



Fraud at Your Fingertips: SMS Scams and Social Engineering

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Roadmap

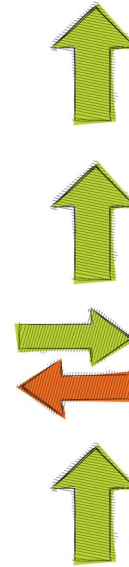
- Where we are in 2025
- What you're going to see today
- Who is being targeted
- How you can counter
- Why we are here





Where We Are in 2025

- Fraud advancements and refinements
- Scams setups are about the same, details are getting better
- AI will likely boost this in the future for widespread fraud
- Social engineering through additional framing for legitimacy



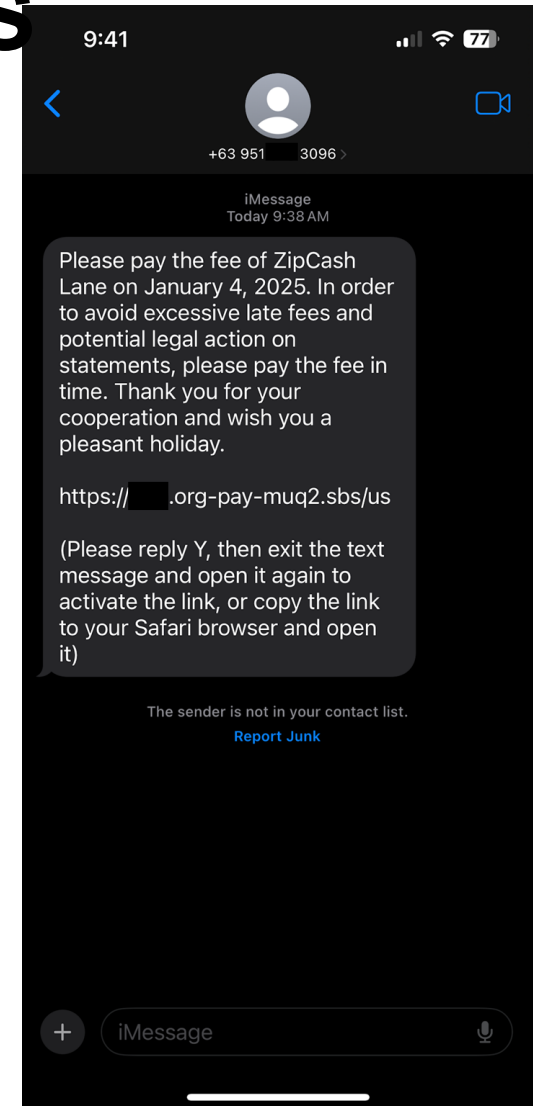
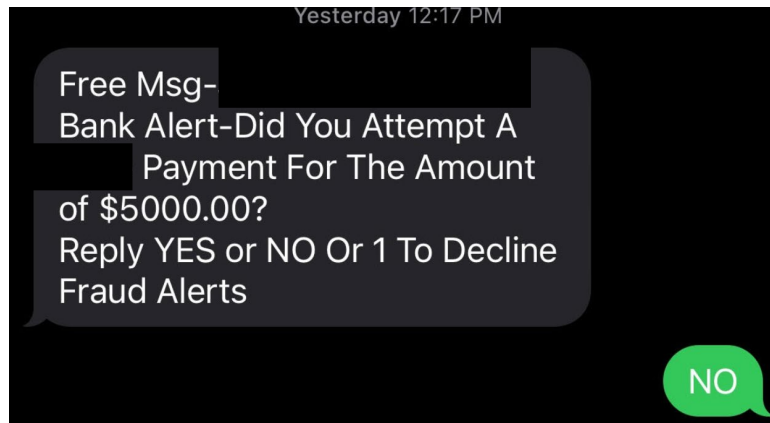
What You're Going To See Today

- Looking at scams all day
- SMS based geographically-placed financial scams – toll example – with updates!
- Complex calls for all your senses – credit union example
- Efficiency of the scammers – logo rebrand and the scammers had a higher and faster transition rate than the employees



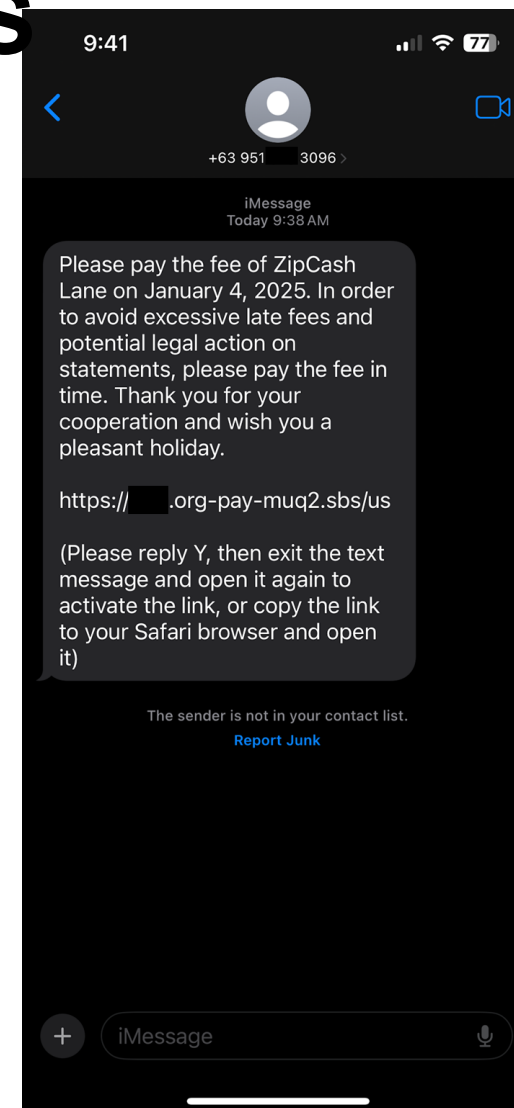
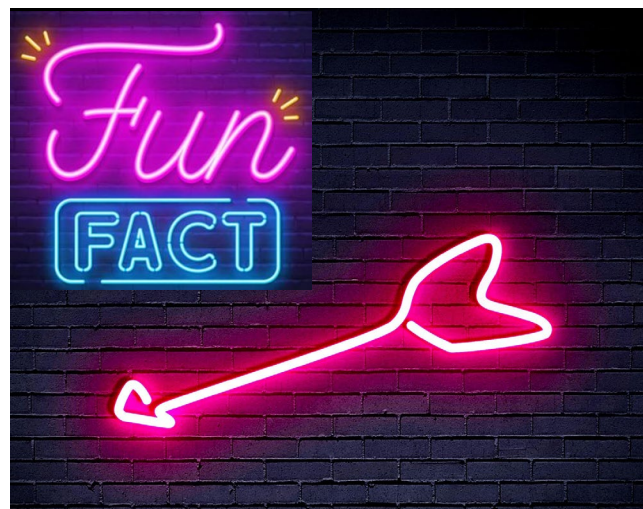
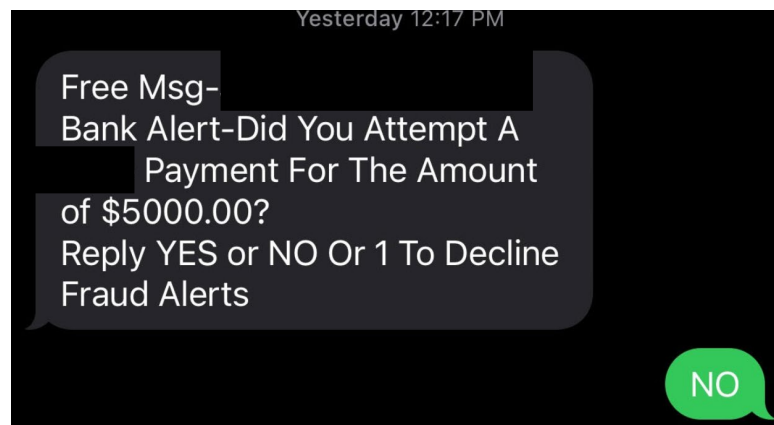
Geographically-Targeted Scams

- NTTA scam sent to DFW metroplex numbers in January 2025
- Originating number from the Philippines



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- SunPassScam June 2025





Summer 2025 Update: Tolls Getting Nastier

- Shift in TTPs May 2025 and beyond
- More pressure/consequences
- Shows increased desperation for results
- It's working

Final Notice: Enforcement will begin after May 6st
As of today, your tolls are still unpaid.

If you still don't pay your tolls tomorrow, you will face the following consequences:
The DMV will suspend your vehicle

You will face legal action and damage to your credit

You may be considered an illegal driver
Please pay before enforcement

Pay Now:

<https://txdmv.gov-jwr.win/us>

(Reply Y and re-open this message to click the link, or copy it to your browser.)

Toll Violation Notice:

This is your final notice regarding the unpaid toll balance on your account. You must settle the balance within the next 12 hours to avoid severe penalties.

Unpaid Balance: \$6.99
Due Date: May 8, 2025

Failure to pay within this time frame will result in the following:

- 1.Immediate addition of late payment fees to your balance
 - 2.Suspension of your vehicle registration by the Department of Motor Vehicles (DMV)
 - 3.Collection actions, including a negative report to your credit file
- Please make your payment promptly to avoid these severe consequences and protect your driving privileges.

Pay Now:

June 2025 Update: Getting Nastier

- Shift in TTPs May 2025 and beyond
- More pressure/consequences
- Shows increased desperation for results
- Might drive fraud in certain communities

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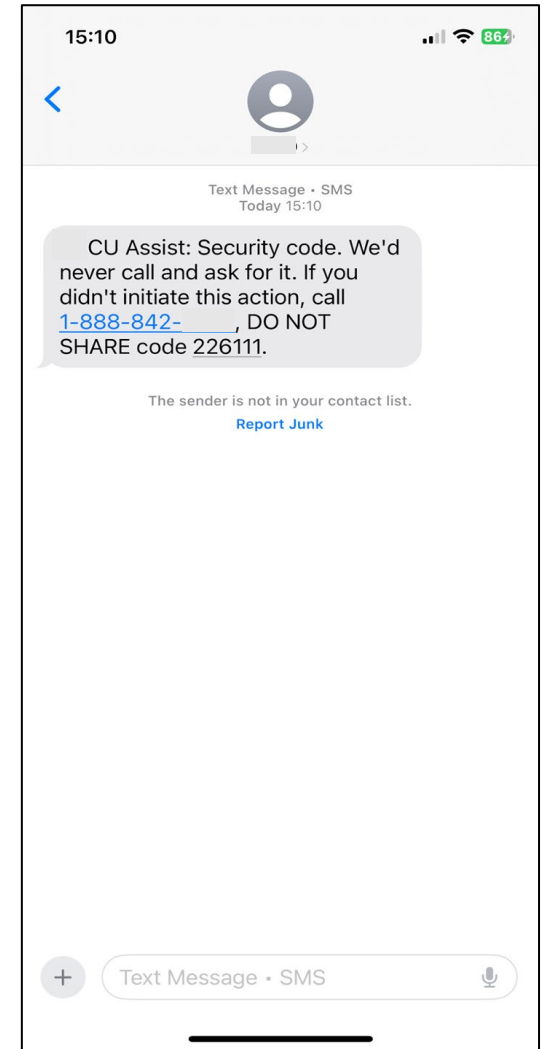
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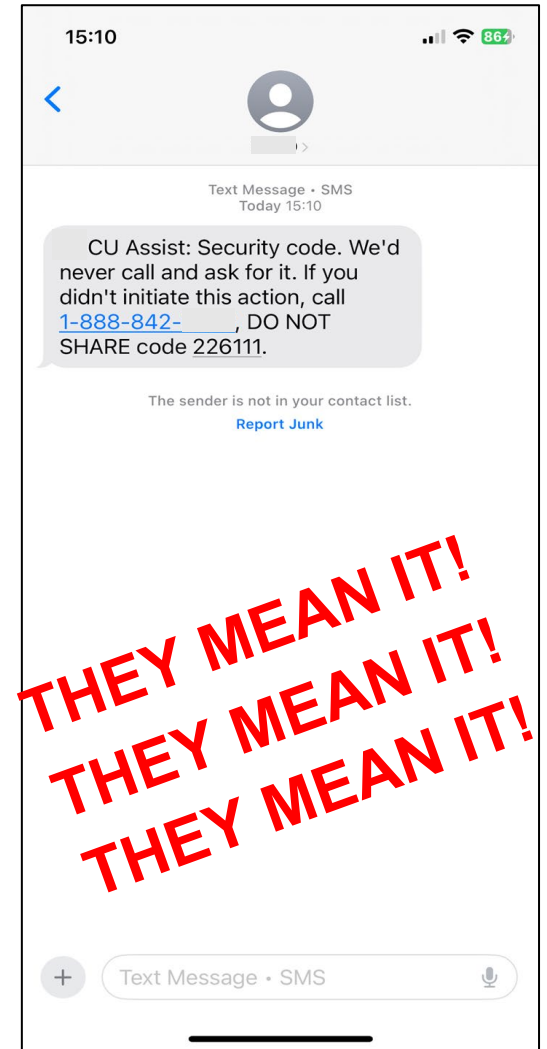
Autopsy

- Phone call between me and “bank”
- Telephone number spoofed
- Showed up as Bank Name in caller ID
- Professional setup, Midwestern flat accent
- Exact same format and prompts as legitimate fraud service
- Credentialing with employee ID number
- Grabbed financial details from a breach (name, last 4 of credit card, address)
- Was attempting to obtain OTP access in account reset to get into checking account
- Likely going to initiate instant transfer once access granted
- Could have obtained account safe word- if asked



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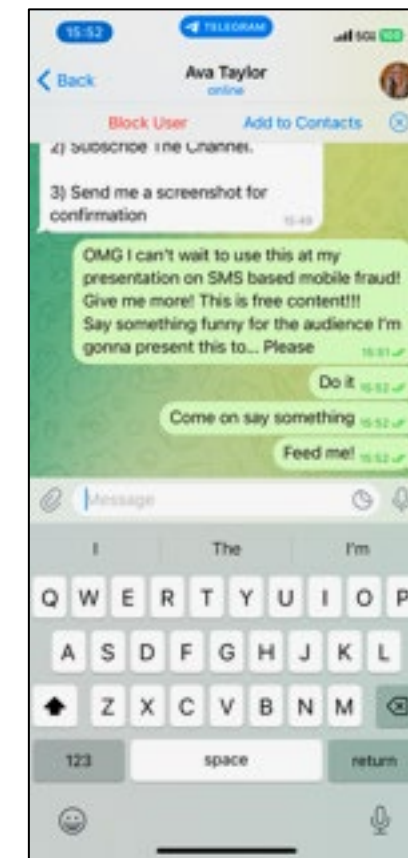
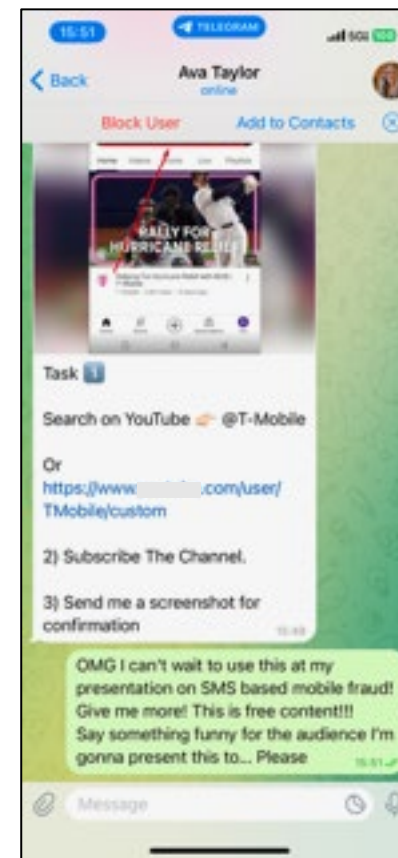
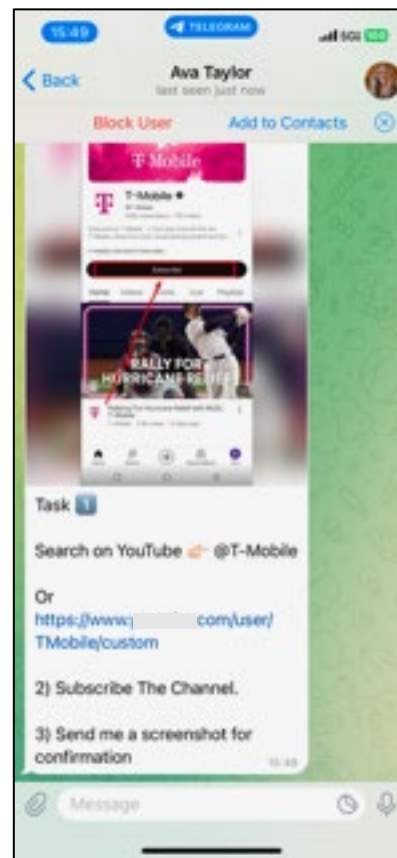
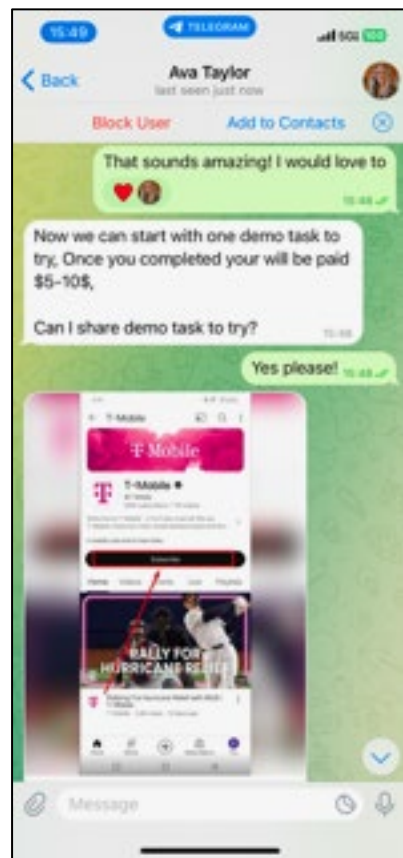


Logos & Business Email Compromise (BEC)

- Scammers adopt the new logo
- Often faster than whole company
- Email signatures have power



Messaging Apps' Fraud



Who Is Being Targeted

- Every group, every age, every income is being targeted
- Every category has some level of fraud coverage
- Elder abuse
- Crypto bros
- Multi-Level Marketing
- Money mule jobs
- Moving money out of failing countries for coup generals

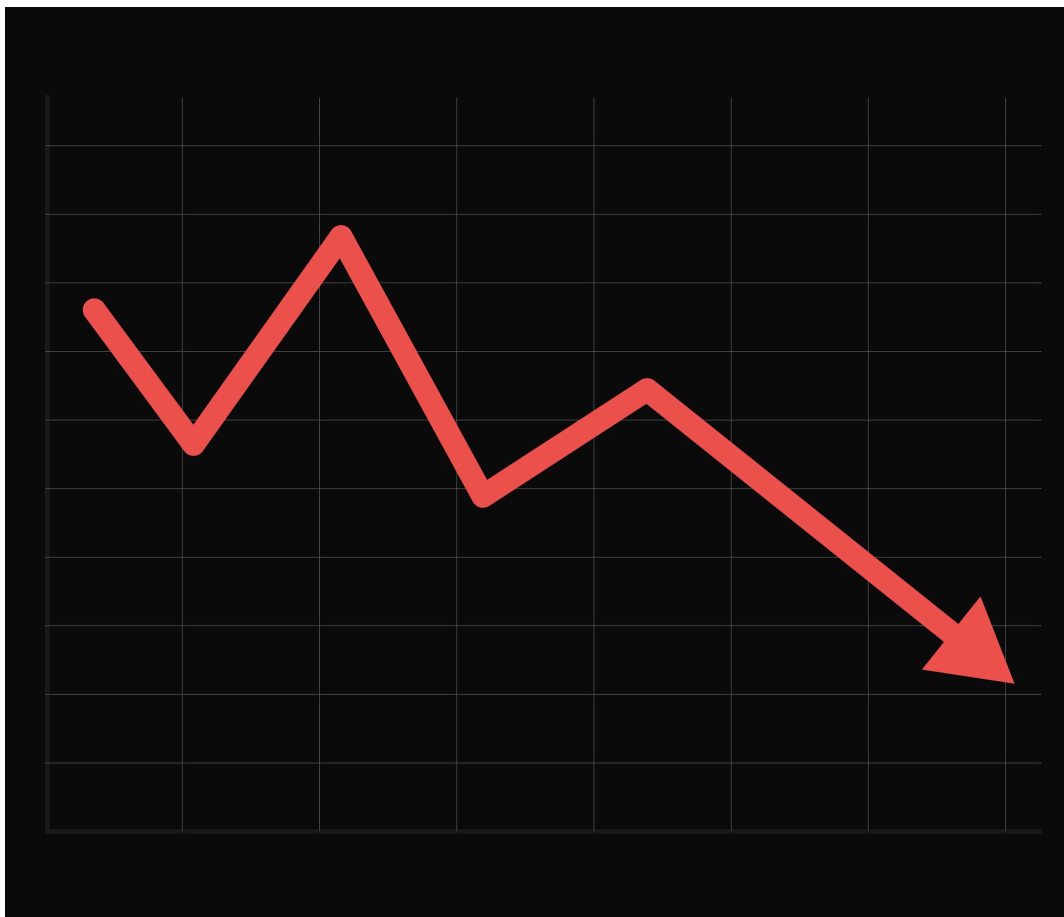
Rule 49 of [Fraudster] Internet – No matter what it is, someone wants to steal it

Rule 42: Nothing is sacred [from fraud]



How You Can Counter

- Tools in your toolbox
- Honeypots
- 7726
- Aggressive pursuit to counter today's Tactics, Techniques & Procedures (TTPs)
- Groups to monitor TTP changes – you're being effective
- Identity Protection – disappear from the internet – reduce your digital footprint



Why We Are Here

- Protecting your customers
 - Small exposures/disclaimers helps
 - “Customer awareness in aggregate”
-
- # Note for Steve - Tell the Yia Yia and Papou story. You spent \$\$\$ on this





Q&A

Tell me your fraud stories

Notes; Houston \$6.8

Go ahead and talk about AI now – video

verizon
business