



FRAUD OF THE MONTH

Smartphone Scams

Recent studies are now showing the majority of smartphone users admit to having received unwanted spam messages on their smartphones. Studies have also shown that people are three times more likely to respond to spam that is delivered to their smartphone than that which is delivered to their personal computer.

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THE “HOOK”

The fact that users will trust spam sent on a smart phone more than they will information delivered online to a computer is very scary indeed, because of the simple fact that more than a quarter of text-message spam (such as cheap medications, free gift cards and cheap vacations) is purposely intended to criminally defraud you. Since people know that their cell number is more closely guarded and not freely available unless the owner decides to publish it in the public domain, they apparently believe that messages sent on a smart phone are more reliable. Because smart phones are so ubiquitous it is hard to avoid these solicitations and come-ons by scammers. The simple fact is that many of us now rely on our smartphones for our every-day transactions, banking, navigation, and how and when to feed ourselves. Scammers are taking giant strides to take advantage of this culture of dependence on smartphone technology.

THE LESSON

Here is the important message about spam that is texted to your smartphone: **do not** follow instructions contained in the unwanted spam messages to text “stop” if you no longer want the messages to reoccur. The sole purpose of the scammer asking you to reply with the word “stop” is so they can confirm that the telephone number is active and that a real person owns the number. By responding with the word “stop” the spammer then knows he can use this number for future spam messages!

The FTC recommends that you use, and update often, anti-malware that is specifically designed to prevent such unwanted messages. Contact your provider and cell phone manufacture and ask them what they recommend. Furthermore **it is recommended to forward the unwanted spam message to 7726 which is “SPAM” on your keyboard then delete the message.** This will alert your carrier to take further action to prevent spam from re-occurring. Most importantly never respond to unwanted scams as this will only prolong the process of receiving unwanted spam.

If there is ever an instance where you feel as though you have been a victim of a smartphone scam or any other scam or fraud always report it at www.ftccomplaintassistant.gov/#&panel1-1 or by phone at 1-877-FTC-HELP. Also you should record your telephone number on the “DO NOT CALL LIST” maintained by the FCC by using your cell phone to call **888-352-1222** and register your number. Alternatively, you can register on line at www.donotcall.gov.

The information obtained to write this article was retrieved at www.consumer.ftc.gov/search/site/Smartphone%20Scams