
TECH TIPS

Steps to take that minimize our frustrations with today's tech world

TOPICS

- **Jury Duty Scam - Failure to Report**
 - **Artificial Intelligence (AI) Voice Scam**
 - **Apple's Password Manager**
 - **Using a Digital Wallet**
 - **Setup a Digital Wallet**
 - **Phantom Hacker**
 - **Are QR Codes Safe**
 - **"Brushing" Scam**
 - **Amazon Impersonation Scams**
 - **Using Public WiFi**
 - **BONUS TIP...time permitting**
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JURY DUTY SCAM

- You get an “urgent” call or email out of the blue from someone claiming to be a U.S. Marshal or a police officer
- They say you missed jury duty and you’ll be arrested unless you pay them now
- Only you never got a summons and you know this isn’t how the courts work
- This is a scammer trying to steal your money, and if you give them information like your Social Security number or date of birth, they could try to **steal your identity**



AI VOICE SCAMMERS - AKA “DEEPFAKE”

- **Artificial intelligence-enabled voice cloning tools have made it easier for criminals to mimic strangers' voices and dupe victims into handing over large sums of money**
- **Hackers say things that trigger a fear-based emotional response because they know when humans get afraid, we get stupid and don't exercise best judgment**
- **To protect against these scams, experts recommend creating a family "safe word," along with a protocol for verifying a family member or loved one's identity**
 - ✳️ **Choose a word or phrase that can't be easily guessed**
 - ✳️ **Needs to be unique (avoid street names, alma mater or other information that may be readily available online)**
 - ✳️ **Use a safe phrase, consisting of at least four words**



*Laws governing voice cloning and deepfake technology are still catching up with technological advancements

MAC BUILT-IN PASSWORD MANAGER

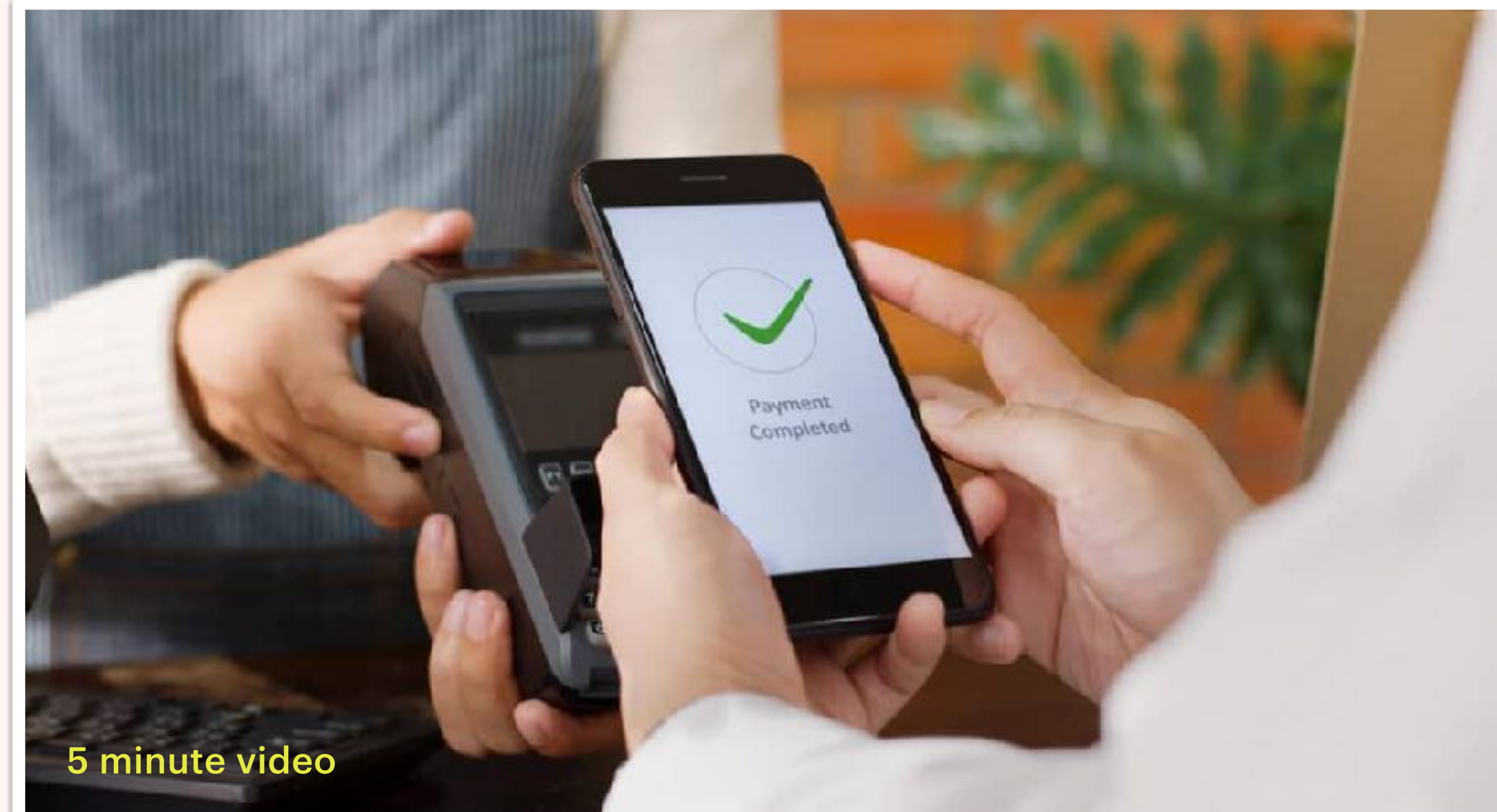
- **The Passwords app on your Mac (iPhone/iPad) allows you to create, store and recall strong unique passwords to make all of your online accounts more secure**
- **In Safari the passwords are filled in later without even needing to launch the app**
- **With the Passwords app you can view, search and edit your passwords**



Same principals apply to Google Password Manager and 3rd party password applications

USING A DIGITAL WALLET

- Using a digital wallet on your phone, like [Apple Pay](#) or [Google Pay](#), is generally a safe and convenient way to pay for purchases
- It offers enhanced security compared to physical cards, reduces clutter in your wallet, and can save time at checkout
- It's important to be aware of potential drawbacks like limited acceptance at some merchants, security risks, and the need for a charged phone
- While digital wallets are widely accepted, not all merchants may support them, requiring you to still carry a physical card...change takes time



5 minute video

How to Use the Wallet on Your Phone - GeeksOnTour video

IS USING A DIGITAL WALLET SAFE

- **Using a digital wallet is highly safe and secure, and in many ways, more secure than using a physical credit or debit card**
 - **How a digital wallet protects your information**
 - ✳️ **Tokenization...creates a unique “device account number” (a token) that replaces your actual card number; defeats card skimmers**
 - ✳️ **Encrypted data...all transaction data sent by your phone is encrypted; merchants never see your actual card number (protects against store data breach)**
 - ✳️ **Authentication required...every transaction mode requires you to verify your identity (e.g. Face ID, Touch ID); requiring your biometric makes it nearly impossible for thief to use**
 - ✳️ **Secure element...“device account number” is stored on a dedicated chip; keeps your payment info isolated and protected from the device’s operating system**
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FRAUD PROTECTION

- **Fraud protection is the same, as card issuers extend their fraud protections to transactions made through a digital wallet**
- **Protecting yourself if your device is lost or stolen**
 - ✱ **Use the “Find My” option to suspend payments**
 - ✱ **Remotely erase your device**
 - ✱ **Contact your bank**

Digital wallet fraud prevention

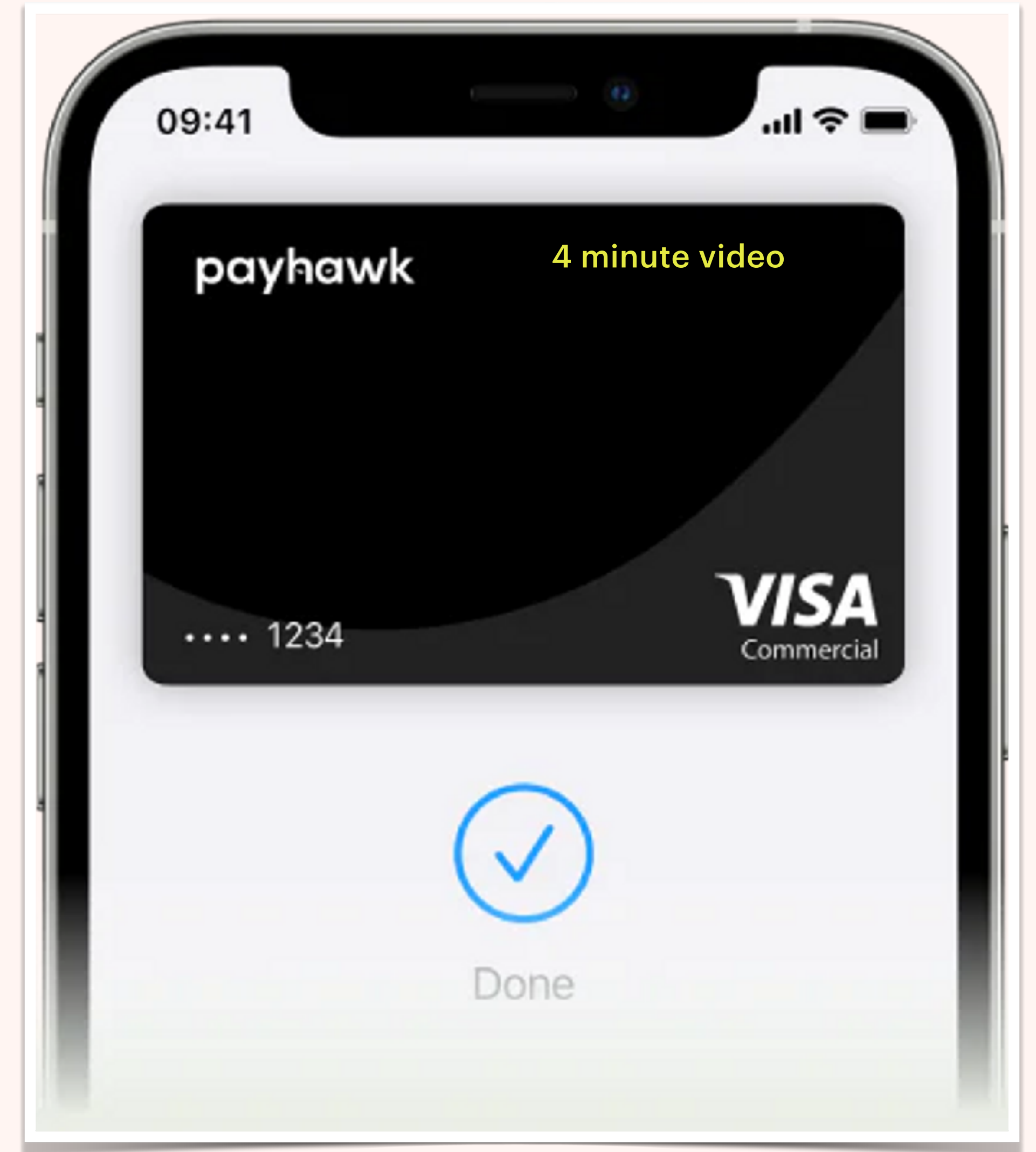


3 minute video



HOW TO SETUP AND USE APPLE PAY

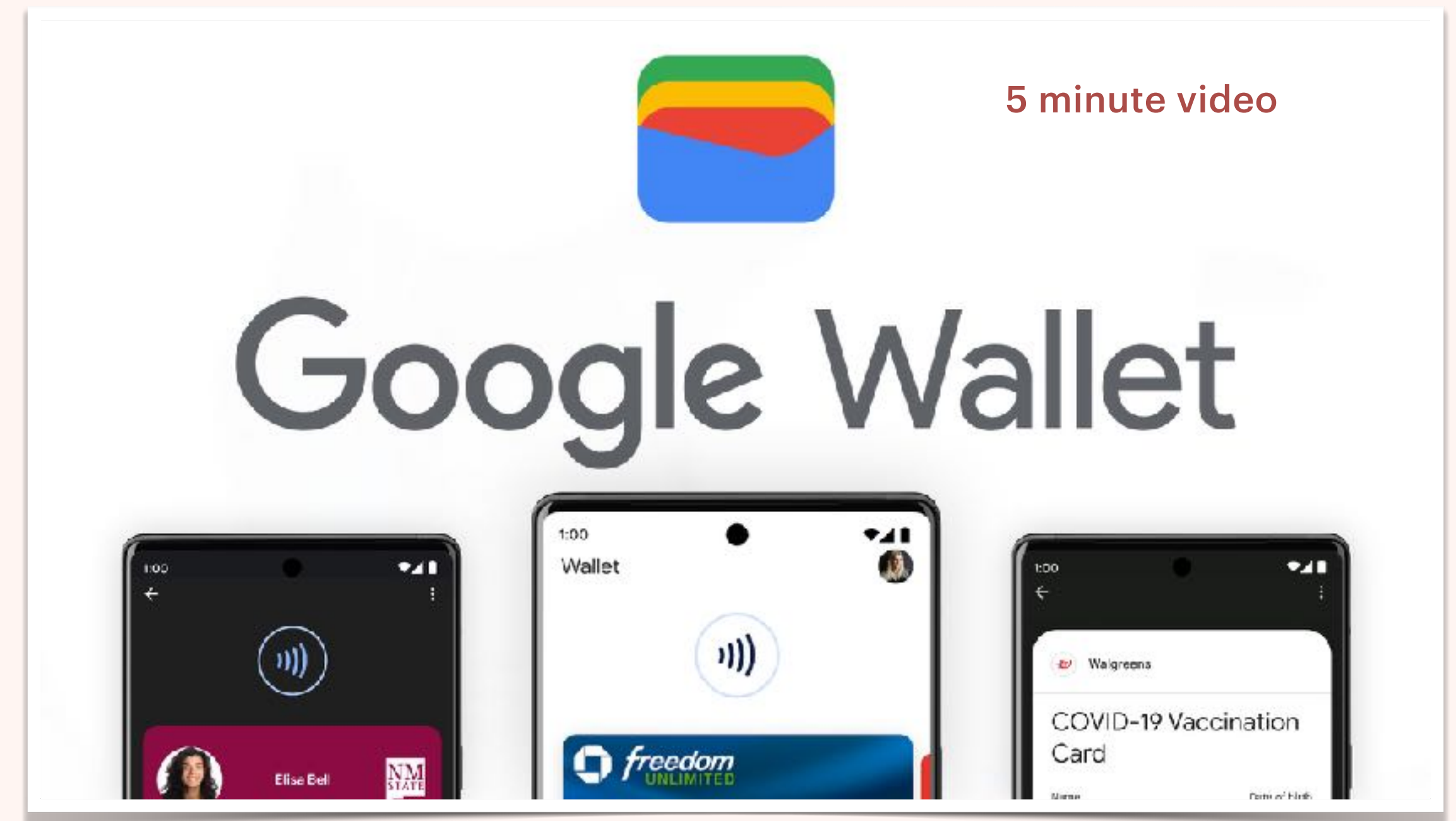
With Apple Pay, you can easily and securely pay for items using your iPhone, iPad, Apple Watch, or Mac. This video will show you how to add a card, and how to use it.



HOW TO SETUP AND USE GOOGLE WALLET*

With Google Wallet, you can easily and securely pay for items using your Android phone. This video will show you how to add a card, and how to use it.

***Google Pay is now called Google Wallet. Wallet will be able to store digital car keys, boarding passes, vaccine cards, student IDs, and more.**



PHANTOM HACKER SCAM

- ✱ FBI warns three-phase scheme uses tech support, bank and government impostors to target elderly victims
- ✱ Criminals are using AI to look for characteristics and profiles (e.g., Corvette collector) on social media (Facebook)



8 minute video

ARE QR CODES SAFE

- **QR codes themselves are generally safe, but they can be used to lead users to malicious websites or downloads**
- **It's crucial to be cautious when scanning them**
- **Always verify the source...**
 - ✳ **Inspect the QR code for any signs of tampering, and**
 - ✳ **Avoid scanning unfamiliar or suspicious codes**



“BRUSHING” SCAM

- **The Federal Bureau of Investigation is warning against a new kind of scam that targets anyone with a smartphone**
- **In a traditional brushing scam, online vendors send merchandise to an unsolicited recipient and then use the recipient's information to post a positive review of the product**
- **A newer version has criminals sending unsolicited packages containing a QR code, and once scanned, victims provide personal and financial information while unknowingly downloading malicious software**
- **To encourage a victim to scan the QR code, the criminals often ship the packages without sender information to entice the victim to scan the QR code**



AMAZON IMPERSONATION SCAMS

- **Amazon impersonation scams are a persistent threat where fraudsters pretend to be Amazon or a related service to trick individuals into divulging personal information or money**
- **Amazon impersonation scams, include**
 - ✱ **Fake refund texts,**
 - ✱ **Phishing emails, and**
 - ✱ **Scam calls**
- **Stay safe from online fraud and secure your Amazon account**
 - ✱ **Secure your account with two-factor authentication**
 - ✱ **Use tools like Amazon's Message Center and the BBB Scam Tracker**



PUBLIC WIFI

- **Public Wi-Fi, whether secured or unsecured, poses significant security risks**
- **To stay safe, avoid accessing sensitive information, shopping online, or leaving devices unattended**
- **Utilize secure browsing, turn off automatic connectivity and Bluetooth, and consider using a VPN to encrypt data and protect against cyber attacks**



BONUS TECH TIP

7 minute video

Will Windows Security (aka Defender) Protect Me After Windows 10 End of Support?



Eventually someone will find a vulnerability that no anti virus software can protect you from and your system will become compromised