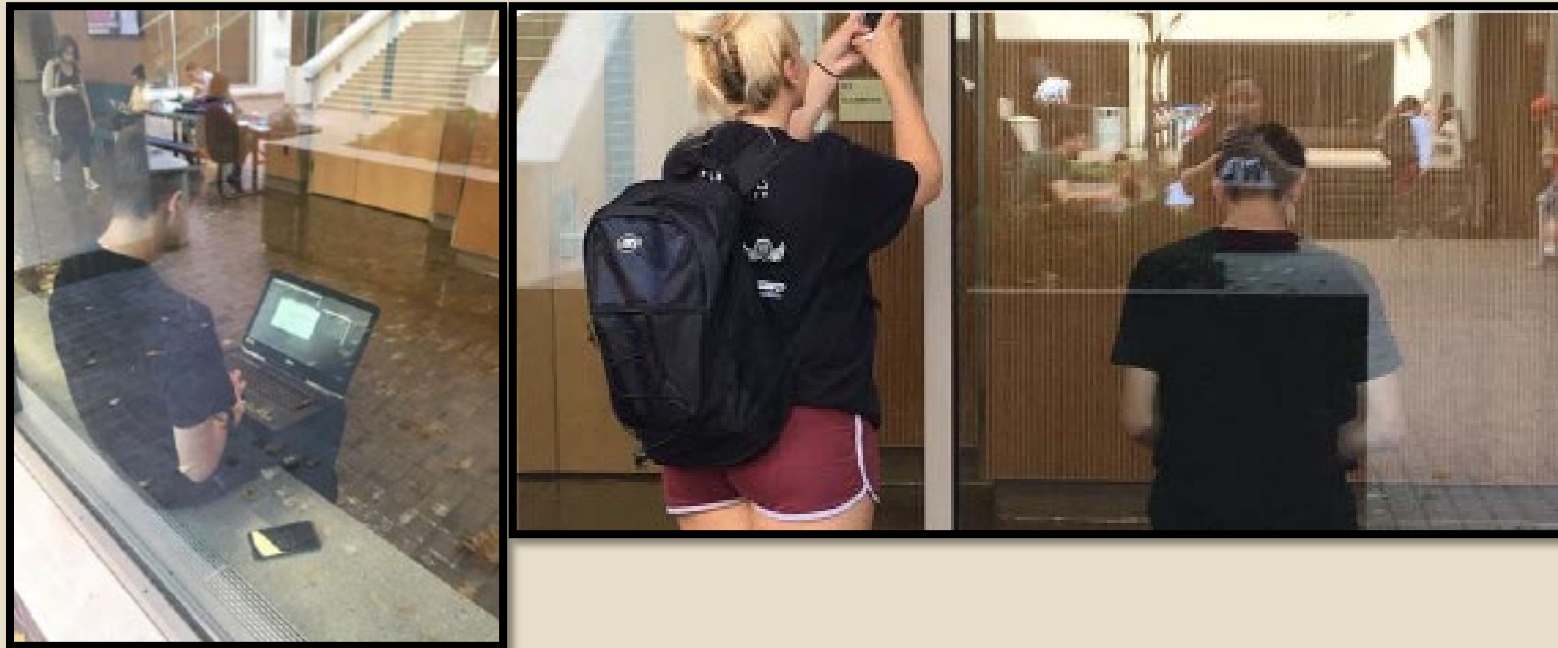
1. Rethink SE training

- Ask individuals scenario-based questions about SE
- Share narratives
- Act out scenarios (interactive)
- Experiential learning



2. Put individuals to the test

- Internal SE team
- Have your own SE experiential learning events!



3. Create easy to understand policies

- Help individuals identify, assess, avoid & document
- Avoid long, legalese/jargonistic-filled documents
- Custom-design policies for different settings

Ain't Nobody Got Time for That

The average reading speed of most adults is 200 to 250 words per minute (wpm). College students, probably because they are very studious and not skimming, move that pace up to around 300 words per minute. For the sake of this analysis, we calculated reading times based on 240 wpm.

App/Service	Word Count	How many minutes to read? (240 wpm)
Microsoft	15,260	63.5
Spotify	8,600	35.8
Niantic (Pokemon Go)	8,466	35.2
TikTok	7,459	31.4
Apple (Media Services)	7,314	30.5
Zoom	6,891	28.7
Tinder	6,215	25.9
Slack	5,782	24.1
Uber	5,658	23.6
Twitter	5,633	23.5

<https://www.visualcapitalist.com/terms-of-service-visualizing-the-length-of-internet-agreements/>

4. Make SE part of regular conversation

- Newsletters & bulletin boards
- Introduce asap
- Various settings
 - Work
 - School
 - Home
 - Shopping
 - Transit

5. Form a questioning culture

- Feel comfortable questioning:
 - Strangers
 - Ask for IDs; check with scheduled appointments
 - Protocols/purpose
 - Policies offering clarity and structure
 - Surroundings
 - Is anyone out of place?
 - Have any of the physical parameters changed?
- Challenging psychological persuasion techniques:
 - Authority; commitment; natural inclination to help
- Always question/think through processes and situations

6. Safe space for security

- Don't embarrass, punish, disrespect, or shame
- Teachable moments
 - What went wrong
 - How to avoid same mistakes in the future
 - Share experiences with each other
- Positive & inclusive environments
 - Desire & willingness to get more training

Diversity matters

Why diversity (different perspective) matters

- A different approach
 - Human, social, psychological, behavioral
 - Tackle a multi-faceted problem creatively
 - Leverage multidisciplinary creative potential

Why diversity (gender, race, ethnicity) matters

- Adversaries aren't homogenous, workforce shouldn't be either
- Global threat landscape
 - Culture, language, context
 - Innovative thinking
 - Different perspectives

Strategic partners



**Raíces
Cyber**
Hispanic Association in
Cyber Security
www.raicescyber.org



Bringing it all together

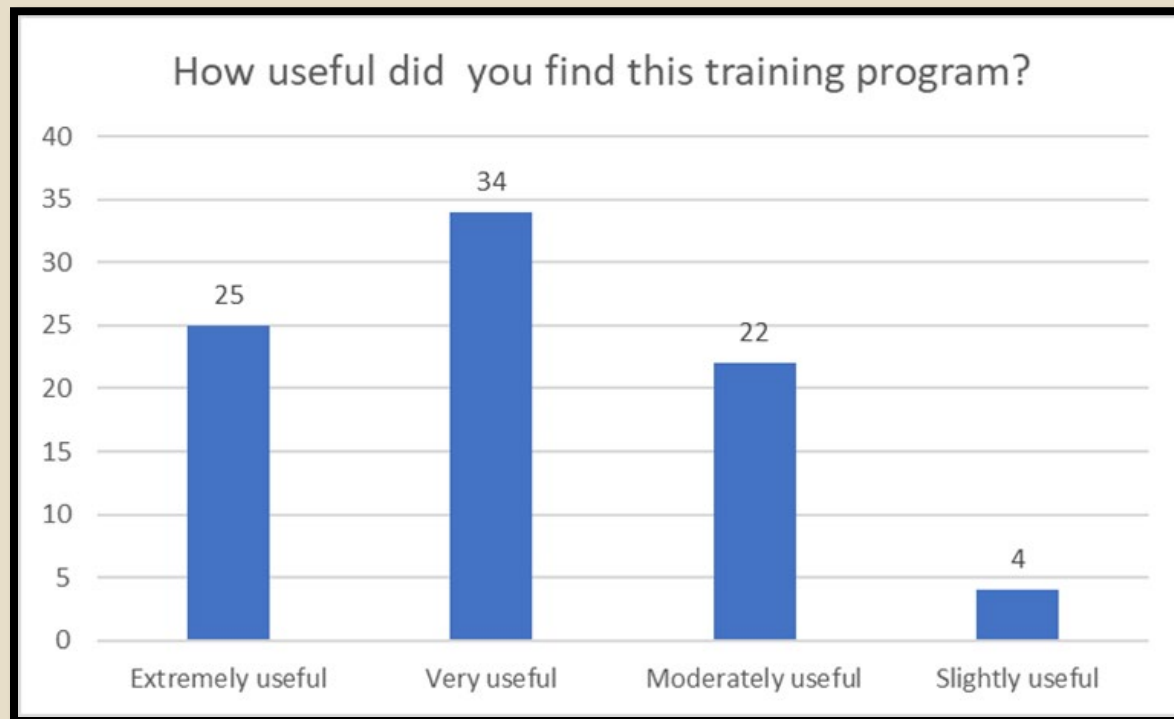
Serving North Philadelphia communities

CARE Lab's current & future efforts

- Digital literacy/cyber hygiene
- Underserved populations
- Listen to our community partners
 - Put their needs and schedules first
- Four target populations
 - Youth
 - Elderly
 - Previously incarcerated
 - Small businesses

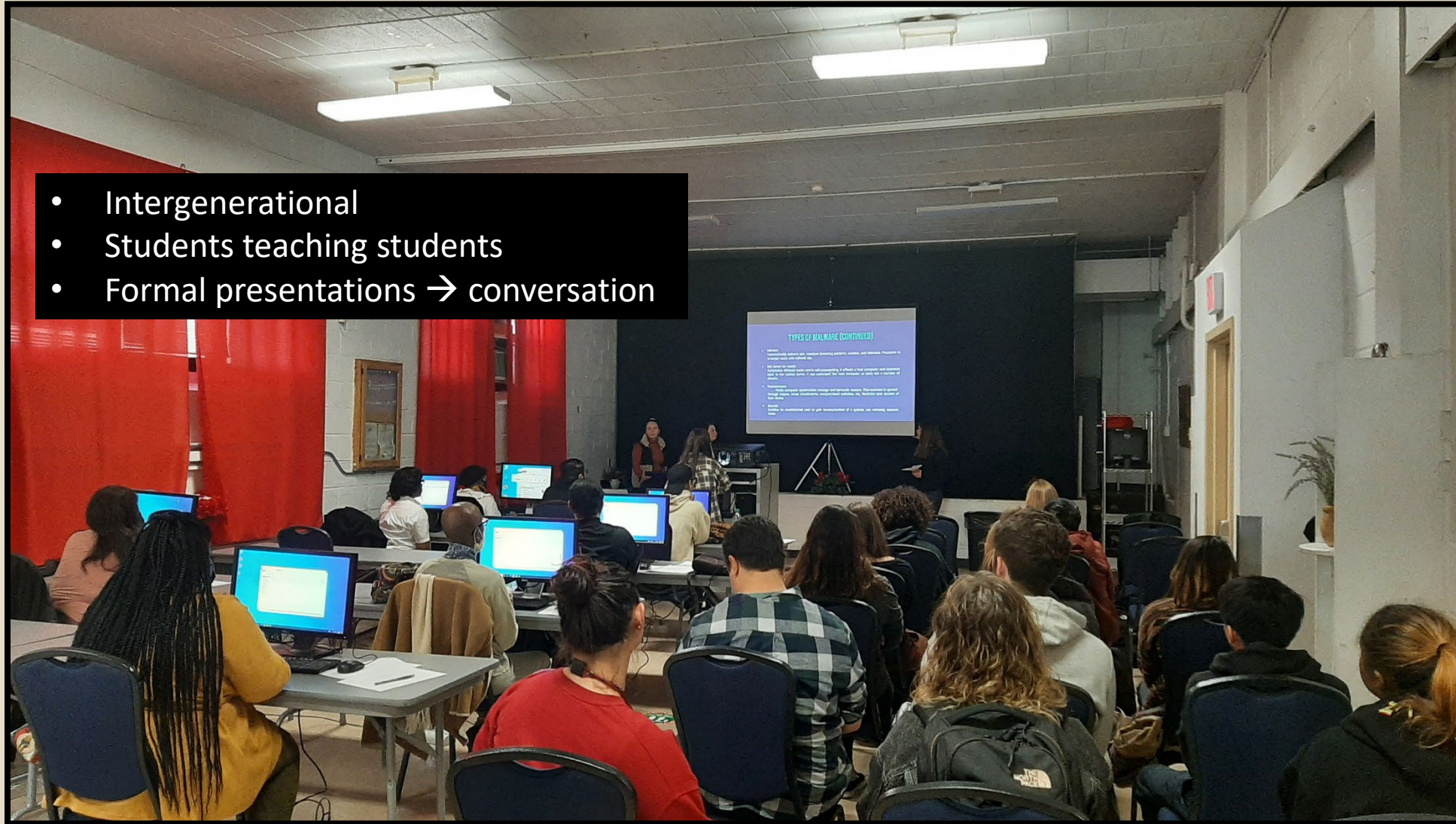
Programming for youth (Spring 2022)

- 12-week free virtual training program
- Various SE concepts
- 38 students across 5 Philly high schools

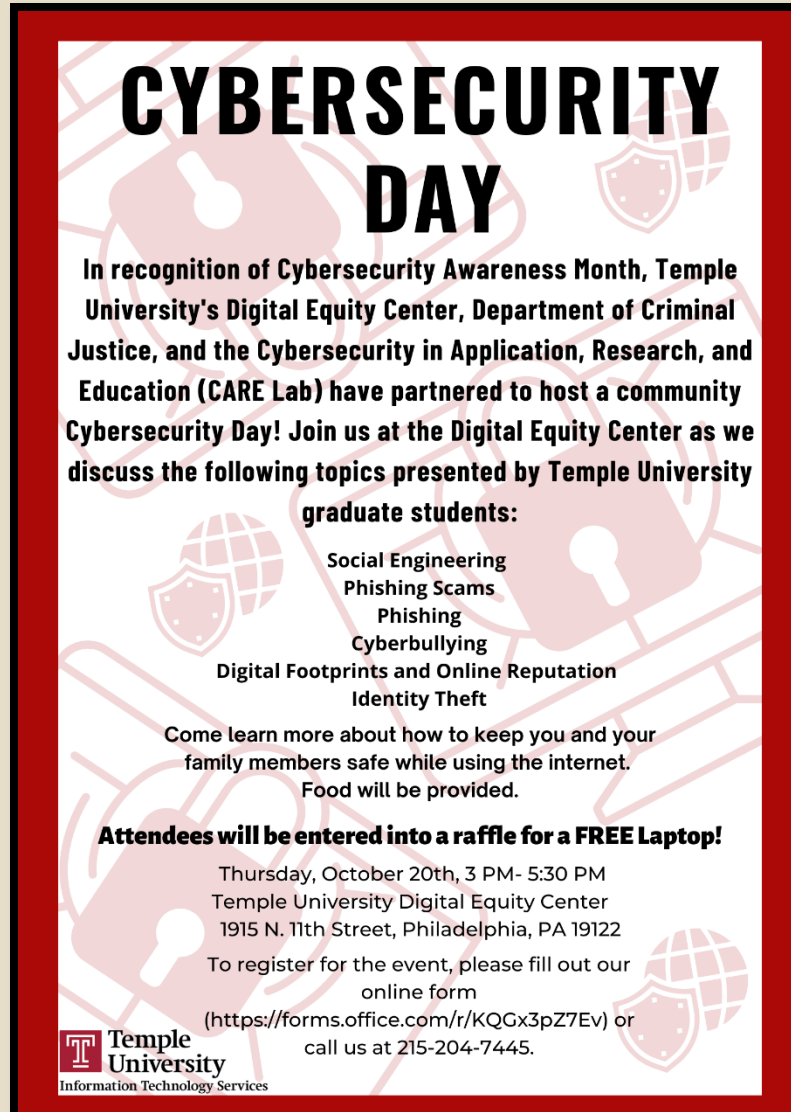


Programming for elderly (Fall 2022)

- Intergenerational
- Students teaching students
- Formal presentations → conversation



Programming for all (Fall 2022)



CYBERSECURITY DAY

In recognition of Cybersecurity Awareness Month, Temple University's Digital Equity Center, Department of Criminal Justice, and the Cybersecurity in Application, Research, and Education (CARE Lab) have partnered to host a community Cybersecurity Day! Join us at the Digital Equity Center as we discuss the following topics presented by Temple University graduate students:

- Social Engineering
- Phishing Scams
- Phishing
- Cyberbullying
- Digital Footprints and Online Reputation
- Identity Theft

**Come learn more about how to keep you and your family members safe while using the internet.
Food will be provided.**

Attendees will be entered into a raffle for a FREE Laptop!


Thursday, October 20th, 3 PM- 5:30 PM
Temple University Digital Equity Center
1915 N. 11th Street, Philadelphia, PA 19122

To register for the event, please fill out our online form
(<https://forms.office.com/r/KQGx3pZ7Ev>) or
call us at 215-204-7445.

 **Temple University**
Information Technology Services

Programming for all (Fall 2022)

WHAT IS CYBERBULLYING?



- **CYBERBULLYING IS COMPLEX, BUT IT MAINLY CONSTITUTES AN ONLINE OR TEXT MESSAGE FORM OF BULLYING.**
- **IT CAN INCLUDE REPEATED MESSAGES TO AN INDIVIDUAL, POSTS ABOUT A PERSON, OR DIRECT PEOPLE TO BULLY AN INDIVIDUAL IN PERSON.**
- **THERE ARE SEVERAL TYPES, BUT SOME OF THE MOST DANGEROUS TYPES ARE HARASSMENT AND IMPERSONATION OR CREATING FAKE PROFILES.**


Digital Footprint



Any and all information you leave behind online.

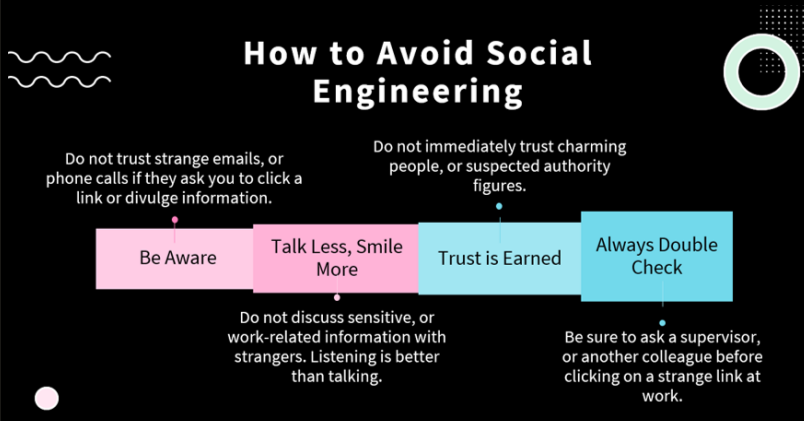
Most, if not nearly all, information is stored online.

The Dangers of Social Media



- **Risk of data breaches**
 - The more information put out = more danger of personal privacy attacks
- **Easier to spread malicious content**
 - Scammers create fake posts/accounts to get you to share private information
- **Location data**
 - Apps can collect location data & use it for targeted ads
- **Invasive privacy agreements**
 - Some agreements state pictures, videos, & messages are owned by the platform

How to Avoid Social Engineering



Do not trust strange emails, or phone calls if they ask you to click a link or divulge information.

Do not immediately trust charming people, or suspected authority figures.

Do not discuss sensitive, or work-related information with strangers. Listening is better than talking.

Be sure to ask a supervisor, or another colleague before clicking on a strange link at work.

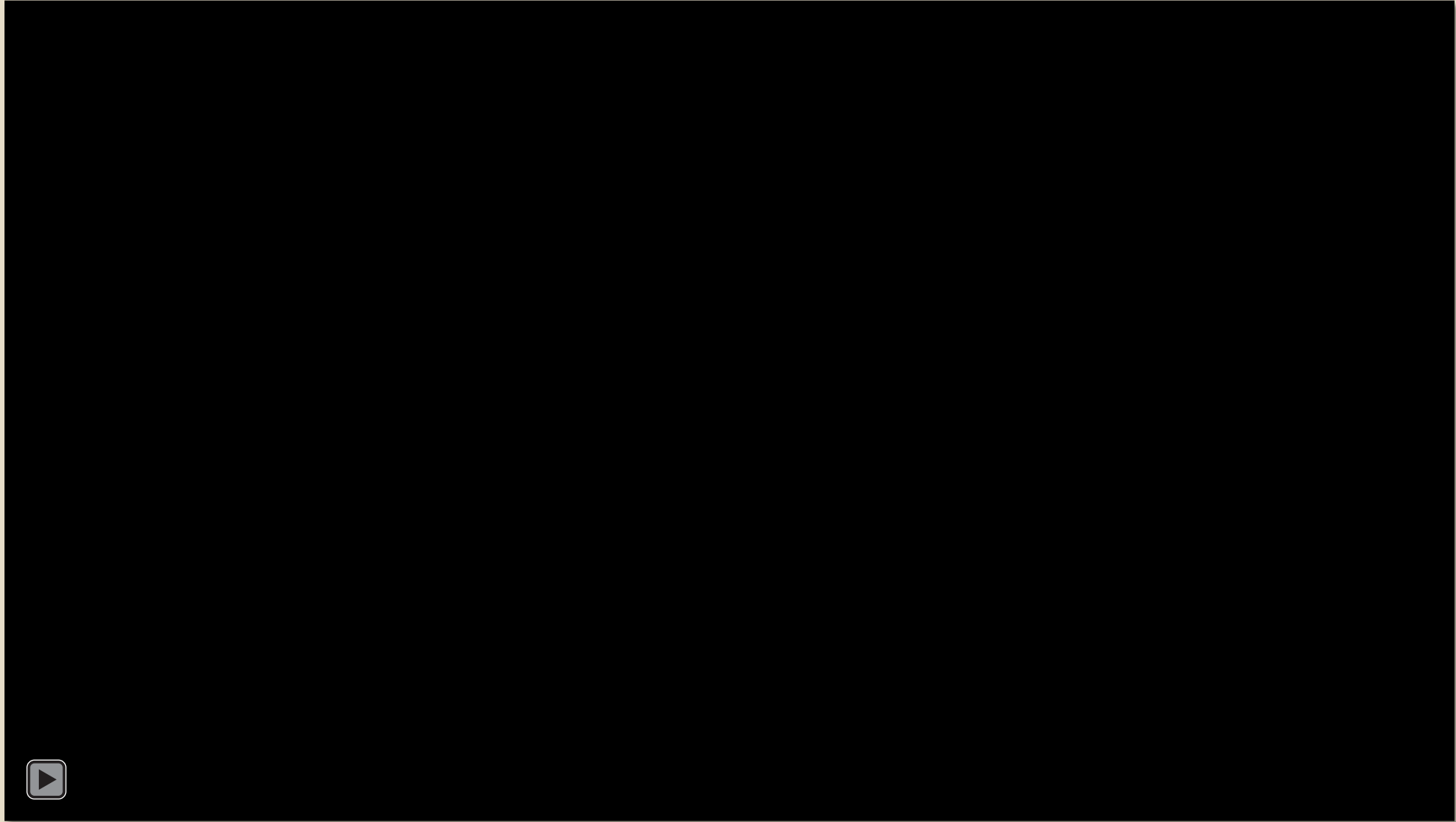
Programming for all (Fall 2022)



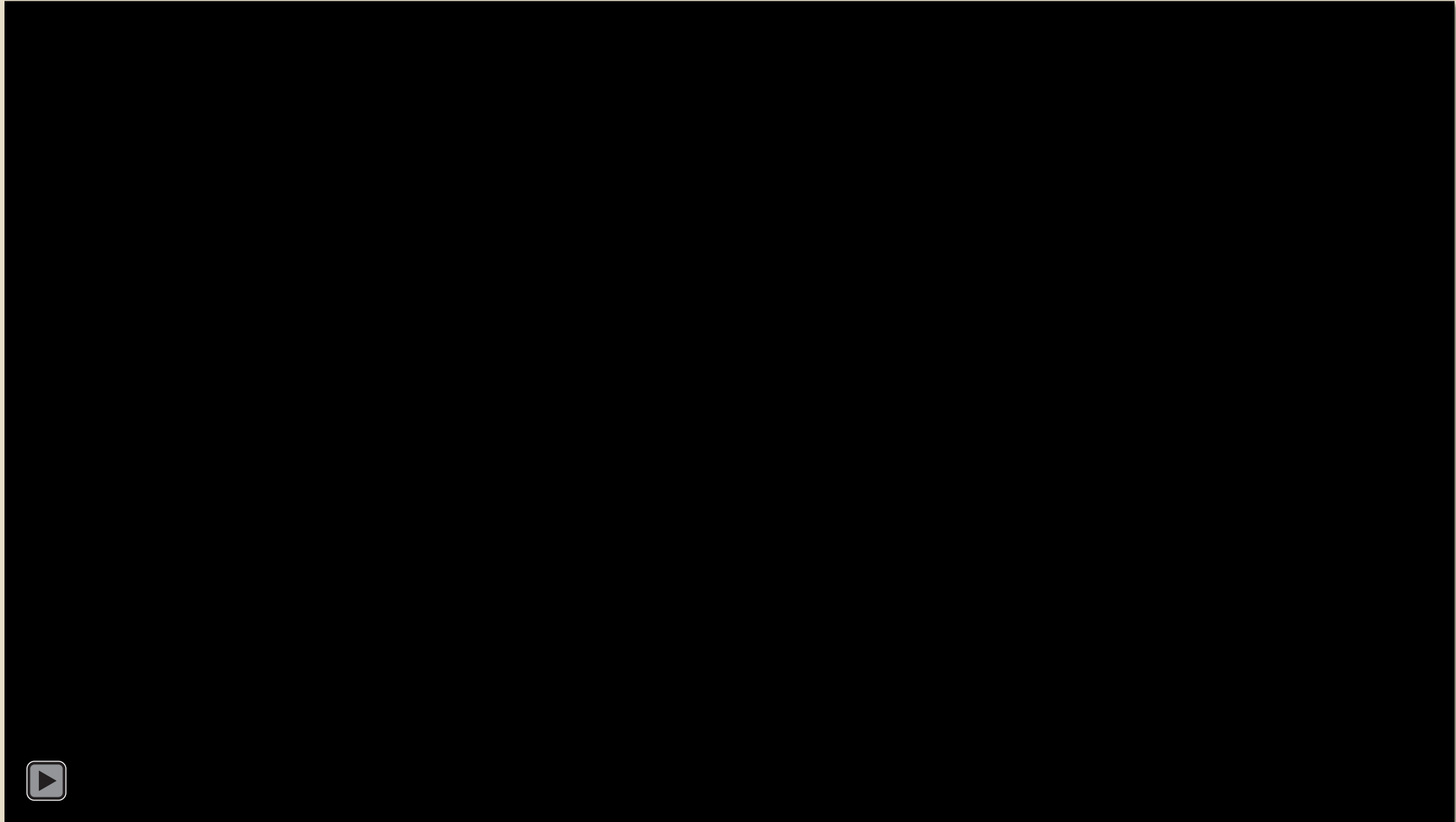
Programming for all (PSAs)

- 30-second PSA
 - Description
 - Relevance
 - Mitigation/Prevention
- Cybersecurity awareness month + Seasonal
 - Romance scams
 - Tax scams
 - Insurance scams
 - Holiday scams
- Classroom project
- PSA contest

2021 PSA contest – 1st place



2022 PSA contest – 1st place



Upcoming projects



Closing thoughts

Shared responsibility

- Educators
 - Think outside the box
 - Experiential learning with application value
- Subject matter experts
 - Government: CISA, NICE (NIST), PBGC
 - Non-profit: MITRE (ATT&CK), AARP
 - Industry: SentinelOne
- Diversity
 - Raices, Black Girls Hack, Intertribal Education Foundation
- Community
 - Digital Equity Center, Down North, Philly Community Wireless, PAR-Recycle Works

Rethink security culture & cyber hygiene education

- Safe, fun, ethical activities
- Make it relatable and easy to digest
- Welcoming and judgement free spaces
- Trust and respect for all communities
- Create community ambassadors



Everyone Wins!

Humans Are Not the Weakest Link: Rethinking Cyber Security and Digital Hygiene Education



Thank you
Questions/comments

Dr. Aunshul Rege
Director, CARE Lab
rege@temple.edu



Closing Remarks

Menachem Goldstein
FISSEA Co-Chair





THANK YOU FOR ATTENDING 33rd ANNUAL FISSEA CONFERENCE!

We look forward to receiving your feedback via the post-event survey!

<https://www.surveymonkey.com/r/2023AnnualFISSEAConference>

#FISSEA2023 | nist.gov/fissea

Get Involved



Subscribe to the FISSEA Mailing List
FISSEAUpdates@list.nist.gov



Volunteer for the Planning Committee
<https://www.nist.gov/itl/applied-cybersecurity/fissea/meet-fissea-planning-committee>



Serve on the Contest or Award Committees for 2024
Email fissea@list.nist.gov



Submit a presentation proposal for a future FISSEA Conference or FISSEA Forum
<https://www.surveymonkey.com/r/fisseacallforpresentations>

SAVE THE DATE

Federal Information Security Educators
(FISSEA) Summer Forum



August 23, 2023

#FISSEA2023 | nist.gov/fissea