



# Internet Fraud

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# FBI Priorities

- ▶ Protect the United States from terrorist attack
- ▶ Protect the United States against foreign intelligence operations and espionage
- ▶ Protect the United States against cyber-based attacks and high-technology crimes
- ▶ Combat public corruption at all levels
- ▶ Protect civil rights
- ▶ Combat transnational/national criminal organizations and enterprises
- ▶ Combat major white-collar crime
- ▶ Combat significant violent crime

# FBI Cyber Case Types

- ▶ Advanced Persistent Threat (APT) intrusions
- ▶ Criminal Intrusions – For profit criminal groups, ACH/banking fraud, DDOS attacks
- ▶ Malware
- ▶ Internet Fraud

# Common Manipulation Tactics



- ▶ Seek out a specific type of victim
- ▶ Isolation
- ▶ Play on victim's dreams and interests
- ▶ Mirroring of life experiences
- ▶ Authority

# Fraudsters' Methods Before the Internet

- ▶ Telemarketing calls
- ▶ Direct and Random phone calls
- ▶ Face-to-face
- ▶ Dumpster diving
- ▶ Direct and mass Mail
- ▶ Fax machine

# Fraudsters' Methods With the Internet

- ▶ Direct and mass electronic mail(s)
- ▶ Spoofing electronic mail and internet protocol addresses
- ▶ Chat rooms / board rooms / social network sites
- ▶ Hacking (various malicious software and techniques)

# Why Has the Internet Become the Main Tool For Fraudsters?

- ▶ Easier for the fraudster to target a lot of people.
- ▶ Attack victims from long distance.
- ▶ Fraudsters can hide their identity (masquerading).
- ▶ Fraudsters can hide their location from where they attack
- ▶ Victims' personal information is prevalent on the Internet
- ▶ Fraudsters believe they will not be caught by law enforcement or the person they victimized
- ▶ Fraudsters can hack into a victim's personal computer to compromise and/or steal victim's personal information.

# Types of Internet Fraud

- ▶ Auction Fraud
- ▶ Counterfeit Checks
- ▶ Advance Fee Schemes
  - ▶ Lottery Fraud
  - ▶ Nigerian Fraud
- ▶ Employment Opportunities Fraud
- ▶ Financial Fraud
- ▶ Romance / Dating Fraud
- ▶ Spam/Identity Theft
- ▶ Law Enforcement



# Prevention Tips

- ▶ Maintain copies of credit/debit cards
- ▶ Never trust someone calling you from your financial institution
- ▶ Beware of attachments in emails
- ▶ Security challenge questions
- ▶ Password length
- ▶ Keep computer software updated

What are your questions?

