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Digital Fraud Is Intensifying

Digital access is transforming our world. But with all the positives come a host of negatives that are increasingly putting our privacy and financial wellbeing at risk. A healthy dose of paranoia is warranted.

Most hacking exploits and computer scams rely on human error. The best virus protection software can't help when scams rely on tricking the user. Fear, greed, sex and cluelessness are the hacker's most important tools.

Received a threatening email from a hacker claiming to have accessed your computer and threatening to expose your data if a bitcoin ransom is not received? Is Microsoft calling to alert you to a software or licensing problem? Are the IRS or utility companies sending collection agents to your door? These are all SCAMS. Nigerians offering millions in exchange for your assistance are not real. The overdue invoice emailed to you for immediate attention should not be opened, much less the link to correct a problem with your account.

Online is a hostile jungle with predators happy to take advantage of you if you stray into their territory. If you are not sure if something is true or not; scam or real, research it. Search the internet for similar phrasing and see what comes up in the search results. Visit key sites such as:

<https://www.usa.gov/scams-and-frauds>

<https://www.bbb.org/scamtracker/us/>

<https://www.consumer.ftc.gov/features/scam-alerts>

<https://www.snopes.com>

Paranoia can be a very prudent emotion. Use it.

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