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The rise of technology scams: be aware

By Jennifer Raftis, CPO



Professional Organizer, Jennifer Raftis, CPO founded Efficiency Matters, LLC to help you with all of your organizing needs for your home and business. She is a Certified Professional Organizer and an active board member with NAPO, National Association of Productivity and Organizing Professionals. She is also an independent representative for The Container Store and has expertise in designing closets, garages, pantries, playrooms and more. In addition, she is a Corporate Organizing and Productivity Consultant and has worked with Fortune 500 companies across the U.S. Another large part of her business is move management especially working with seniors who are downsizing. She and her husband have lived in Moraga for 30 years, raising 3 kids and working countless volunteer hours with many local non-profit organizations and schools.
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hacked?

Here are just a few suggestions for protecting yourself against scams:

- Scammers are often pushy and use scare tactics to get you to provide them with access to your credit card, social security number, or other personal information.

Pause and remember don't let fear push you to make a rash decision to provide personal information to a scammer.

- As a general rule, if you receive any email from an address that you do not know, you should block the sender's address. You do not want to open the email or even unsubscribe. Further, you should not respond with STOP in the subject line. Any response you send back is "engaging" with the scammer and could put your email in danger. Never open any attachments, even if it says you have a voicemail message waiting. I have received these email messages at my Efficiency Matters email saying I need to download the link to hear a voice mail message.

- Never respond to a text message from someone you don't know. The text message can say something like "I'm having an emergency, can you help me?" Naturally, because you do not know this person you would want to respond with "I'm sorry, I think you have the wrong number." Unfortunately, this

Technology has revolutionized the way we live and work, providing us with unprecedented access to information and resources. However, this increased connectivity has also led to an uptick in technology scams, where fraudsters use technology to deceive and defraud unsuspecting victims.

An increasing number of my clients are falling victim to scam attempts. In this day and age, it is essential to be aware of the risks associated with technology and to take proactive measures to protect yourself from falling victim to scams.

I was working for a client the other day when their telephone rang. The caller said they were from her bank and had noticed fraudulent activity and asked if she had knowledge of the charges. She said she didn't make the purchases and was frightened that someone had stolen her information. They asked her to allow them access to her computer and they would help her sign into her bank account so they could credit back the fraudulent charges. I heard her start to give her personal information to the caller, and I immediately ran to her and told her to hang up and to call her bank directly. She hung up and called her bank. Guess what? No fraudulent activity and the bank had not initiated the call.

If the call was legitimate, the bank would never ask her for personal information. Although she was shaken, she was grateful she hung up in time, otherwise, she could have been scammed out of thousands of dollars, not to mention the hassle factor of trying to unravel the ensuing mess.

These scammers target everyone! It is essential to stay vigilant and safeguard yourself from scams, regardless of your age, as scammers are constantly improving their tactics to obtain your money.

Another client was planning to send money to his grandson who sent him an email saying he was traveling and lost all his credit cards and couldn't get home. I told him to call his grandson directly and of course, the grandson didn't know anything about the request and had not emailed my client.

A third client sent me an email saying that she had been sick and wanted to know if I could purchase an Amazon gift card for her niece's birthday. Instead of responding back to the email, I called her on the phone. She was devastated and told me she had been on the phone all day with all of her friends and family calling to make sure she was OK. This scammer was able to take control of her email contacts and send them all requests for a gift card purchase. It took her weeks to unravel this scammer's work. Can you imagine having your email

is the start of another scammer's plan. Again, do not respond to the text, delete the message.

- I know that I receive emails that look like they are from Amazon, GoDaddy, Wells Fargo and Netflix. They either send me a receipt for a large purchase or tell me my account could not be charged and they are canceling my membership. They all ask for personal information . all scams.

- Some of the ways to keep your information safe is to assign unique passwords to each website and use a password manager. If you have trouble remembering your passwords - and a password manager isn't the right fit for you - you can use an old fashioned address book to keep them listed in alphabetical order (keep it somewhere safe and don't label it "Passwords").

- Another suggestion is to use a two-step authentication for all websites. This means that they will send you a code (by text or email) before you can sign on.

- If you are over 60, some of your passwords may be the original ones you used when opening an account (back in the day when we used personal info for passwords). One of my older clients still uses a combination of their last name and birthdate as their bank account password. Danger! It's best to avoid creating passwords from personal info that others might guess.

The benefits of modern technology are many.yet scams are on the rise. It's important to be aware!

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