The 5 Days of Holiday Scams

An Advent Calendar of Scams to Lookout for This Year

Michael Bublé is thawing as you read this, and festivities will soon be filling our calendars. The holidays are here - joy to the world, indeed.

However, 'tis the season to be cautious as scammers are hoping yule- sorry, you'll let your guard down as things get merry.

Some holiday scams are unavoidable and accepted to keep the peace (yes, Grandma, your pumpkin pie recipe that took several hours, cost three times as much, and tastes slightly worse is DEFINITELY better than buying one from the store) but there are a few that you should keep an eye out for.

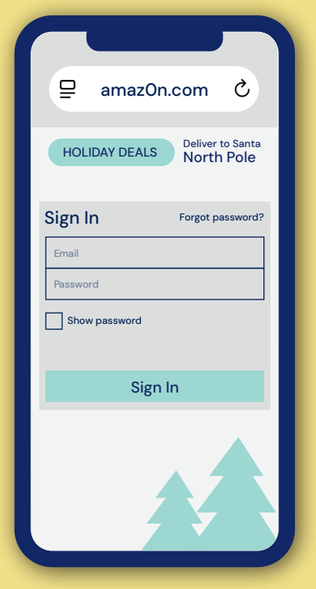
Learn more at **phinsecurity.com**

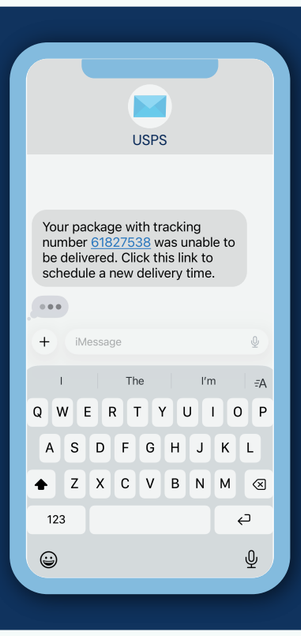
1 Impersonation Scams

This is where the scammers pretend to be a company that you know and trust to get you to click links, enter personal details, or part with money. Watch for small details:

- Misspelled sender email address or weird domain.
- Funky URLs. (hover over links before clicking)
- Low resolution or odd looking graphics and logos.
- Poor spelling. (Less common now with AI)

Amazon may have their faults, but they're pretty good at email marketing - any sloppiness is a red flag.

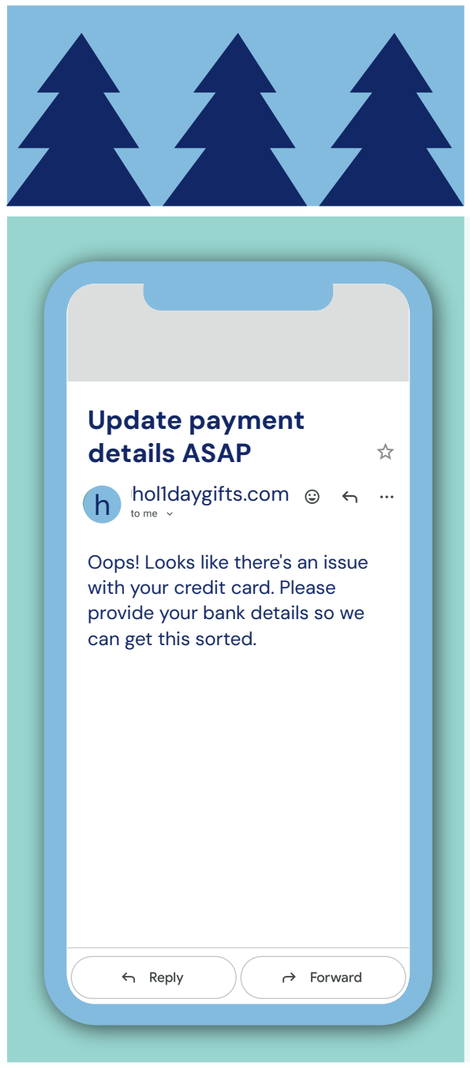




3 Delivery Scams

"Your package could not be delivered, please provide your address, social security number, PIN, mother's maiden name, and the name of your childhood pet to rearrange delivery." Okay, it's not usually this blatant, but you'd be surprised by the information that scammers can get out of people who think gifts are at stake.

- Try to keep track of any deliveries you're expecting.
- If one doesn't arrive, contact the company directly.
- Make sure phone numbers and email addresses you receive correspondence from are genuine (a quick online search should help!) We recommend going to their website on your own instead of clicking links.



2 Missed Payment Scams

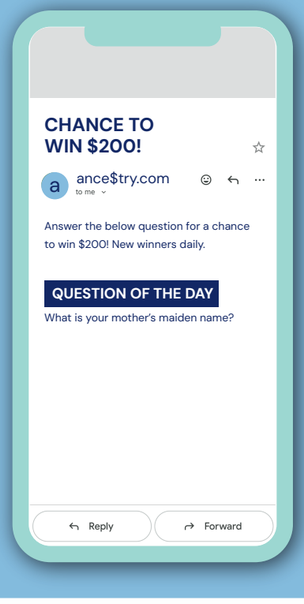
It's an expensive time of year already with payments going out, often to companies you're not used to if you're gift shopping. Scammers will contact you claiming that a recent payment has failed and, surprise surprise, you need to give them your bank details. Avoid these scams by being generally vigilant:

- Double check the organization that's contacting you is one you have used.
- Cross-reference with your bank to see whether payment has indeed failed.
- Never give out bank details on an incoming call or email - go straight to the source. Visit the website via your web browser or if you're on the phone, politely explain that you'll call back on a trusted customer service number. A genuine company shouldn't have any issue with that.

4 Survey Scams

Scammers will offer a gift card or a prize in exchange for filling out a short survey, but it's really just a way to get your information - either through questions in the "survey" itself, or as part of the means to get your supposed prize to you.

- Do your due diligence, researching the company offering you these perks.
- Apply the tactics from previous entries, looking out for any sloppiness in texts or emails.
- If it seems too good to be true (big reward for little or no effort) then unfortunately, it probably is.



5 Charity Scams

It's great that people feel more generous around the holidays and we don't want to discourage that - but you also need to be careful not to let scammers exploit it. Creating fake charities or masquerading as well-known, reputable charities are two common tactics.

- Check any and all communications from existing charities to ensure that they're legitimate before considering sharing information or donating.
- Thoroughly research any charity that you've not dealt with/heard of before.
- Donate through already established channels, such as on the official charity website or in person if they have a bricks and mortar presence.

The holidays are a time to eat, drink, and be merry. Enjoy the company of your loved ones, and feel good about giving. Just make sure you're not inadvertently giving to the wrong people.

And remember - while it's a particularly abundant time of year for scams of all types, it's important to be vigilant at all times. So complete your Security Awareness Training and stay safe!