



New Age Scams and Schemes AGAINST Seniors

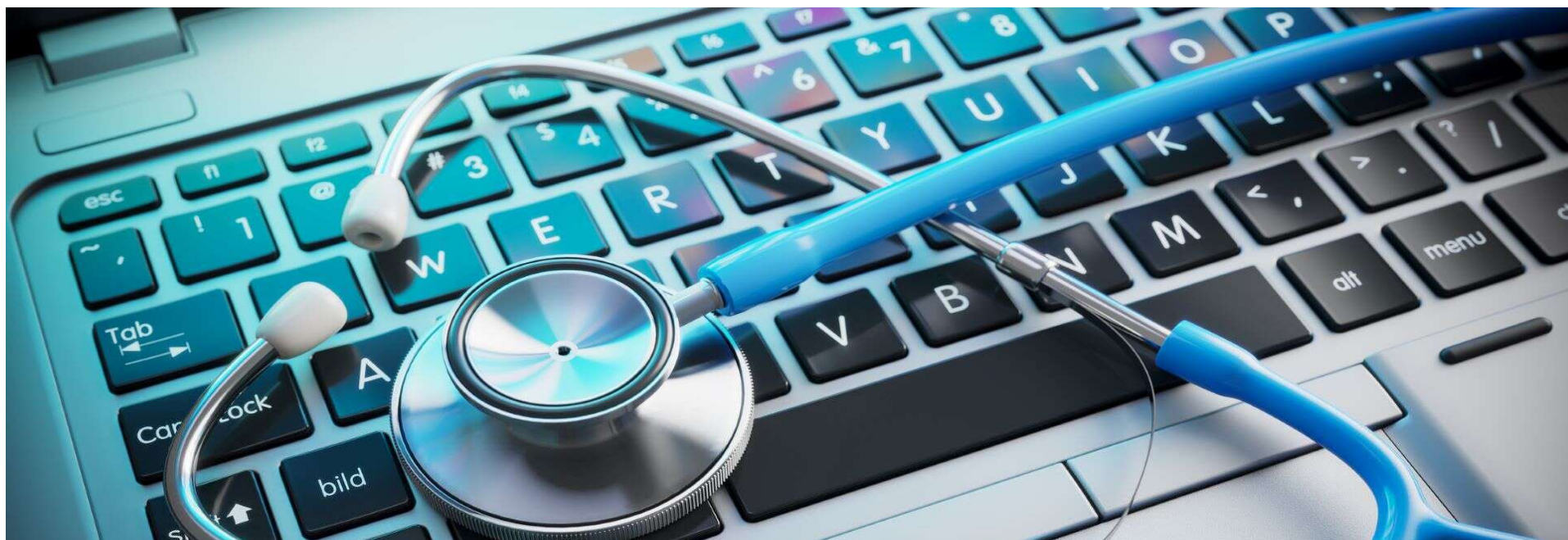


David P. Shallcross
Director, Senior Protection Unit



New Age Scams and Schemes

Seniors AGAINST



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New Age Scams and Schemes

Seniors AGAINST

COMPUTER/SMARTPHONE SCAMS

- Tech Repair: To gain control of information
We have detected a virus in your computer.
- As a click bait scheme
Your package was undeliverable, click the link to reschedule or cancel.





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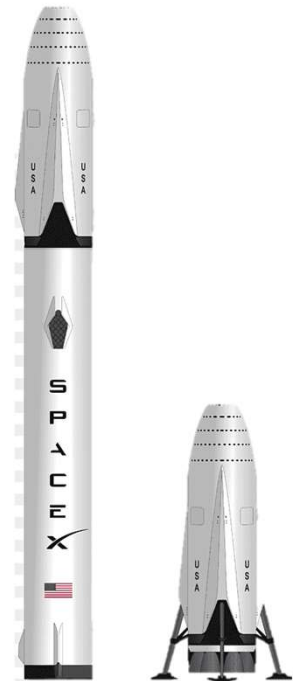
PRIVATE SPACE INDUSTRY

- As in an Investment Scam

Learn how you can profit from the new private space tourism companies.

- As an opportunity to travel

You have been selected to be on board the next space flight!





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CRYPTOCURRENCY SCAMS

- As in an Investment Scam

Today's best investment to multiply your money overnight!

- As a form of payment

Go to the Bitcoin ATM and open a crypto wallet to pay us now.





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IMPERSONATOR SCAMS

- Banking/Credit card

There is a problem with your account.

- Government

IRS, SSA, MEDICARE AND FBI calling to advise...

- Celebrity

I need you to be part of my next production.





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Gift Cards & Wires



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PAYMENT METHODS

- Pre-paid & gift cards

Time is urgent so provide codes from pre-paid debit or gift card.

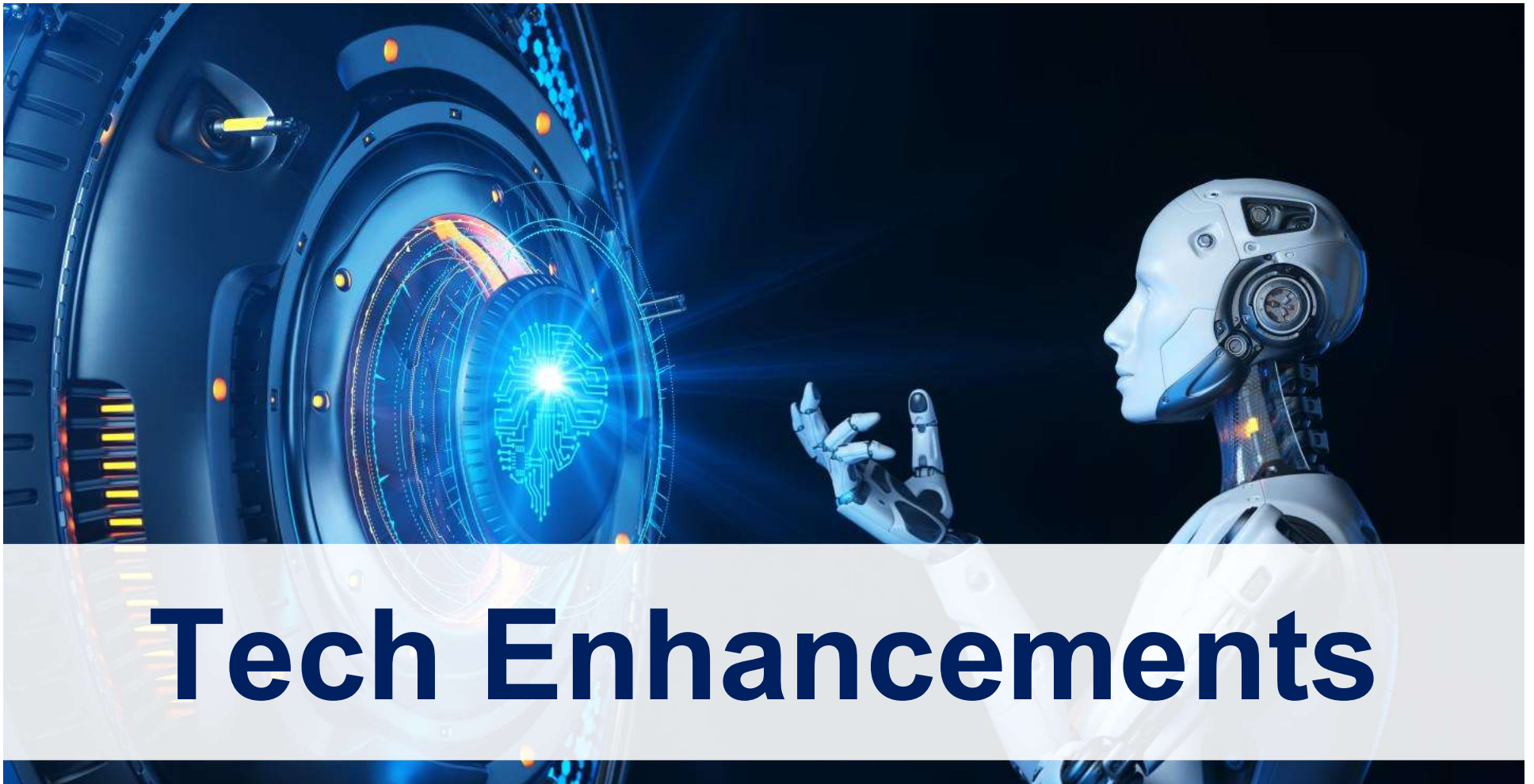
- Wire Transfers from Banks or Money Gram
You will wire funds to the following account...





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Tech Enhancements



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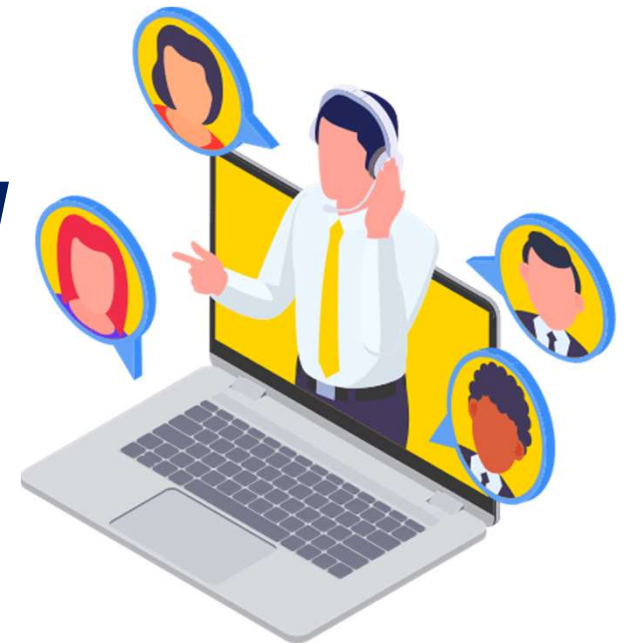
TECH ENHANCEMENTS

- Voice Over Internet Protocol (VOIP)

Phone calls created over the internet.

- Robo-Dialers

Computer dialers that can dial thousands of numbers a day.





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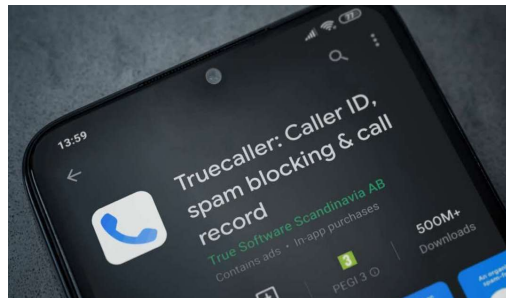
TECH ENHANCEMENTS

- Spoofing

Program to intentionally misidentify a caller.

- OTP Bot Scam

A message appears to request your One Time Password to authenticate the log in.





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AGAINST Seniors

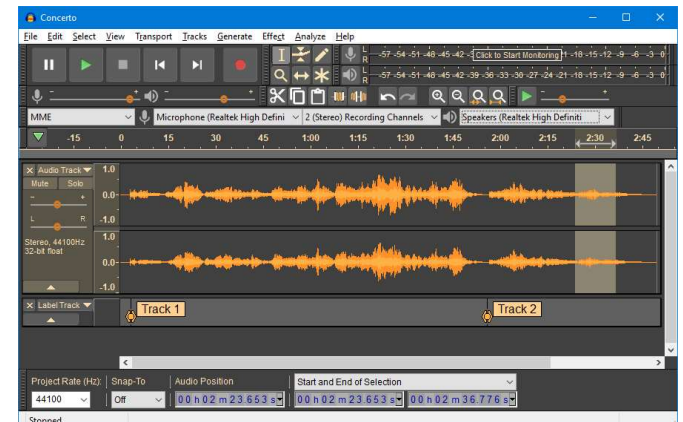
TECH ENHANCEMENTS

- Artificial Intelligence

Chatbots can write proper scripts and text replies.

- Deep Fakes

Audio & video reproductions in ultra high definition.





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Financial Apps



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FINANCIAL APPS

- P2P money apps

Money transfer apps, also called peer-to-peer (P2P) payment apps, allow you to send money quickly to other people on your smartphone, desktop, or computer. Some examples of P2P payment apps include Zelle®, Venmo, etc.

- No Recalls on P2P apps

Once you've entered your recipient's contact details and sent them money, you cannot cancel the payment.



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Senior Protection



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Senior Protection Unit

- **The Senior Protection Unit investigates and prosecutes those who cheat, deceive or abuse older Pennsylvanians. The Section is comprised of prosecutors, agents and support staff. A special section within the Unit educates the public about senior fraud and teaches them how to avoid being victimized.**



New Age Scams and Schemes

Seniors AGAINST

Bureau of Consumer Protection

- **Our new Scam Squad is a special team of investigators focused on scam complaints.**
- **Interview consumers to gather information beyond the complaint form.**
- **Notification to every “Point of Contact”.**



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Top Forms of Payment Demands 2022

In frequency of scam complaints filed

1. Wire Transfers
2. Peer 2 Peer Payment Apps
3. Cryptocurrency
4. Gift Cards/Pre-paid Cards





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Scam Squad Success

- **\$1.3 Million returned to consumers in 2022**
- **Developed stronger relationships with businesses, banks and law enforcement.**
- **New Scam Complaint Form**
- **scams@attorneygeneral.gov**



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Scam Squad Success

- If applicable, inform consumer of VCAP form [https://pcv.pccd.pa.gov/available-services/Pages/Victims Compensation.aspx](https://pcv.pccd.pa.gov/available-services/Pages/Victims%20Compensation.aspx)
- Inform consumer of possibly having fraud on their home owner's insurance policy.



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Scam Squad Success

ACCOUNT SHUT DOWNS (Beginning in April 2022)

- **Telephone Numbers: 168**
- **Emails: 105**
- **Websites: 7**
- **Facebook Accounts: 36**
- **Craigslist: 8**
- **eHarmony: 1**
- **Instagram: 3**
- **YouTube: 1**
- **Indeed: 1**
- **Amazon: 1**
- **SnapChat: 1**

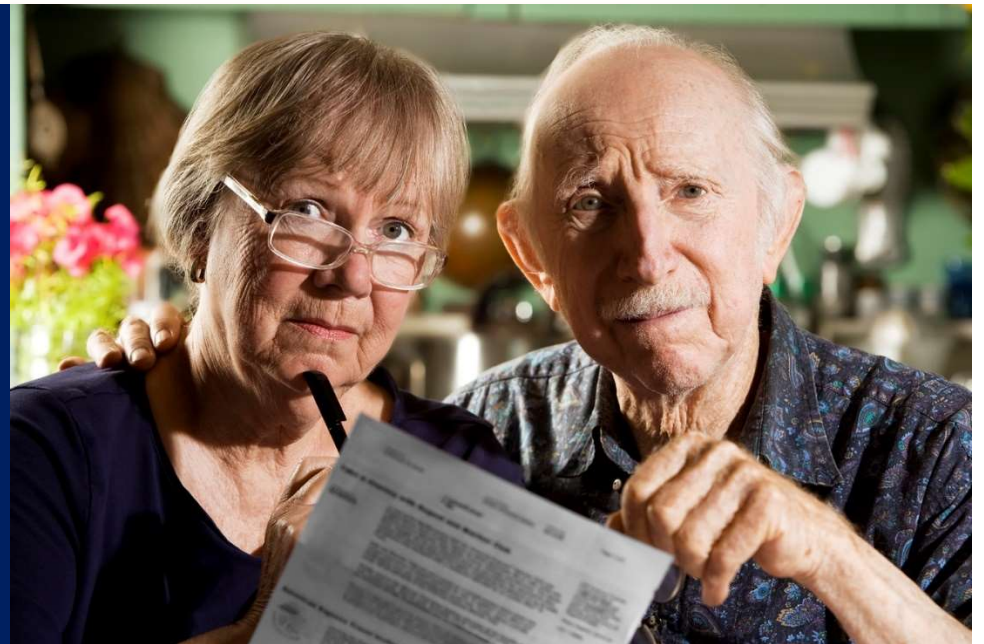


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SUDDEN
CONTACT
ACT NOW

MONEY OR INFORMATION
NEEDED



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SCAMS • AGAINST
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