COLORADO
Bureau of Investigation
Department of Public Safety

Analyst Peggy Pingel

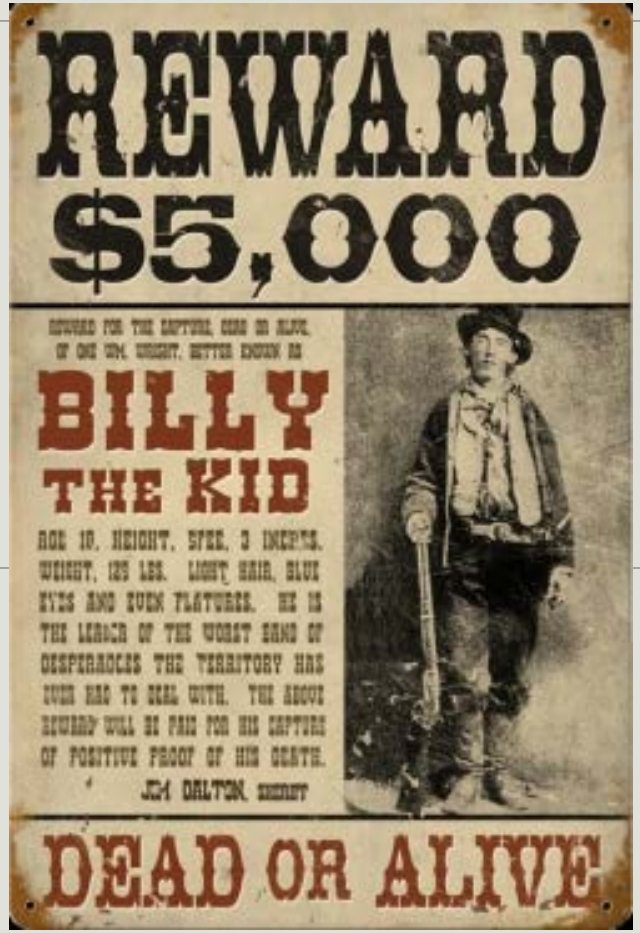
Colorado Bureau of Investigation

303-239-4211 (CBI INVESTIGATIONS)

DIRECT NUMBER 720-544-2253

PEGGY.PINGEL@STATE.CO.US

Bank Robbery!!



Risk vs Reward?

Average Amount of Money

Stolen in Bank Robbery?

Risks?



Mom’s Basement



Neighborhood - The World

- The Internet has increased the size of our neighborhoods
- Crime (theft / scams) can come from anywhere





Internet Scams

COMMON THEMES

Phishing
- Give up credit card and/or PII
- Link Click = Virus / Malware
- Ransomware

Romance

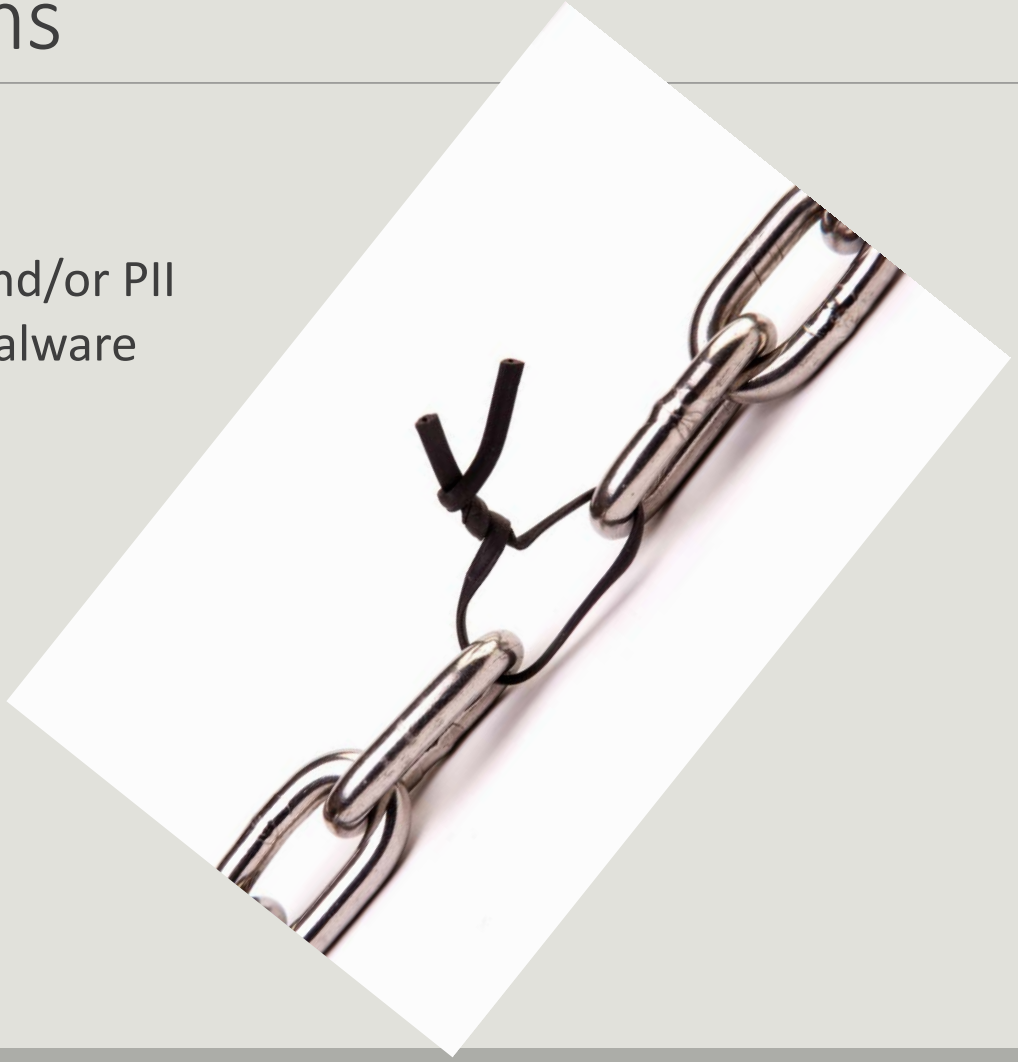
Lottery

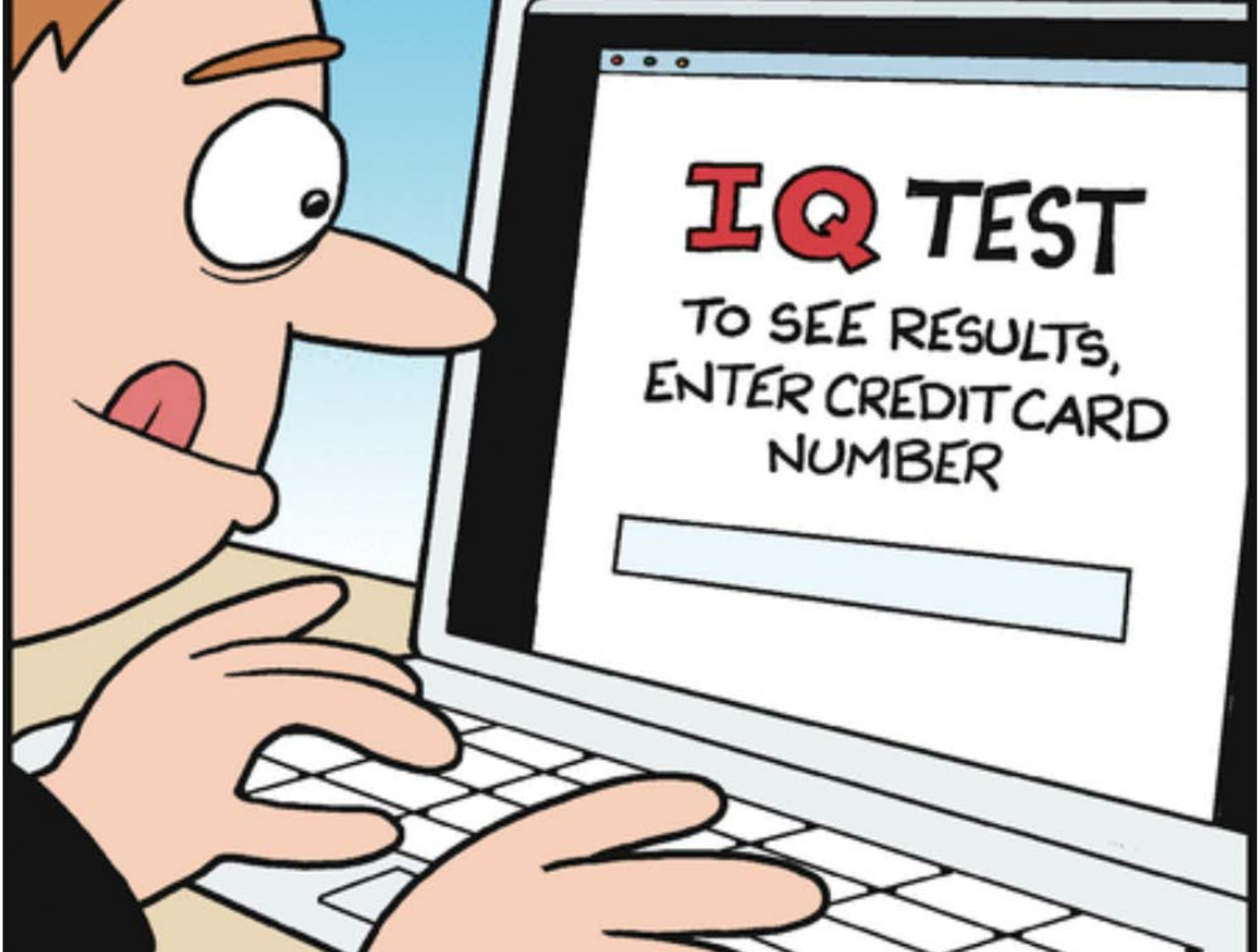
Advance Fee

Payroll

Vender Fraud

Wire Fraud




IQ TEST
TO SEE RESULTS, ENTER CREDIT CARD NUMBER

Business E-mail Compromise

BEC – Business E-mail Compromise
- CEO Fraud / CEO Impersonation
- Man in the Middle
- Email Account Compromise (EAC)

Funnel Accounts

Money Mules

Merchant Services

Payroll diversion



https://www.finra.org/investors/protect-your-money/avoid-fraud

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The people who did not become scam victims:

Didn't engage the scammer
Were educated about the tactics used by scammers
Talked with someone before acting

False Log In Pages
used to obtain your credentials

https://www.zdnet.com/article/new-cybercrime-tool-can-build-phishing-pages-in-real-time/

https://nakedsecurity.sophos.com/2019/08/20/serious-security-phishing-in-the-cloud-the-freemium-way/

https://fortune.com/2020/01/23/fedex-text-scam-fake-messages-package-alerts/

https://www.zdnet.com/article/phishing-these-are-the-companies-that-hackers-impersonate-when-they-try-to-steal-your-data/?ftag=CAD-04-10aab6c&bhid=%%cf_regid%%

FTC takes action against stalking apps

https://www.ftc.gov/news-events/blogs/business-blog/2019/10/ftc-takes-action-against-stalking-apps?utm_source=govdelivery

Skimmers – Skimplus Beta

There are various apps available which will detect skimmers at the pumps.

Just be careful about what data you are giving up in order to protect yourself from the skimmers

Hacking Car Blue Tooth

https://www.fox47news.com/news/local-news/police-warn-about-car-bluetooth-hacking

New Twist to annoying RoboCalls

https://www.detroitnews.com/story/business/2019/07/12/robocallers-target-victims-using-personal-data/39682341/

https://www.msn.com/en-us/news/crime/robocall-scams-exist-because-they-work-one-womans-story-shows-how/ar-BBX7orx?li=BBnb7Kz

Data Aggregators

Have you searched your own name, address or phone number in either of these?

truepeoplesearch.com

fastpeoplesearch.com

https://qz.com/1690801/background-check-sites-like-truthfinder-are-great-for-identity-thieves/?utm_source=google-news

Google Pizza

Google's pizza
- Hello! Gordon's pizza?
- No sir it's Google's pizza.

- So it's a wrong number? Sorry
- No sir, Google bought it.

- OK. Take my order please
- Well sir, you want the usual?

- The usual? You know me?
- According to our caller ID data sheet, in the last 12 times, you ordered pizza with cheeses, sausage, thick crust.

- OK! This is it ...
- May I suggest to you this time ricotta, arugula with dry tomato.?

- What? I hate vegetables.
- Your cholesterol is not good, sir.

- How do you know?
- We crossed the number of your fixed line with your name, through the subscribers guide.
We have the result of your blood tests for the last 7 years.

- Okay, but I do not want this pizza! I already take medicine ...
-Excuse me, but you have not taken the medicine regularly, from our commercial database, 4 months ago, you only purchased a box with 30 cholesterol tablets at Drugsale Network.

- I bought more from another drugstore.
- It's not showing on your credit card statement

- I paid in cash
- But you did not withdraw that much cash according to your bank statement

- I have have other source of cash
- This is not showing as per you last Tax form unless you bought them from undeclared income source.

-WHAT THE HELL?
- I'm sorry, sir, we use such information only with the intention of helping you.

- Enough! I'm sick of google, facebook, twitter, WhatsApp. I'm going to an Island without internet, cable TV, where there is no cell phone line and no one to watch me or spy on me

- I understand sir but you need to renew your passport first as it has expired 5 weeks ago

Data Aggregators

https://www.wpxi.com/news/top-stories/identity-theft-protecting-your-data-from-publicly-available-websites/949292178

You can opt out of many of these services, but each one has a different procedure. Google search each one to find the proper steps

Site selling accumulated data

https://www.cyberscoop.com/weleakinfo-shutdown-personal-information-for-sale/

Massive Fraud Operation Stole Millions from Online Bank Accounts

wired.com/story/massive-fraud-operation-stole-millions-online-bank-accounts/

Prevention

Email

We assume that email is a private conversation, but so many email accounts have been accessed that this is no longer true.

Treat your emails like a conversation in Starbucks – you just don't know who is listening.

If it's really critical to be private, your email should be encrypted

Do not use "Reply" – use "Forward" type in email

Protecting your privacy online - FTC

Protecting Your Privacy Online is packed with information to make it easier for anyone to raise their digital defenses. The new page includes jargon-free advice on securing internet-connected devices and answers some common questions that consumers ask:

- How do I know when my voice assistant is listening?
- What steps should I take to use my smartwatch or IP camera safely?
- Do I need to erase personal data before selling my car?
- What if I'm moving out of a house with a smart thermostat, refrigerator, or other device

In addition, Protecting Your Privacy Online explains the Ins and outs of online tracking and how consumers can select more privacy protective options. It also takes on sensitive topics like online harassment and stalking apps.


TREAT YOUR PASSWORDS
LIKE YOUR UNDERPANTS
CHANGE THEM OFTEN
!
DON'T LEAVE THEM LYING AROUND
DON'T SHARE THEM
USE STRONG PIN OR PASSWORDS. KEEP THEM PERSONAL AND SAFE.
USE DIFFERENT PASSWORDS FOR BUSINESS AND PERSONAL PURPOSES.
Visit the Think
for detailed g

Prevention

Passwords:

- Change them more frequently
- Don’t use the same one for all of your accounts
- Use sentences, phrases, lyrics, etc. to be able to remember longer passwords

Two-Factor Authentication:

- A second authorization must be provided before signing in, or before transfers
- Available on everything from Gmail to bank accounts
- Think about how to build this into ***all of your accounts*** and your interactions with others
- Personal / Company accounts

Have I been compromised?

https://haveibeenpwned.com/

https://haveibeenpwned.com/Passwords

Prevention



Careful Clicking:

- Embedded malware

  https://www.zdnet.com/article/cybersecurity-99-of-email-attacks-rely-on-victims-clicking-links/

  https://nakedsecurity.sophos.com/2020/10/02/serious-security-phishing-without-links-when-phishers-bring-along-their-own-web-pages/

  https://tiptopsecurity.com/the-truth-about-clicking-links-in-email-and-what-to-do-instead/

Prevention continued

Public Wi-Fi:

Do not “auto connect”
Connect to secure websites and apps
Refrain from banking activities in an unsecured environment
Key loggers
VPN – How and why to use them
https://www.privateinternetaccess.com/pages/how-it-works/

VPN/Proxy/Tor: What happens to your stolen data
https://www.techradar.com/news/cybercriminals-deliver-malware-using-fake-nordvpn-website


YOU'RE NOT PARANOID. YOU ARE BEING FOLLOWED. THAT'S HOW PERSONAL DEVICES WORK THESE DAYS.
7-11
THAVES

Checking App Permissions by Application

Android

- Settings
- Apps & Notifications
- App Info
- Select an App

IOS

- Settings
- Scroll to an app

Checking App Permissions by Service

Android

- Settings
- Apps & Notifications
- App Permissions
- Select a function and it will show you which apps have access to that function

IOS

- Settings
- Privacy
- Select a function and it will show you which apps have access to that function

Your phone may be leaking data while you are sleeping

https://www.wsj.com/articles/iphone-apps-asking-to-track-you-answers-to-your-ios-14-5-privacy-questions-11617800400?mod=djemptech_t

https://video.foxnews.com/v/5728540115001/#sp=show-clips

https://www.denverpost.com/2019/06/02/your-iphone-is-staying-busy-while-youre-sleeping/