

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in Arizona

November 9, 2021

Welcome!

Presenters:

- **Maricela Segura**, FTC, Western Region Los Angeles
- **Syreeta Tyrell**, Arizona Attorney's General Office, Consumer Protection & Advocacy Section
- **Dana Kennedy**, AARP Arizona
- **Michelle Marin**, Better Business Bureau Serving the Pacific Southwest
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

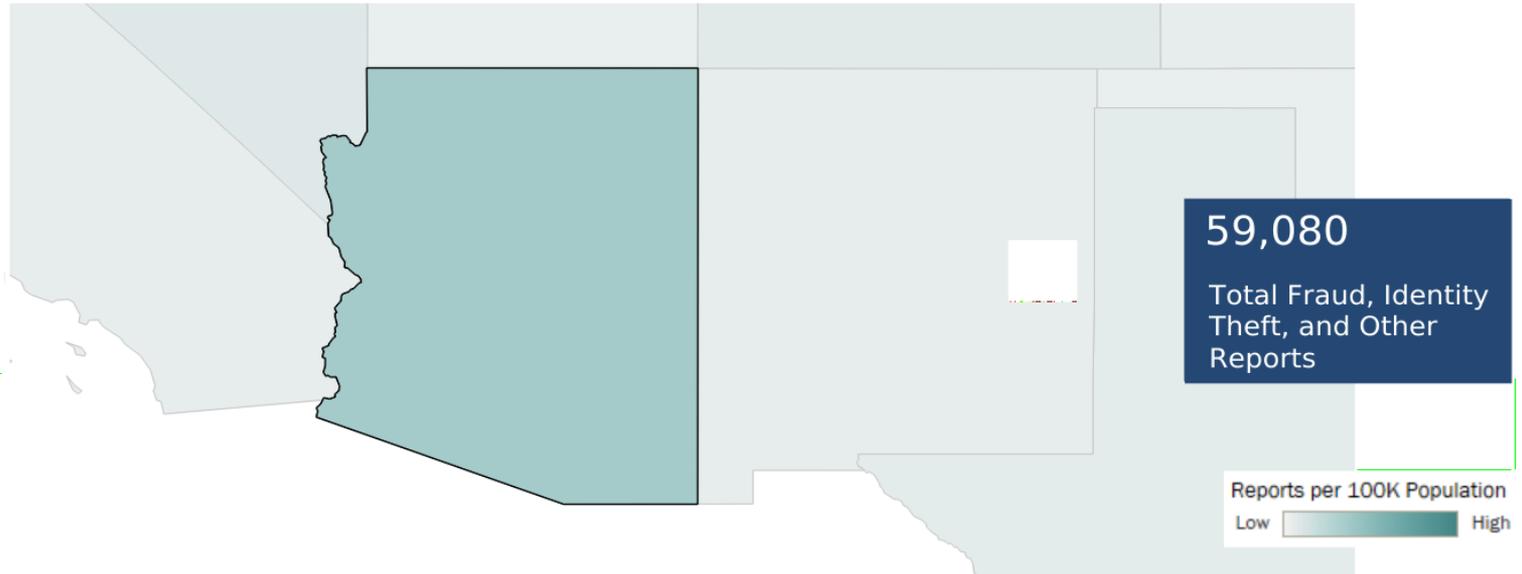
Overview

- **The Arizona landscape**
- **The latest scams**
- **Identity theft**
- **Working together to fight fraud and identity theft**

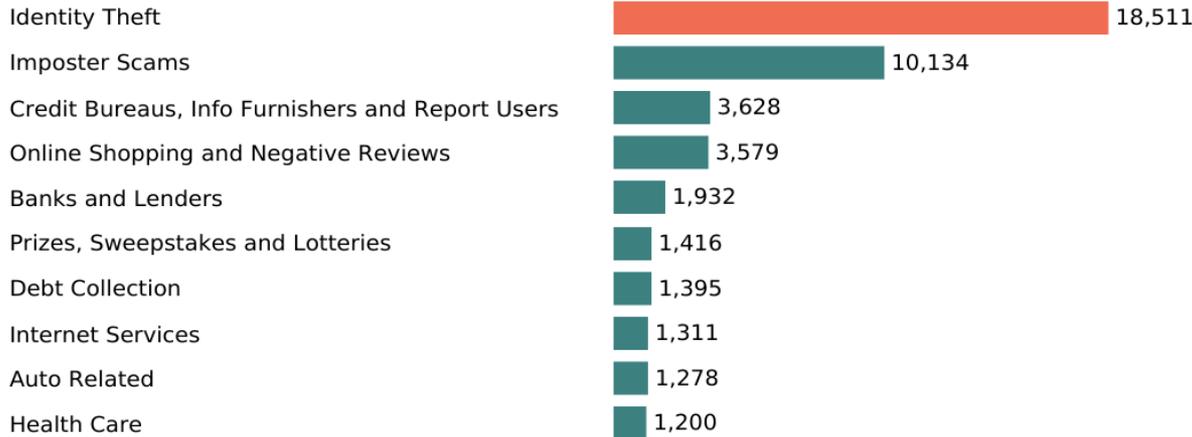
Arizona
Year: 2021 YTD

i Year
2021

Quarter
All



Top 10 Report Categories



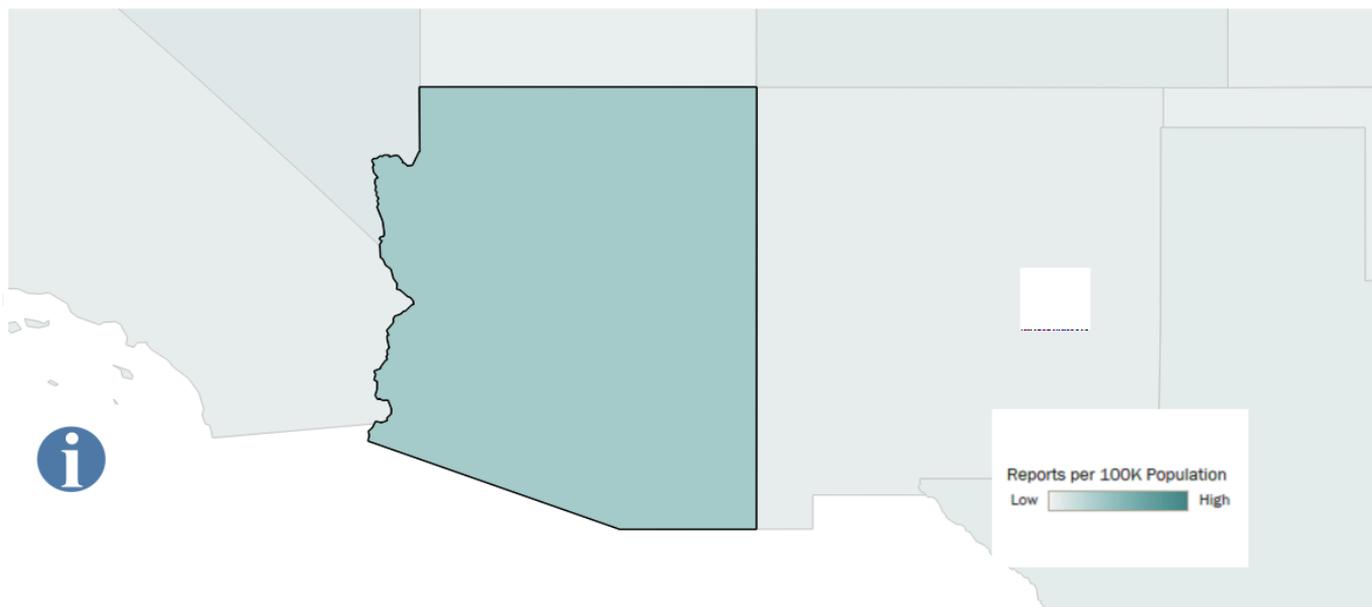
Fraud Facts



State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Arizona
Year: 2021 YTD

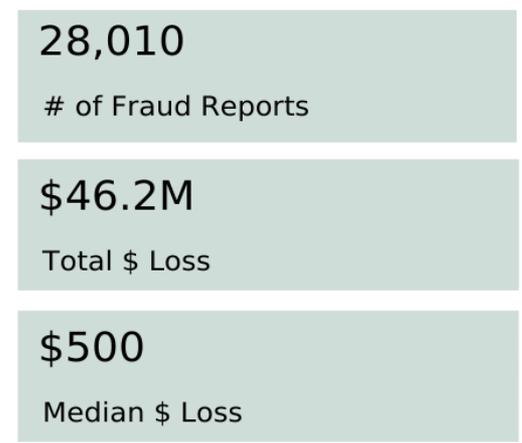
View Map Year 2021 Quarter All



Top 10 Fraud Report Categories



Fraud Facts



State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.



FTC COVID-19 and Stimulus Reports

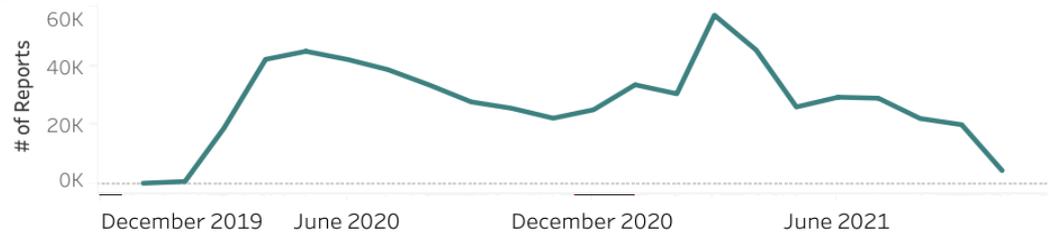
Consumer Sentinel Network Reports for Arizona

*Data from January 1, 2020 to October 18, 2021

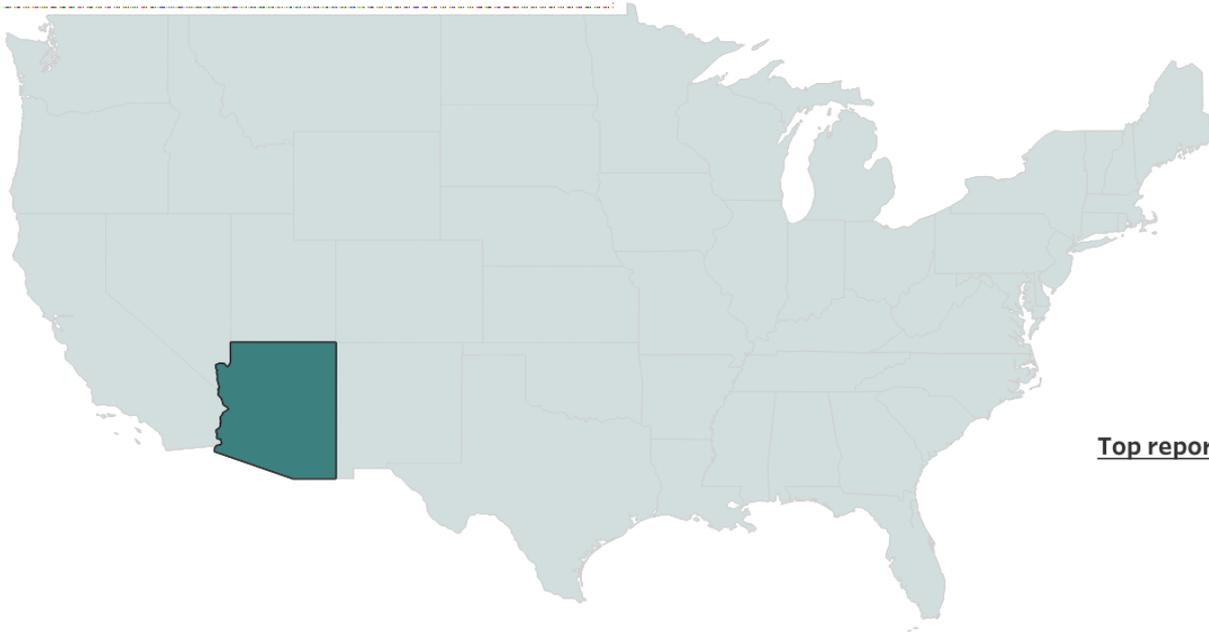
Reports by type for Arizona: (Select Report Type)



Report trends over time: (Select Time Period)



Reports by state: (Select State)



13,225

Overall Reports for Arizona

\$12.70M

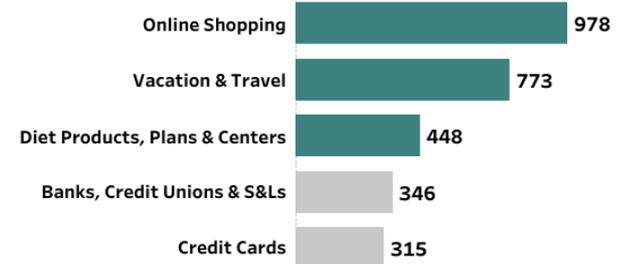
Total Fraud Loss

*47.3% of Fraud reports indicate a loss

\$350

Median Fraud Loss

Top reports for Arizona were about:



The Fraud, Other, and DNC data reflects reports in the Consumer Sentinel Network that mention COVID, stimulus, N95 and related terms. The Identity Theft data reflects reports that mention COVID, stimulus or related terms, in the following ID theft subtypes: tax, employment and wage, government benefits, and government documents. The data may be updated with new terms as trends emerge. While the Vacation & Travel subcategory typically relates to the sale or advertising of these services, the Coronavirus-related reports in this category are primarily about refunds and cancellations. Top reports exclude unspecified reports. Some of the Fraud and Other subcategories were renamed on Oct. 22, 2020.

For Consumers Who Have Been Scammed:

- **Contact the payment provider**
 - Tell them the transaction was fraudulent
 - Ask for the money back
- **Report the fraud to law enforcement:**
 - [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) - English
 - [ReporteFraude.ftc.gov](https://reportefraude.ftc.gov) - Spanish

THE LATEST SCAMS

Government Impersonator Scams

TOP GOVERNMENT IMPOSTER SCAMS

- 1 Social Security Administration
- 2 Health & Human Services/Medicare
- 3 United States Postal Service

- 4 IRS Imposter
- 5 Police, Sheriff, or FBI



IRS Imposter Scams

You get a call from someone who says she's from the IRS. She says that you owe back taxes. But do you?



Government Imposter Scams

Tips to Help People

- Government agencies don't call people out of the blue with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Never pay with a gift card or wire transfer
- Learn more at: [ftc.gov/imposters](https://www.ftc.gov/imposters)

HOW TO SPOT A TECH SUPPORT SCAM

It can start with a call from someone pretending to work for Microsoft, Google or Apple.

Most often, it starts with a pop-up...

Shows up within your internet browser

Might imitate a blue error screen

or trusted antivirus software

The image shows two overlapping browser windows. The top window has a tab labeled 'Technical Support' and a URL bar containing 'http://www.917-alert.online...detect'. A red circle highlights the tab and the URL bar. The bottom window has a tab labeled 'Support' and a URL bar containing 'http://www.alert.scan001.com/error730eB4-0983'. A large black pop-up window is overlaid on the bottom window. The pop-up has a title 'Action Required' and a red 'X' icon next to the text 'Threats Detected'. Below this, it says 'Threats Detected! Call Toll Free Support: 1-888-709-5348'. There is a white box with red text: '*** COMPUTER SCAN - ALERT ***' followed by 'Suspicious activity detected on your computer. Contact a live technician now. 1-888-709-5348 (Toll Free)'. At the bottom of the pop-up, there is an 'OK' button and a warning: 'DO NOT TRY TO MANUALLY REMOVE THE VIRUS, HARD-DISK FAILURE MAY OCCUR'. Red arrows point from the text on the left to the browser windows and the pop-up.

CALL	NOW	OR ELSE...
Wants you to call a toll-free number	Urges you to call immediately	Threatens that you may lose personal data if you don't call

Tech Support Scams – Tips to Share

- Hang up on callers who say you have a computer problem
- Ignore pop-ups that say to call tech support
- Never give remote access
- Questions? Call the legitimate company **before** you do anything

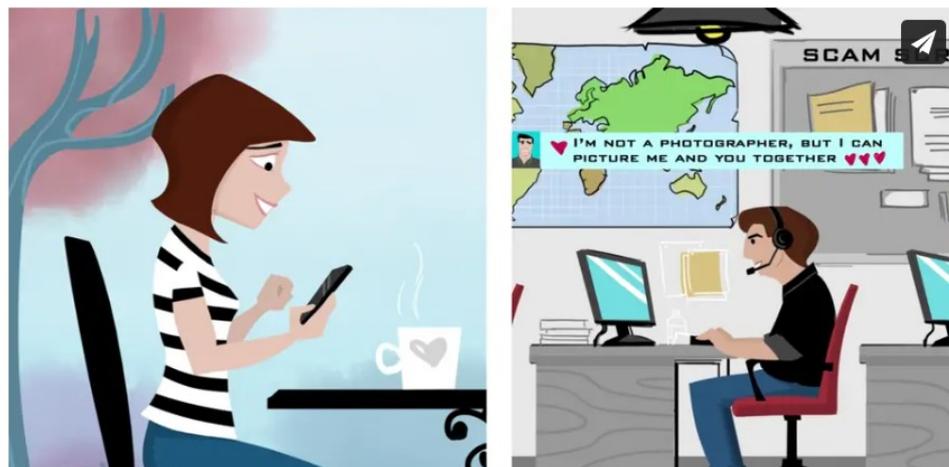
Ftc.gov/techsupportscams

Other Imposter Scams

ftc.gov/imposters

Romance Scams

You meet someone special on a dating website, but then he needs money.



Grandkid Scams

You get a call: "Grandma, I need money for bail." Or some other kind of trouble. But is it your grandchild?



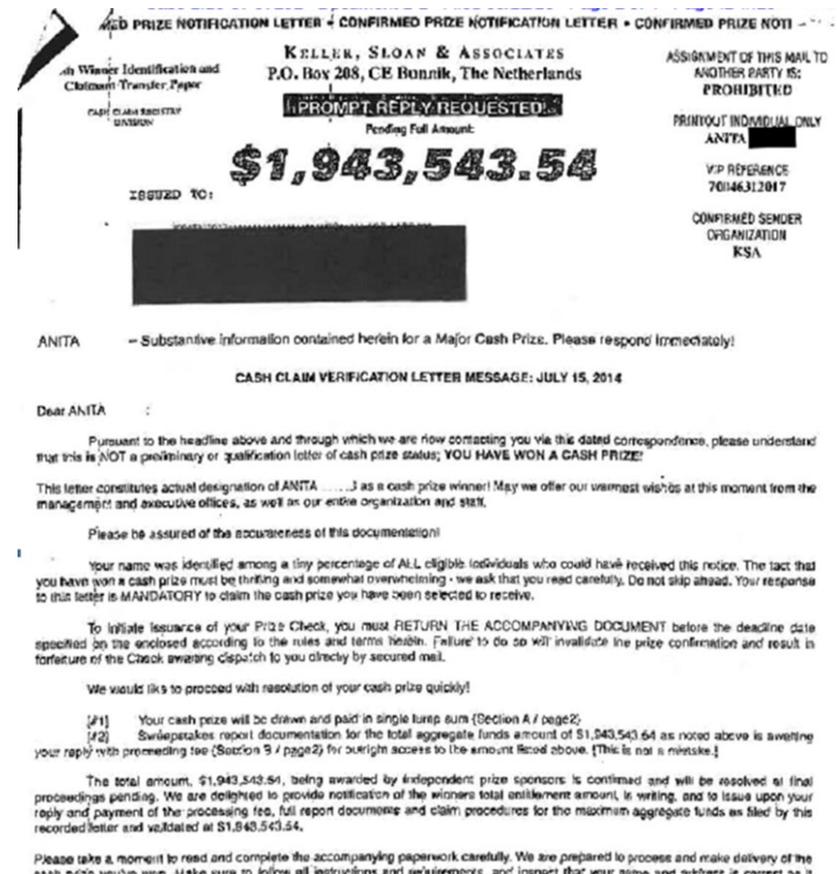
Nanny and Caregiver Imposter Scams

Caregiver websites can help you find jobs, but scammers also use them to find people to rip off.



Sweepstakes & Grant Scams

- Never pay to collect a so-called prize or grant
- Legal sweepstakes don't make you pay a fee
- No surprise government grants
- No charge for government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply



Fake Check Scams



[Ftc.gov/FakeChecks](https://www.ftc.gov/fakechecks)

Ftc.gov/GiftCards

 Buying a gift card to pay someone?

 **STOP. It's a scam!**

 Gift cards are for gifts,
not for payments.

 **HANG UP ON
Gift Card
Scams** 

Report gift card scams

to the card issuer, the police,
and the Federal Trade Commission.

ReportFraud.ftc.gov



Is someone on the phone telling you to pay them with a gift card to:

- pay an IRS debt
- keep your Social Security benefits
- keep your utilities on (electricity, water or heat)
- pay for tech support
- pay for a family member in trouble
- pay a member of the military needing money
- pay bail or ransom
- avoid arrest or deportation

If you answered yes, HANG UP. It's a scam.
Gift cards are for gifts, not for paying someone.

Report the scam to the
Federal Trade Commission
↓
ReportFraud.ftc.gov

For more information
on gift card scams, visit
↓
ftc.gov/giftcards

Contact the card issuer:

Amazon
(888) 280-4331

iTunes
(800) 275-2273

Ebay
ebay.com/giftcardscams

Steam
help.steampowered.com

Google Play
google.com/support

MoneyPak
moneypak.com/security

Online Shopping Scams

Tips to Share

- Check out a seller before buying. Type the website or company name into a search engine with words like “scam,” “complaint,” or “review.”
- Pay by credit card. If the seller doesn’t send the order, dispute the charge with the credit card company.

[Ftc.gov/onlineshopping](https://www.ftc.gov/onlineshopping)

Debt Collection and Debt Scams

- **Fake Debt Collection Scams**
 - [Ftc.gov/debt](https://www.ftc.gov/debt)
- **Mortgage Relief Scams**
 - [Ftc.gov/mortgage](https://www.ftc.gov/mortgage)
- **Student Loan Debt Scams**
 - www.StudentAid.gov/repay

Healthcare Scams

- Calls offering discounts on health insurance, needing Medicare number or new health care card
- Happens during Medicare open season, or when health care is in the news
 - Before you sharing info, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust.

[Ftc.gov/PassItOn](https://www.ftc.gov/PassItOn)

The logo features a teal speech bubble with a white outline, containing the text "...Pass it ON" in a white, sans-serif font. The text is positioned inside a black rectangular box that overlaps the bottom-left corner of the speech bubble.

...Pass it ON

Unwanted Calls

Ftc.gov/calls

- Hang up. It's okay to be rude!
- Sign Up for the Do Not Call Registry at [donotcall.gov](https://www.donotcall.gov)
- Don't trust caller ID — it can be faked
- Report robocalls to the FTC at [donotcall.gov](https://www.donotcall.gov)
- Ask your carrier about call blocking



Opportunity Scams

- Investments
- Job scams
- Business opportunities

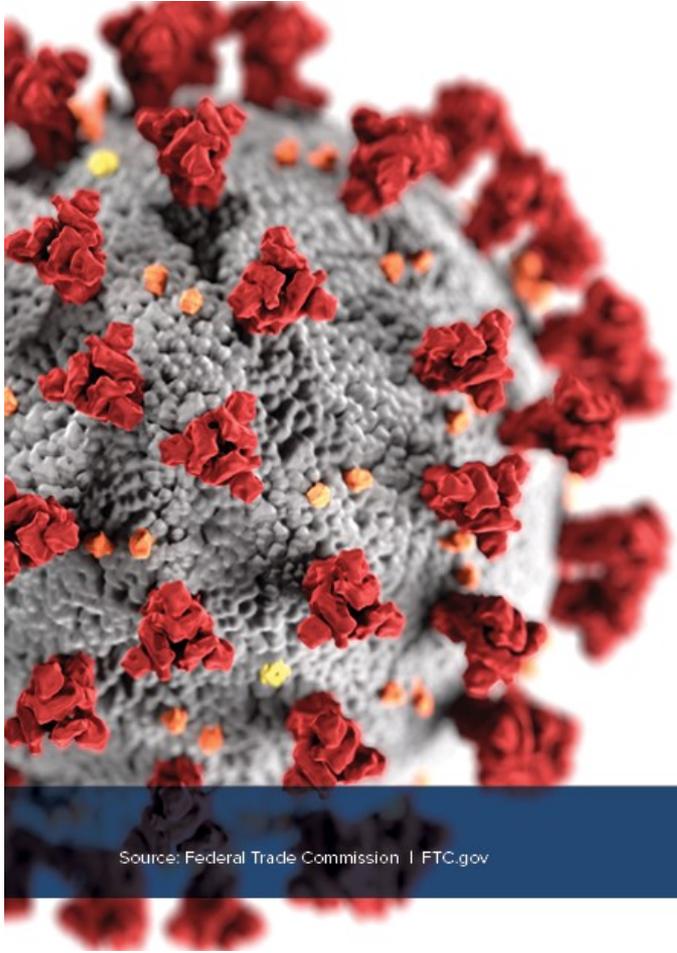


Real People
Achieving Real Results

- ✓ **BE YOUR OWN BOSS**
- ✓ **NO EXPERIENCE NEEDED**
- ✓ **EARN THOUSANDS MONTHLY**
- ✓ **BECOME PART OF A WINNING TEAM**
- ✓ **WORK FROM ANYWHERE IN THE WORLD**

CALL TODAY AND START EARNING TOMORROW!

[Ftc.gov/IncomeScams](https://www.ftc.gov/IncomeScams)



AVOIDING
CORONAVIRUS
S C A M S
— **Tips from the FTC** —

Source: Federal Trade Commission | [FTC.gov](https://www.ftc.gov)

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

COVID-19 Scams

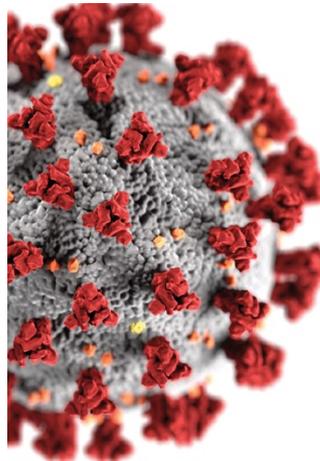
Email/text scams & malicious websites

- **Phishing emails & texts**
 - Get your money
 - Get your information
 - Links to malware sites
- **Malicious websites**
 - Lots of domains including “Coronavirus”
 - Stick with known, trusted sites
- **Don’t click links from sources you don’t know**



COVID-19 Scams Treatments & Cures

- **Miracle cures**
- **Medicare-related
scams**



Coronavirus cure?

Not so fast.

Learn the facts at
[ftc.gov/coronavirus](https://www.ftc.gov/coronavirus)

Source: Federal Trade Commission | FTC.gov

COVID-19 Scams

Contact Tracing, Vaccines & Certificate Scammers

Contact tracing call? 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://www.ftc.gov/complaint).



FEDERAL TRADE COMMISSION

For more information about contact tracing visit your state health department's website and

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

How to Avoid COVID-19 Vaccine Scams

Here are two sure ways to spot COVID-19 vaccine scams:

- 1 You can't buy real vaccines online. **Those are scams.**
- 2 You don't have to pay out of pocket for a vaccine – not before, during, or after your appointment. **That's either a scam or a mistake.**



Learn more at

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

[consumerresources.org/beware-coronavirus-scams](https://www.consumerresources.org/beware-coronavirus-scams)



FEDERAL TRADE COMMISSION



NATIONAL ASSOCIATION OF ATTORNEYS GENERAL

Four Ways to Stay Ahead of COVID-19 Vaccine Certificate Scammers

Right now, there are no plans to create a national COVID-19 vaccine verification app, certificate or passport. **To stay ahead of scammers:**



Be skeptical of anyone contacting you from the federal government.

No agency will call, email, or text demanding your personal information or money to get a vaccine certificate or passport.



Check with airlines, cruise lines, and event venues about their requirements.

Don't rely on information from someone who calls, texts, or emails you out of the blue.



Contact your state government about its vaccine verification plans and requirements.



Don't share your information with just anyone.

That real-looking site could be scammers looking for your money or information.

Report vaccine passport scammers to the FTC at [ReportFraud.ftc.gov](https://www.ReportFraud.ftc.gov) or your attorney general at [ConsumerResources.org](https://www.ConsumerResources.org).



FEDERAL TRADE COMMISSION



NATIONAL ASSOCIATION OF ATTORNEYS GENERAL

[FTC.gov/coronavirus](https://www.ftc.gov/coronavirus)
[FTC.gov/coronavirus/es](https://www.ftc.gov/coronavirus/es)

Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams



[Ftc.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness)

IDENTITY THEFT

Someone uses your personal information to

- Open accounts
- File taxes
- Buy things



Examples of Misuse

- Open Credit Cards
- Open Utility Accounts
- Apply for a Tax Refund
- Get a Loan
- Apply for Employment
- Get Medical Care



Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense



Reduce the Risk

- Review mail, especially financial statements
- Check credit report every year:
 - Free report from [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Protect Social Security and Medicare numbers
- Store documents securely and shred before discarding
- File taxes early

Data Breaches

- What to do?
 - Check credit reports
 - Review payment card statements carefully
 - Consider a fraud alert or credit freeze
- To learn more about steps to take after a data breach, visit IdentityTheft.gov/databreach



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

Report Fraud to the FTC

ReportFraud.ftc.gov - English
ReporteFraude.ftc.gov - Spanish



Report to help
fight fraud!

Report Now →

Protect your community by reporting fraud, scams, and bad business practices.



OFFICE OF THE ARIZONA ATTORNEY GENERAL Consumer Protection and Advocacy Section (CPA)

- ❑ **CPA consists of three units:**
 - ❑ Consumer Litigation; Competition, Innovation & Privacy; and Consumer Information & Complaints
- ❑ **What we do:**
 - ✓ **We Protect Arizona Consumers by Enforcing Arizona Laws**
 - ✓ Identify and stop unlawful conduct
 - ✓ Prioritize consumer restitution
 - ✓ Seek penalties to deter “willful” conduct
- ❑ **Matters we handle include:**
 - ✓ Opioids, Covid-19, auto, robocalls and telemarketing, public utility, antitrust/tech, warranties and home servicing contracts, entertainment or sporting event tickets, healthcare, tobacco/vaping
- ❑ **Website: <https://www.azag.gov/consumer>**

Consumer Information & Complaints Unit (CIC)

- CIC processes consumer complaints, conciliates them, and works to obtain recovery for consumers (pre-investigation and pre-litigation)
 - ▣ Most of CIC's staff are bilingual, English and Spanish
- Consumers from other states and countries may file complaints with our office if the complaint involves an Arizona business
- Filing complaint
 - ▣ Online form: <https://www.azag.gov/complaints/consumer>
 - ▣ If unable to file a complaint online: call (602-542-5763) or email (consumerinfo@azag.gov)
 - ▣ The consumer complaint form is available in **English** and **Spanish**

Other Contacts & Resources

- Community Outreach and Education Section
 - ▣ Online information: <https://www.azag.gov/outreach>

- Senior-Focused Consumer Scam Information
 - ▣ Online information: <https://www.azag.gov/seniors> OR <https://www.azag.gov/seniors/consumer-scams>
 - ▣ Call (602-542-2124) or Email (seniorabuse@azag.gov)

- The Attorney General's Annual Report (FY 2021)
 - ▣ Online (pages 37-46):
[https://www.azag.gov/sites/default/files/publications/2021-10/2021 Annual Report.pdf](https://www.azag.gov/sites/default/files/publications/2021-10/2021%20Annual%20Report.pdf)

AARP[®]

Arizona

Fraud & Scams

**Dana Kennedy
State Director
AARP Arizona**



Current AARP Research

- **Emotion:** Victims of fraud reported significantly more and stronger emotions than non-victims at the time of fraud encounters. And more victims than non-victims reported feeling out of control during encounters with scams, which is precisely the goal of the criminal.
- **Environment:** Coping with changes like loss of a job or death of a family member may impact a person's response to fraud. Stressful life events can lower defenses, which may make it harder to spot a scam.
- **Exposure:** Significantly more victims than non-victims experienced multiple exposures to fraud. Many victims also reported being more open to solicitations from strangers and making remote purchases at a pace that significantly exceeded that of non-victims, which may have caused additional fraud exposure.
 - Fraud prevention education that builds awareness of the role that stress and emotions play in scams; protective factors that help to limit one's exposure and susceptibility to scams, such as family and social support networks.
 - Technology protections like using a password manager, call blocking services, and identity theft monitoring services.
 - Consumer education.
 - The report also identified the top scams encountered by adults in 2020, which included car warranty scams (1.75 million or 70%), tech support scams (47%) and Social Security scams (42%).
 - Among the scams encountered, those involving immigration papers or other legal assistance were the most successful with nearly a quarter of adults losing money. Additionally, jury duty (12%), romance (12%), miracle medical cure products (11%) and pain relief products (10%) were top scams where adults lost money.

Fraud Watch Network

- The AARP Fraud Watch Network and Volunteers of America (VOA) created a new, free program to provide emotional support for people impacted by a scam or fraud. AARP Fraud Watch Network VOA | ReST (Resilience, Strength, Time) features online, hour-long, confidential small groups, led by trained peer facilitators. Visit www.aarp.org/FraudSupport or call the AARP Fraud Watch Helpline,
- (877) 908-3360 for more information and to register.

Changing the Narrative on Victim Blaming

- AARP will lead the way in beginning to change the narrative on how we talk about scam victims. We believe the impact will have many positive effects: from keeping affected families intact, to police opening cases, to prosecutors taking cases to court – even for legislators taking meaningful action to stem the tide of this scourge.
- If we all understood that scammers who steal hundreds or thousands or even hundreds of thousands of dollars per target were actually part of a sophisticated criminal enterprise, perhaps we'd react differently.
- If we realized that Aunt Dorothy lost \$375,000 not to some guy online, but to a member of an organized crime ring who sent that money onto fund child trafficking, a drug cartel or terrorism, maybe we'd be more concerned.
- Scams and fraud are criminal activity – every bit as much as property crime or violent crime. But where we supply concern and compassion to victims of physical crimes, we often mock a financial crime victim for having “been duped”.

Better Business Bureau

Our Mission: To be the leader in advancing marketplace trust.

BBB is an unbiased organization that sets and upholds high standards for fair and honest business behavior.



How does BBB help?

- Publish informational profiles on over 5.3 million businesses.
- Mediate complaints between consumers and businesses.
- Publish marketplace customer reviews.
- Conduct investigations on businesses and challenge advertising.
- Track, publish and report live scams.



Better Business Bureau®
Serving the Pacific Southwest

BBB Scam Tracker www.bbb.org/scamtracker

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

46,575 total scams reported in 2020.

Top Scams Reported in Arizona in 2020:

- Online purchase scams
- Phishing
- Employment

Adults 18-24 were highest scam risk in 2020.



Better Business Bureau®
Serving the Pacific Southwest

Better Business Bureau Serving the Pacific Southwest

1010 E. Missouri Ave
Phoenix, AZ 85014
877-291-6222

info@bbbcommunity.org

www.bbb.org
www.bbb.org/riskreport



Better Business Bureau®
Serving the Pacific Southwest

Keep up with the latest scams and share with your community

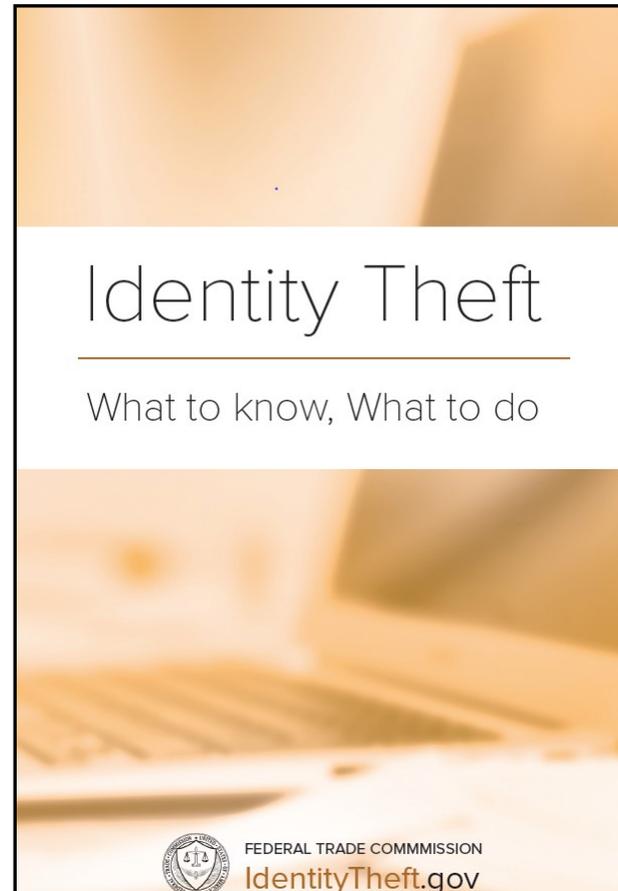
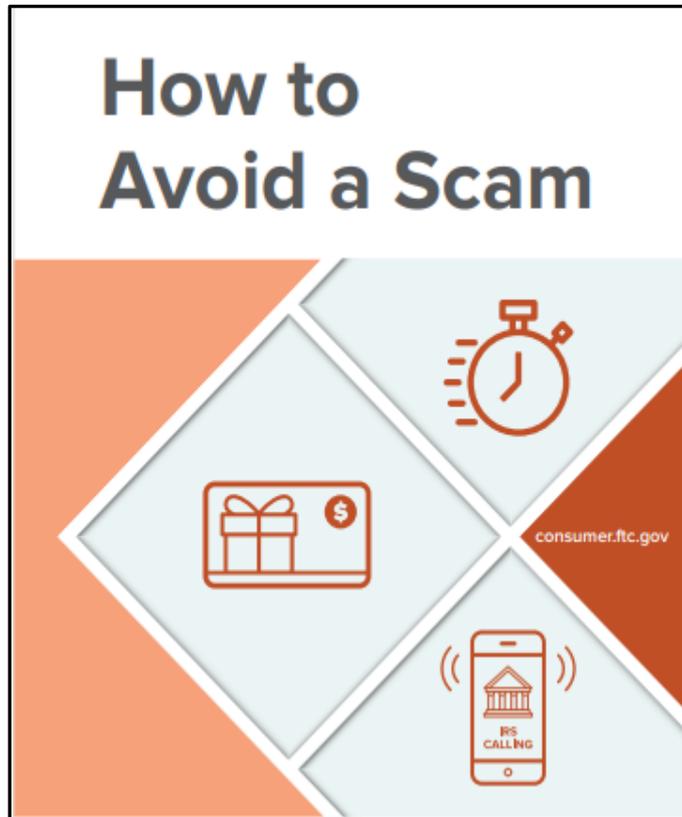
- Follow us on **social media** and share:
 - @FTC / @laFTC
 - Facebook.com/FederalTradeCommission
- Sign up for **Consumer Alerts** at **FTC.gov/ConsumerAlerts**
- Share these alerts on your website, in your newsletter or emails, or on social media

Use and Share Free FTC Resources

- [Consumer.FTC.gov](https://consumer.ftc.gov): hundreds of fraud articles
- [Consumer.gov](https://consumer.gov): consumer protection basics, plain and simple
- [FTC.gov/PassItOn](https://ftc.gov/PassItOn): helping older adults protect others from fraud
- [YouTube.com/FTCVideos](https://youtube.com/FTCVideos): view and share videos

Use and Share Free FTC Resources

Bulkorder.FTC.gov



Talk to Us

- **Help for Arizona's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **Consumer Sentinel Network**
www.ftc.gov/enforcement/consumer-sentinel-network
 - Law enforcement groups can obtain access by contacting Nick Mastrocinque at
nmastrocinque@ftc.gov

Q&A

Speakers:

- **Maricela Segura**, FTC, Western Region Los Angeles
- **Syreeta Tyrell**, Arizona Attorney's General Office, Consumer Protection & Advocacy Section
- **Dana Kennedy**, AARP Arizona
- **Michella Marin**, Better Business Bureau Serving the Pacific Southwest
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

Thank you for joining us!

Slides available at: [Consumer.gov/StateWebinars](https://www.consumer.gov/StateWebinars)

***Please spread the word to fight fraud and
identity theft throughout Arizona!***

Feedback about the webinar:
everycommunity@ftc.gov

