

Impersonator Scams

Most-reported scam to the Federal Trade Commission in 2022 with reported losses of **\$2.6 billion**.



Community Relations & Foundation



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Welcome



About me & BBB

Scam Trends

Common Tactics

Frequent Imposter Scams

Steps to protect you & loved ones

About BBB Serving MN & ND

- Non-profit association of accredited businesses in MN & ND, equally committed to consumers and businesses for more than 100 years.
- BBB is not a government agency. We receive no public funding.
- Our services are free and available in-person, online or via phone.





A consumer prevention
and reporting platform:

- ✓ Search scams.
- ✓ Report scams.

BBB.org/ScamTracker



[Report a Scam](#) [Lookup a Scam](#) [Scam Resources](#)

BBB Scam Tracker is a free tool anyone can use to report suspected scams. Your reports warn others so they can avoid similar cons.

I was scammed.

Tell us about it. Submit a scam report to warn others and enable BBB to work with our partners to investigate.

[Report a Scam](#)

I think I'm being targeted by a scam.

Search our database to see if a similar scam has been reported. In 2021 alone, we estimate BBB Scam Tracker helped consumers avoid losing \$31 million to scammers.

[Lookup a Scam](#)

Lookup an Existing Scam

You can search the scamtracker database using one or many options available under the "Lookup Scam By" section.

Lookup Scam By

All Fields

All Fields

[Search](#)

Popular Finds

[Pet Scams](#)

[Pyramid Scheme](#)

[Consumer Fraud Lawyers](#)

[Cash App](#)

[Tax Fraud](#)

How BBB Scam Tracker Works



Submit a Report

Submit a report using our guided "Report a Scam" form.



BBB's Internal Review

Our team of investigators will audit the information and reach out to you if we need additional information.



Report Published

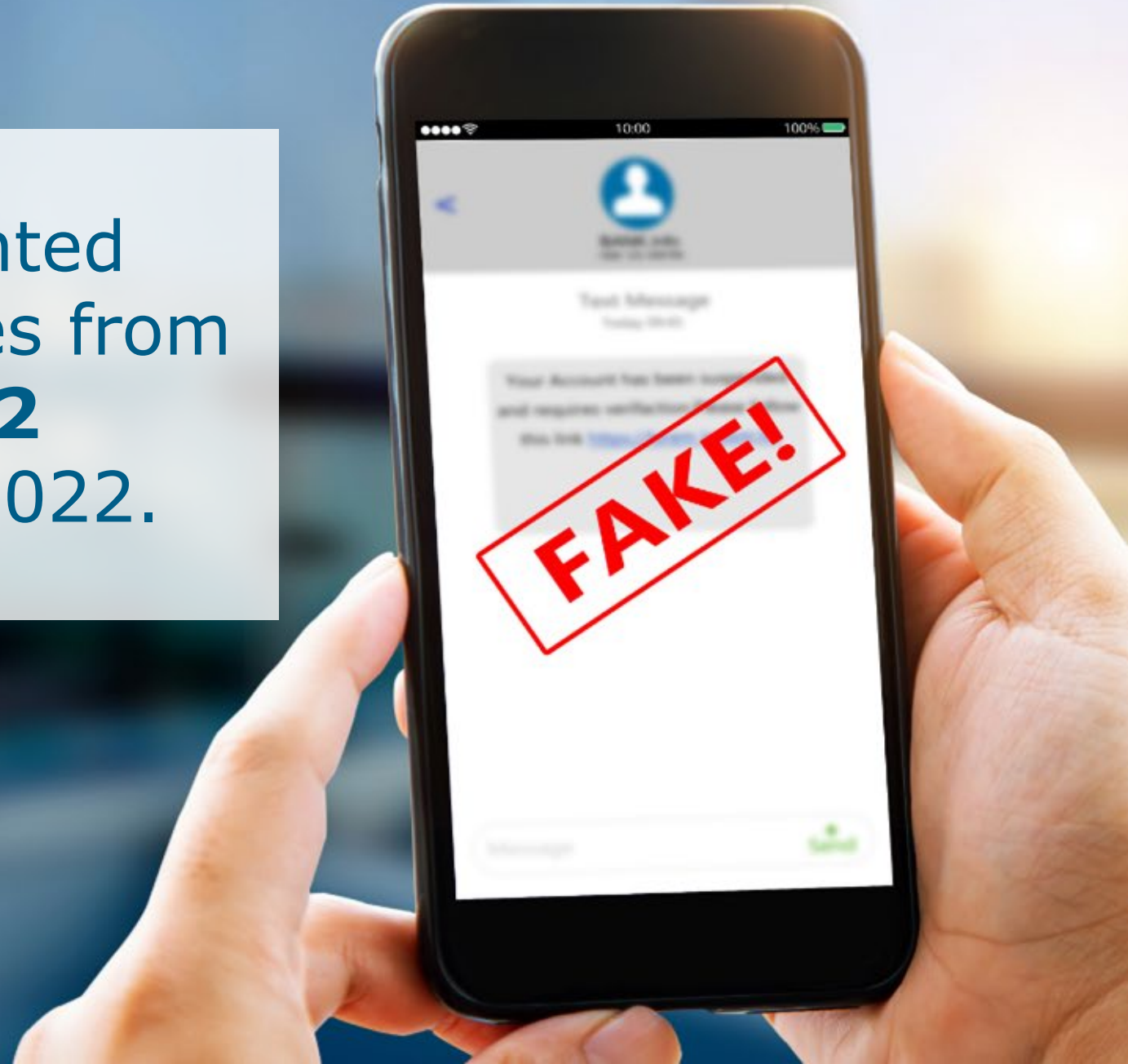
Once the information is verified, your report will be published on the website. You will be notified if your report should be submitted as a business complaint.



Share with Partners

We will share your report with federal, state, provincial agencies, and law enforcement to help shut down scammers.

BBB Scam Tracker prevented consumers and businesses from losing an estimated **\$21.2 million** to fraudsters in 2022.



Why people report scams

- **49.7%** wanted to warn others
- **28.5%** wanted to bring justice to perpetrator



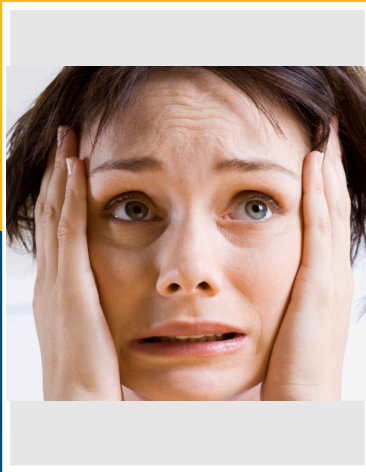
Contact method (susceptibility/\$ loss)

MEANS OF CONTACT	SUSCEPTIBILITY	MEDIAN \$ LOSS
Website	72.1%	\$100
Social media (e.g., Facebook)	64.8%	\$100
Email	35.0%	\$189
Phone	20.3%	\$550
Internet messaging (e.g., WhatsApp)	46.1%	\$500
Text message	15.5%	\$579
Online classifieds (e.g., Craigslist)	47.4%	\$200
In person	52.0%	\$715
Postal mail	8.5%	\$190
Other	47.2%	\$157

Tactics commonly used by scammers



Rushing or
Pressuring You



Playing on Emotions



Source Credibility



Phantom Riches



Asking for Gift
Cards or wired
money



Reciprocity


Too Good to be True!

Phony Banking Schemes

- **Find your bank's phone number online or on a statement to ensure you're calling the bank and not a scammer.**
- **Be cautious of links sent via text.**
- **Never give personal information to unsolicited callers.**
- **Ignore instructions to text "STOP" or "NO" to prevent future texts.**
- **If you got a phishing text message, forward it to SPAM (7726).**



Government Imposters



The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

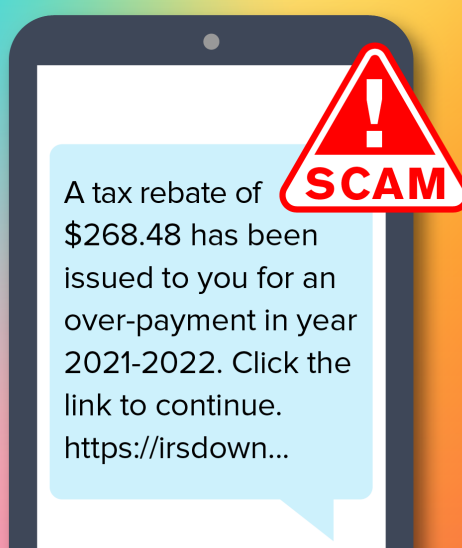
Scammers pretend to be IRS officials to get you to send them money.

The IRS won't text you about your refund.

It's a scam.

Let us know:

ReportFraud.ftc.gov



A tax rebate of \$268.48 has been issued to you for an over-payment in year 2021-2022. Click the link to continue.
<https://irsdown...>

Warning signs

How will the IRS first contact you?

Phone call **NO**

Email **NO**

Mail **YES**

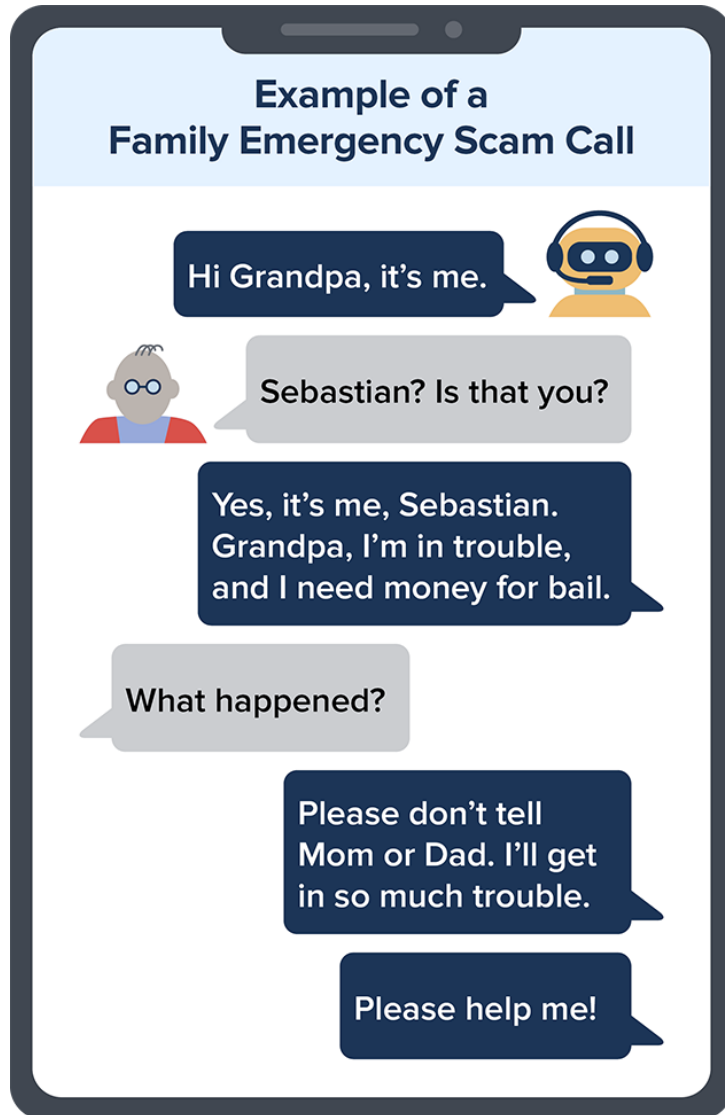
How will the IRS ask you to pay?

With a prepaid debit card **NO**

With a money transfer **NO**

Won't require a specific type of payment **YES**

Emergency & Urgency Scams



What To Do If You Get a Call About a Family Emergency

Resist the pressure to send money immediately. Hang up!

Then:

Call or message the family member or friend who (supposedly) contacted you.

OR

Call someone else in your family or circle of friends, even if the caller said to keep it a secret.

Favor for a Friend Scam



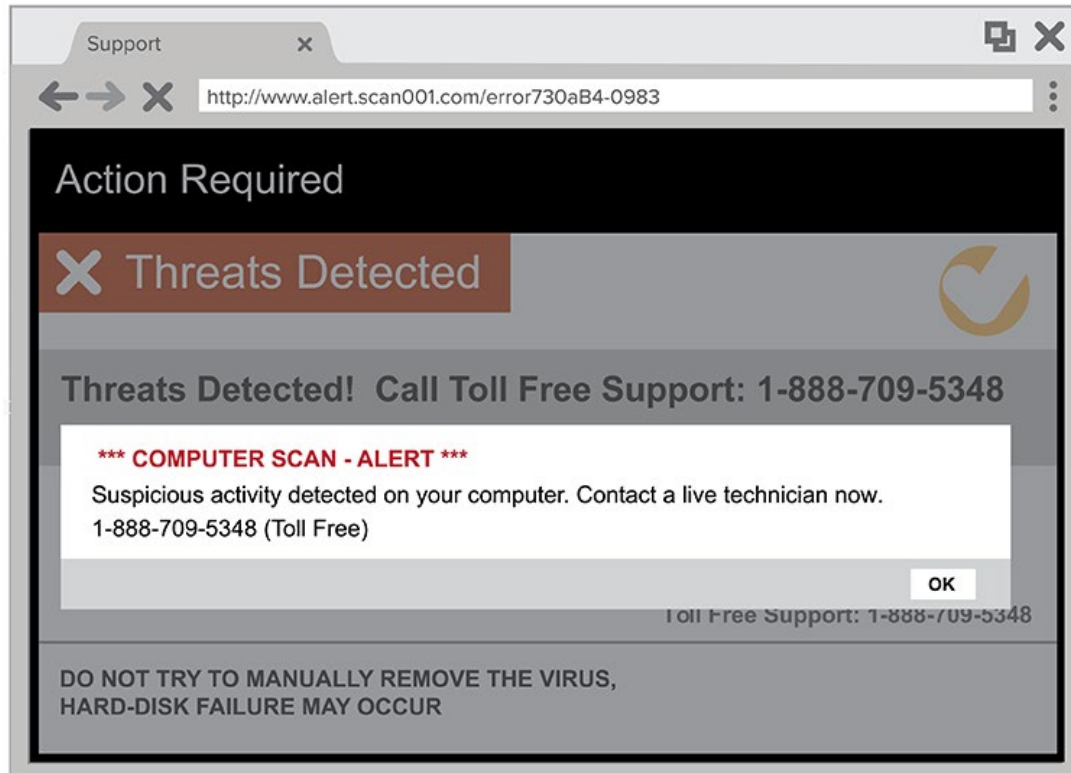
In this new con, a scammer poses as a friend asking for a simple favor. *These emails are so convincing that BBB staff almost fell for it!*

Protect yourself from this con

Reach out to your friend directly.

Use gift cards wisely. Never do business with anyone who insists on payment with gift cards.

Tech Support Impersonation



DATE : 09-08-2022

Dear User,

Your Subscription with GEEK SQUAD will Renew Today and \$349.99 is about to be Debited from your account by Today. The Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center.

Customer ID: [REDACTED]

Invoice Number: YDGC9873

Description	Quantity	Unit Price	Total
Geek Squad Best Buy Service (One Year Subscription)			

Subtotal \$349.99

Sales Tax \$0.00

Total \$349.99

If you didn't authorize this Charge, you have 24 Hrs. To cancel & get an instant refund of your annual subscription, please contact our customer care: [REDACTED]

BBB's Most Impersonated Organizations & Businesses

1

Amazon

2

Geek Squad

3

Publishers Clearing House

4

U.S. Postal Service

5

Norton

6

PayPal

7

Manuel Franco

8

Medicare

9

Walmart

10

Microsoft

11

**Indiana Department of
Workforce Development**

12

McAfee

13

Facebook

14

Advance America

15

Cash App

What should you do

- Register your phone number with the national do not call registry at [ftc.gov](https://www.ftc.gov)
- Report scams to the BBB, the FBI, and AARP
- Check **ScamTracker** to stay up-to-date on what's happening
- Trust your instincts
- Do your homework and verify information yourself
- Protect your personal information
- **Talk to others – share what you've learned**

Q & A

