

# Staying Safe Doesn't Get Any Easier

**Your phone, your friend. Your phone, your enemy.**

**Our phones are tools.** They help us communicate with loved ones. They help us transact business and they assist us in emergencies. Now for the bad news. They can be, and are increasingly, used to make our lives complicated and sometimes dangerous. These devices, more powerful than computers of a few years ago, may hold a lot of information that bad guys want to exploit. Our phones are used to annoy us as in, "Vote for me" or "Give us money" or "Sell me your house". But more than annoying they can be used to cause us actual harm.

**Many people use their phone in lieu of a computer.** It's clear that the modern smart phone is subject to *all* of the scams and vulnerabilities once confined to the computer, including the **Tech Support** scam, the **Grandparent** scam, **Phishing**, etc. plus some additional threats, e.g, **Smishing**, which is like Phishing but utilizes the messaging app. on the phone instead of email.

**When Microsoft ruled the world of Operating Systems, the bad guys spent their time targeting Windows.** Now that the field is more level, they've adopted a more equal opportunity approach and are attacking Apple and Android (Google) devices with the same energy and level of viciousness.

**What can you do to protect yourself?** This may sound like you've heard it before but:

- Don't share information with people you don't know.
- Don't connect to sites that you're not sure of. It's always a good idea to only connect to trusted sites directly and not via links inside your email or text app.
- Keep your passwords strong and keep them off-line.

**While some of the newer, more sophisticated scams get the attention they deserve, some of the oldies still make money for the bad guys.**



**Here's an example of the 809 scam that's been around a while.**

You receive a call from someone with a caller ID indicating area code 809. Could be a toll free number, right? So you answer it. The caller starts talking about a messed up package delivery or something like that and then the connection is broken. So, you redial the number and are connected, via a "premium" service to someone in the Caribbean. While a call to the Dominican Republic might normally cost less than a dollar a minute, this "premium" service might mean you'll be charged \$25.00/minute or more. And you've guessed it. They'll keep you connected for as long as possible. And your service provider will not be able to reverse the charges.

**Another favorite is the "Can you hear me" trick.** Answering "yes" might mean that your voice is recorded and used to show agreement with something that will cost you. A few decades ago when the author was still gainfully employed, a shipping dept. employee's recorded voice was used as evidence that our company had agreed to change telephone providers. It took a lot of time and the intervention of the state attorney general to straighten it out.

**Remember, Don't talk to strangers!**

*Any Comments, clarifications or questions should be directed to the author at [jgf6217@gmail.com](mailto:jgf6217@gmail.com).  
Written by Joe Fitzpatrick*