

# Three common cyber scams

Email **Phishing**, Text **Smishing**, or Phone Call **Vishing**

## What do these have in common?

- Look legitimate and real.
- Attempt to trick or urge you to click a link, download a file or share sensitive information.
- Pretend to be someone you trust (e.g., your bank, the Police, the government, family, friend).
- Aim to steal your passwords and information, cause financial damage to you or your company.



**By the time you open the Email, read the Text, or answer the Phone call, the cyber-criminals may have some information on you already.** That is why they often sound very convincing and legitimate; but they still need more from you to steal your money or gain full access to your accounts and information.

## Avoid getting phished, smished, or vished with **three simple steps:**

01

### Recognize the Warning Signs:

- Sense of urgency and threat using emotionally appealing language.
- Requests to verify or send sensitive information.
- Suspicious hidden URLs.
- Incorrect email addresses.
- Poor grammar or misspellings.

02

### Pause & Be Cautious:

- Investigate by hovering over the links. Never click on them. Never call back.
- Pause, are you expecting to be contacted? Even, if the answer is yes, verify and confirm the sender with legitimate sources.
- Do not be scared or bullied into taking action.

03

### Report Suspicious Activity:

- Report the fraud via country specific official links and phone numbers.
- Hang up the phone and call the legitimate company that is being impersonated or log in via separate legitimate link.
- Ask for help, tell a friend, or loved one.

## Examples:

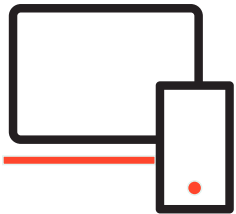
### Phishing Emails

are designed to appear to come from a legitimate source, like Netflix customer support, a bank, PayPal, or another recognized organization. The devil is in the detail like the sender's URL, email address, an email attachment link, etc.

**Pause and be cautious: don't click.**



### Smish



is a fraudulent SMS, social media message that ask the recipient to update their account details, change their password, or tell them their account has been violated. The message includes a link used to steal the victim's personal information or install malware on the mobile device. **Pause and be cautious: don't write back.**

### Vish

uses a phone call with a cyber-criminal posing as support agent informing the victim about an apparent suspicious activity on her account in the first stage.

In the second stage the victim is urged to download a file or give away sensitive information threatening that their account will be suspended if they don't respond.

In the final stage the attacker gains full control over the victim's device. **Pause and be cautious: don't click. Pause and be cautious: don't call back.**

