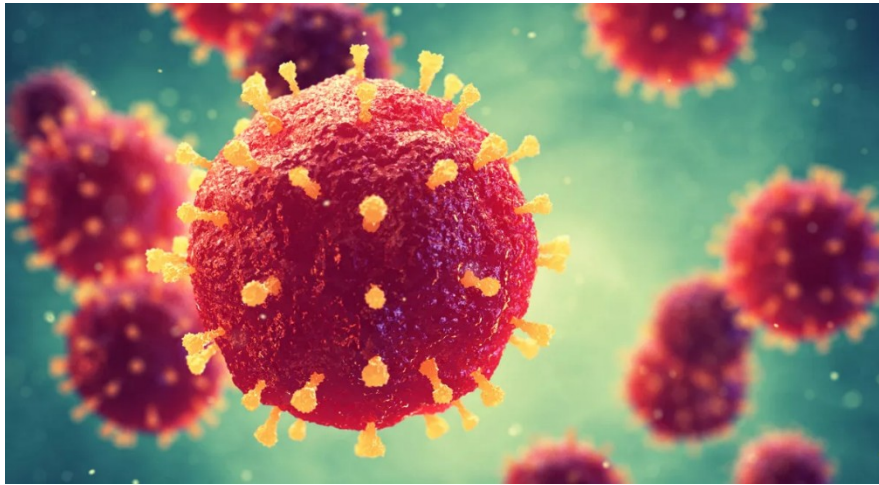


Viruses, Phishing, and Scams: Oh My!



by Mike Quinn

May 8, 2025

Types of Threats

- **Malware**

- Virus, Worm
- RootKit
- Adware
- Trojans
- Bots
- Ransomware
- SpyWare



- **Scams**

- Phishing
- Money (Zelle, Romance, etc.)

Malware

- Most viruses infect by you visiting a “bad” website, clicking a link in an email, or downloading an attachment in an email.
- Scammers can also get you to download viruses by using one of the “tech support scams”

Malware “Whys”

- Using your computer resources
 - Network for BotNet attacks, phishing your friends (by using your contact list)
 - Compute resource to mine Crypto
- Bombard you with ads
- Get bank account info (keyloggers)
- Convince you to call a phone number

Protecting against Malware

- Bitdefender is a highly rated antivirus for Mac or PC
- Windows Security (aka Defender) is pretty good for Windows
- Malwarebytes is great for what the antivirus miss – it will stop you from visiting a bad website, and is a great complement to the antivirus software
- Use a password manager

Guiding Principles of Malware Protection



- Use real-time Antivirus and anti-Malware software.
- Never click on a link where you're not sure of the source.
- Emails can be spoofed. Be wary even of email from friends if they have links in them.
- Keep your important documents backed up somewhere so that if you ever get ransomware, you don't care. Keep the backup OFFLINE unless you're actively backing up.
- If your computer acts weird, close your browser (Chrome, Firefox, Edge, etc) and reboot your computer.

C'MON, TRUST ME



HAN SOLO

Scammers goals:

- Gain your trust
- Have their own verification procedures
- Prey on your emotions
- Create a sense of urgency



It's a Scam if:

- They contacted you
- There's urgency involved
- They ask for personal information
- If you're asking, "is this a scam?"
- They tell you to keep something secret from others
- You're supposed to purchase gift cards or wire money
- It sounds too good to be true
- It involves "returning" money

Tech Support Scams – I'm from ...

• SCAM!

- They pretend to be from a well-known company like Microsoft or Apple
- They use lots of technical terms
- They ask you to get on your computer and open some files and those files show there are problems on your computer
- They ask you to give them remote access to your computer
- Trick you into installing some software or convince you to purchase software or a service



A “scary” popup says your computer is infected and call this number immediately

- **SCAM!**
- Close the window or browser.
- These occur when you are on the internet
- They are simply advertisement windows
- They are NOT your computer giving you a warning unless it is your Anti-Virus program that you installed
 - Or is Windows Defender that comes FREE with Windows 10
- Or a computer voice sounds off



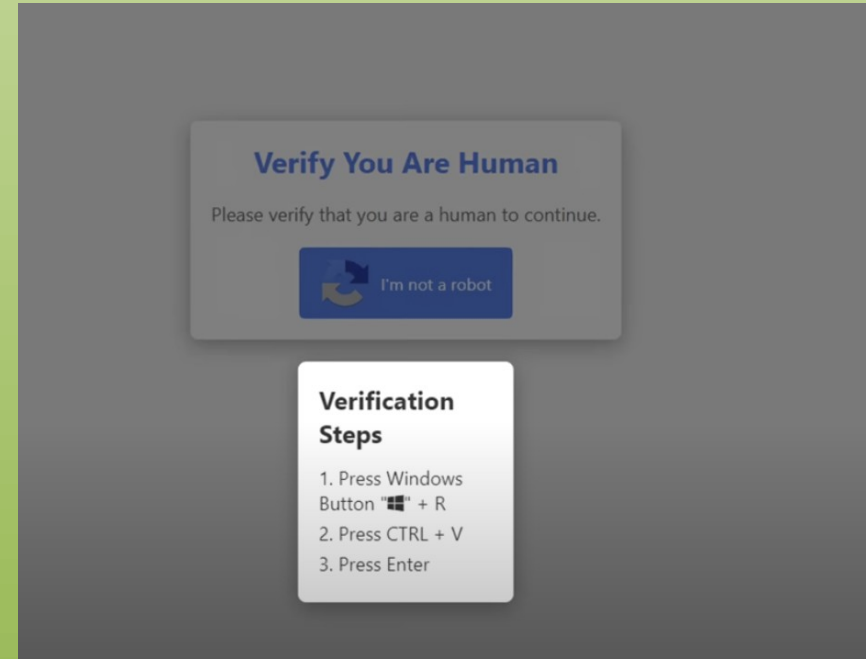
Remote Access – You Give Someone Control of Your Computer ...

- **SCAM!**
- **Don't Do it!**
- Only if you personally know who it is.
- Remote access is physically possible and is a valuable service but only YOU can give permission.
- Don't do it UNLESS you know the person.



Fake CAPTCHA

- CAPTCHAs are everywhere.
- If they ask you to type commands – DO NOT DO IT. The CAPTCHA is a scam
- See youtube video:
<https://www.youtube.com/watch?v=PPJQgzF772E&list=WL&index=2>



“This is the IRS and We’re Going to Arrest You Unless...”

• **SCAM!**

- Call to demand immediate payment, nor will we call about taxes owed without first having mailed you a bill..
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.
- The IRS only makes initial contact via mail.
- Just hang up!



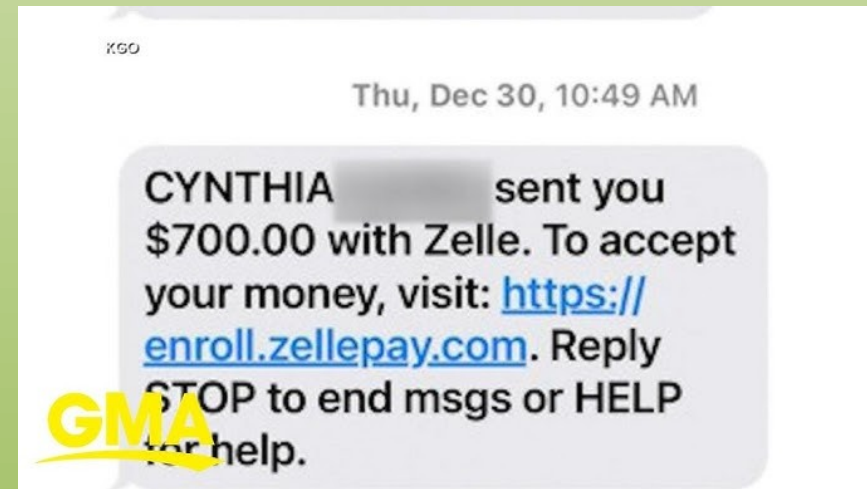
Your Grandson calls to say he is in Trouble ...



- **SCAM!**
- “Hi grandpa, this is your grandson and I’m in need help.”
- The person wants a wire transfer of some type.

You've got money!

- No, you really don't!
- If you get money from a service like Zelle you weren't expecting, don't touch it, and don't visit links in the notice.
- Someone might contact you to "return" the payment they sent you "by mistake" – don't do it. The money they sent you isn't real, and will disappear, but the money you sent them is real. Tell them to contact their bank to pull it back.



Some other scans

- Artificial Intelligence (AI)
 - AI voices, pictures, videos can mimick anybody
 - They can write really good phishing emails and texts
- QR codes
 - “pay at the table” – make sure the QR code is secure, like under glass or something.
- “Romance” scams
 - You’re not “dating” Robert Redford or Nicole Kidman
 - Asking for money
- “Accidental” text messages
 - Don’t respond – often first step in romance or employment scam
- Cryptocurrency/Investing scams
 - Getting you to “invest” in a project or cryptocurrency, then disappear

Some other scans

- Online shopping scams
 - Know the sites you're shopping on – assume new unknown sites might rip you off
- Refund phishing
 - Use your credit card to buy from a “fake” merchant.
 - You call that “fake” merchant and are tricked into giving personal information

USA.gov
says...

The US Government warns of many scams. Just say NO!

- [Find information on common scams and frauds that can happen to you.](#)



Some Useful Anti-Scam tips



- Shred documents with account information.
- Don't post on public social media when you're away from home
- Never be rushed into a decision
- Gift cards are NEVER the answer to a problem. Neither is Zelle, Venmo, or Cash App.
- Freeze your credit
- Never "return" money sent to you "by mistake"

Summary – what to do

- Assume it's a scam
- Hang up
 - Even better, don't answer numbers you don't know
- Close the window, popup, or application
- Do not give personal information
- Do not give remote access
- Never use gift cards, cryptocurrency, Zelle, Venmo (or similar) or wire transfers to solve issues – this should be an immediate red flag
- Double-check information in an independent manner.
- NEVER be in a hurry to respond

Freeze your Credit

- <https://www.nerdwallet.com/article/finance/how-to-freeze-credit>
- You can call or do this online
- Make sure you save the code they give you to unfreeze your credit



Test – look at some real emails

| bADsTUFF 28 Messages | | Quick Filter | |
|---|-------------------------------------|------------------|---|
| Subject | Correspondents | Date | Between |
| ☆ We've received your PayPal case | • service@paypal.com | 🕒 3/13/25, 10:17 | service@paypal.com and Kenji Nishioka |
| ☆ Webmail account validation for mquinn.org user(s) | • Roundcube Webmail <webmai... | 🕒 3/14/25, 09:03 | Roundcube Webmail and Me (mike@mquinn.org) |
| ☆ Re: Invite | • Ivan Pasha <ivan.pasha@ob-re... | 🕒 3/15/25, 17:40 | Ivan Pasha and Me (mike@mquinn.org) |
| ☆ Update on Your Order #685746 | • Colleen Clayton <colleenp_cla... | 🕒 3/17/25, 06:00 | Colleen Clayton, Siroshon@cditeam.org, andrew.chewni... |
| ☆ WQ -ORDER CONFIRMATION (March,2025) TUESDAY by Alicia Lawrence | • Alicia Lawrence <alyakoca42u... | 🕒 3/18/25, 13:16 | Alicia Lawrence and Me (registration@mquinn.org) |
| ☆ [[par-cel update]] | • Bobbee Karlise <sooksyowdie... | 🕒 3/19/25, 10:15 | Bobbee Karlise |
| ☆ [[No-Re-Ply ID No. 4501251]] | • Cathe Ximenes <mangreshaa... | 🕒 3/25/25, 09:04 | Cathe Ximenes |
| ☆ Re: PAYMENT SUCCESSFUL 2025, March 26 ON NAME# | • koutba282@gmail.com <kout... | 🕒 3/26/25, 11:53 | koutba282@gmail.com and Me (mike@mquinn.org) |
| ☆ Thanks for Signing Up—Here's What's Next : 73882746 | • Chireios Gayeios <chireiosgayi... | 🕒 3/27/25, 08:11 | Chireios Gayeios and Me (reg@mquinn.org) |
| ☆ Update 2025- Ref 89116520 | • Peterson Erik52 <eriktpeters... | 🕒 3/28/25, 10:21 | Peterson Erik52 and Me (reg@mquinn.org) |
| ☆ [[No-Re-Ply ID No. 10521485550]] | • Gabriel Islam <gabrielislam73... | 🕒 4/2/25, 07:45 | Gabriel Islam |
| ☆ hey,reg; Your Transaction Details. | • Davidson Martin2 <bentonjor... | 🕒 4/2/25, 09:45 | Davidson Martin2 and Me (reg@mquinn.org) |
| ☆ You sent a \$179.99 USD payment | • service@paypal.com | 🕒 4/16/25, 07:17 | service@paypal.com and Roger Black |
| ☆ Confirmation of Your Order Information #685746 | • David C. Rainville <polashcass... | 🕒 4/17/25, 06:16 | David C. Rainville, dduanlap@neb.rr.com, wendyli13@aim.c... |
| ☆ We've got you covered: #We've got you covered: #LKI32997273W3432997273 | • Eplonore Weauunie <eplonore... | 🕒 4/17/25, 06:45 | Eplonore Weauunie and Me (reg@mquinn.org) |
| ☆ Your Invoice OIOE-8616-EYO transaction has been successfully completed. | • Mike <saini5959baba@gmail.c... | 🕒 4/18/25, 07:09 | Mike and Me (mike@mquinn.org) |
| ☆ Files | • Kristy Delgado <heroineshudd... | 🕒 4/24/25, 05:37 | Kristy Delgado and Me (registration@mquinn.org) |
| ☆ Re: ACH-Wire Authorization for Remittance 4/24/2025 3:24:29 p.m. | • accountingpayables via Docusi... | 🕒 4/24/25, 09:33 | accountingpayables via DocuSign and Me (mike@mquinn.... |
| ☆ Oil Contract | • Saudi Aramco Crude Oil Comp... | 🕒 4/27/25, 04:47 | Saudi Aramco Crude Oil Company and Recipients |
| ☆ ***SPAM*** Pending for payment. | • rout4time123 <registration@... | 🕒 4/28/25, 08:26 | Me (registration@mquinn.org) |
| ☆ Papers | • Kevin Shoemake <dualisticyni... | 🕒 4/28/25, 08:39 | Kevin Shoemake and Me (registration@mquinn.org) |
| ☆ Pay Your Invoice #HJGS73456 | • Walker Richard <walker_richar... | 🕒 4/29/25, 05:41 | Walker Richard, sgholly@optonline.net, cecepott@aol.co... |
| ☆ New Alert: | • OpenSea <postmaster@mail.e... | 🕒 4/30/25, 17:32 | OpenSea and Me (registration@mquinn.org) |
| ☆ Balance Information: 1.9066 BTC (\$97849.31) | • Bitcoin Wallet <noreply@path... | 🕒 4/30/25, 20:06 | Bitcoin Wallet and Me (registration@mquinn.org) |
| ☆ Renewal successful—thank you for staying with us #96974892 | • Lemuinoe Zeahuinie <lemuino... | 🕒 5/1/25, 07:14 | Lemuinoe Zeahuinie and Me (reg@mquinn.org) |
| ☆ Security services renewed—thank you ##21776801 | • Myinote Dearfije <myinotedea... | 🕒 5/1/25, 10:58 | Myinote Dearfije and Me (reg@mquinn.org) |
| ☆ Your order 1530290396 has been delivered | • Fastship.co Notification <cs@f... | 🕒 01:52 | Fastship.co Notification and Me (mike@mquinn.org) |
| ☆ You Have: 1.2705 BTC (\$99229.95) | • BITCOIN WALLET <noreply@w... | 🕒 08:25 | BITCOIN WALLET and Me (registration@mquinn.org) |

A scenic photograph of a sunset over a body of water. The sky is filled with vibrant colors of orange, red, and purple, transitioning into a darker blue at the top. The sun is low on the horizon, creating a bright glow. The water in the foreground is calm, reflecting the colors of the sky. In the distance, there are silhouettes of buildings and a small structure on the water.

Thanks for attending

If you have any questions, or would like to see some specific apps or app types demonstrated, please email

help@sscomputerclub.org

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