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Avoiding Scams in 2020

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Proforma Big Dog Branding

PPAI EXPO 2020

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
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****Automatically Entered Into A Raffle To Win A Bulova Watch****

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Avoiding Scams in 2020

Ignorance is bliss and sometimes expensive.

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Introduction

Things you may not know about me...

- I am a Nigerian Prince
- I have a large amount of U.S. Dollars trapped in various banks.
- I also happen to be an expert in Cash Transfers.
- I am willing to share my fortune with you..
- If you just provide me with your banking information.

You can trust me!

Real Introduction

Chris Morrissey



- 3rd Generation Owner of Proforma Big Dog Branding.
- A Three-time PPAI Pyramid Award Winner.
- Prior – Spent 8 years in corporate theft and fraud investigations.
- Built over 2000 successfully convicted cases.

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Comedian - James Veitch



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Scamming Is Big Business

Consumer Numbers

Over 3 Million scams reported in the U.S. in 2018

Millennials are the top target and report being a victim of a scam more than any other generation.

1.48 Billion in lost cash

3 Billion in lost in fraud, identity theft and "other" scams.

These numbers don't include business scam losses!

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Tactics – Personal and Business Scams

- **Scammers pretend to be someone you trust.** They make themselves seem believable by pretending to be connected with a company you know or a government agency.
- **Scammers create a sense of urgency.** They rush you into making a quick decision before you look into it.
- **Scammers are creative.** They are constantly looking for ways to trick you into giving them what they want and have already found a number of industry specific practices that they can manipulate in their favor.
- **They will never stop** and they have zero concern for you, your business or your family.

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The Promotional Products Industry is ripe for fraud.

- 4300+ suppliers
- 36,000 + Distributors
- Everyone is does things their own way.
- Industry standards have been brushed aside in the name of convenience.
- Personal technology habits interfere with gut instincts.
- Employers aren't training employees to think about possible scams.
- No industry standards (Yet) to deal with fraud.

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History of scamming In Our Industry

- *Scams on the promotional products industry aren't new. Been happening for 7 years or more.*
- *In the beginning the scams were easily identifiable. A simple text based email. No phone, no fax, no address and no website URL's.*
- *Today, much more sophisticated.*
 - *Phone numbers are provided and often times will be answered by the scammer.*
 - *Addresses are included and often times lead to dead end locations.*
 - *They are creating fake websites designed to look like the real deal.*
 - *Spoofing supplier and distributor emails.*
 - *Using industry style communication to trick people into opening attachments.*

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You may be asking...

How can I detect a possible scam attempt on my business?

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Step 1. Watch for red flags

- Email from someone you don't know, representing a company you have never heard of.
- Return email address doesn't match who they are claiming to be.
- Phone number in signature line is from an area code you are not familiar with.
- Improper English and/or several misspelled words.

Detection methods – Phone Numbers

When you receive an email that causes you concern, google the phone number they list in their email. 90% of valid businesses can be found on google by simply punching in their phone number. Try it! Pull out your phone and open google

9704169090

Website Addresses

If their email lists a website, you can do a little detective work.


www.whois.net – Whois is a website where you can look up the registry information on any website. Since most sites are listed with privacy protection, the thing you are looking for here is the date the site was created. Enter the URL and then look for the creation date in the information provided.

Street Addresses

Often times the emails will list an street address.

407 Vine
Street
Cincinnati,
OH

Google
Maps



Imitating Suppliers

Scammers are evolving. They are learning about our industry and are using that knowledge against us.

Spoofing supplier email addresses

They can spoof any address at any time and at this point in time [there is nothing anyone can do to stop it.](#)

[We need to adopt industry protocols for electronic communication!](#)

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Fake invoices and tracking details

Scammers know that suppliers use digital communication including invoices and shipping details. They are now using those methods to trick you into opening their attachment or to click on a linked tracking number. Both of which cause harm through a malicious virus or ransomware.

We need to adopt industry protocols for electronic communication!



Copy Invoice 4243

Sales Team <hsap@measurand.com>
To: Chris Manning

Download link:
[Measurand\sales\Copy_Invoice4243.pdf](#)

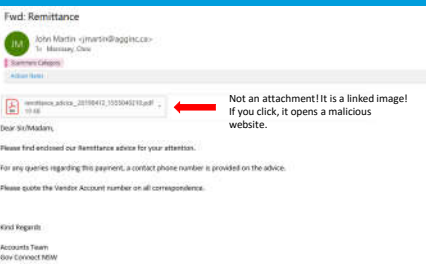
Sales Team
[hsap@measurand.com](#)

---Original Message---

1 "Team"
1 "Sent": Friday, February 01, 2019 15:18
1 "To": "Sales Team"
1 "Subject": "For: Sales Team Invoice"

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Fwd: Remittance

John Martin <jmartin@agglc.ca>
To: Marissa Clew

Remittance advice_20190412_10004511.pdf

Not an attachment! It is a linked image!
If you click, it opens a malicious website.

Dear Ms/Madam,

Please find enclosed our remittance advice for your attention.


For any queries regarding this payment, a contact phone number is provided on the advice.

Please quote the Vendor Account number on all correspondence.

Kind Regards,
Accounts Team
Gov CONNECT NOW

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The end game..

A 10,000 foot view of the scamming process

We need to adopt industry protocols for electronic communication!

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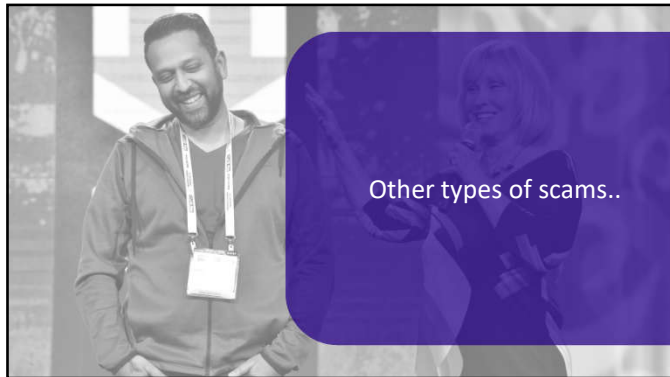
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1. The distributor falls for the play. Scammer pre-pays for the order with a credit card (like what would typically happen in most 1st time order situations).
2. Distributor orders the products from the factory.
3. Scammer pushes for a ship date. Note that delivery location is typically vacant office spaces, often times in industrial parks and they don't typically use the same location more than once.
4. As soon as the tracking number is given to the scammer, they track the package and a day or two out from delivery, they file a fraudulent charge claim with their credit card company. Distributor doesn't find out about the claim for several days or more, which ensures the delivery has already been made and the scammers have picked up the goods.
5. Credit card company freezes the money in the distributors account and notifies them of the fraudulent claim.

EVEN WITH ALL THE PROOF THAT THE DISTRIBUTOR CAN PROVIDE, 9 TIMES OUT OF 10 THE CC COMPANY WILL SIDE AGAINST THE DISTRIBUTOR AND REFUND THE CHARGE.

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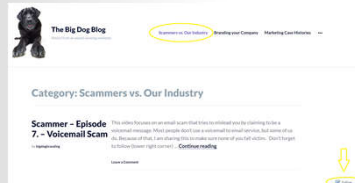


- FedEx/UPS/DHL Scam – Email notifying you that they were unable to deliver a package to you and you need to open the attachment, fill out the form and take the form with you to the nearest hub location. Click form = Virus
- Suppliers Art Proof Scam– Email stating that you need to approve attached proof, but the attachment is not a jpeg/pdf/gif/tiff format. Click file = Virus
- Microsoft 365 Subscription Email Scam – Email looks like it comes from Microsoft and it is telling you that you need to update your payment information before you lose service. Website link takes you to a copycat site where the data you enter will give them access to your card info and personal data.
- Voicemail Email Scam – Email says that you received a voicemail and to click attachment to listen. Click = Virus/Ransomware.
- Customer Support Scam – Not an email. You have a printer issue or a computer issue or need tech support for some issue you are having. Like many, you go the the manufacturers website for support and... (My Story)

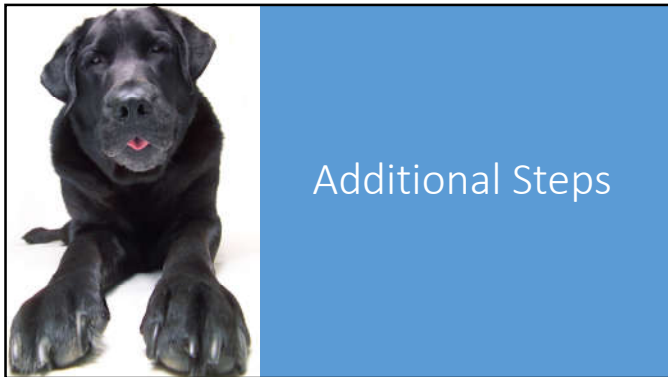
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- Go to my blog www.bigdogbrandingblog.com and click on the link Scammers Vs. Our Industry. Watch, read and learn from the handful of posts I have made on different scams.
- Before you exit, scroll down to the bottom and “follow” the thread so you receive an email anytime I update the blog.



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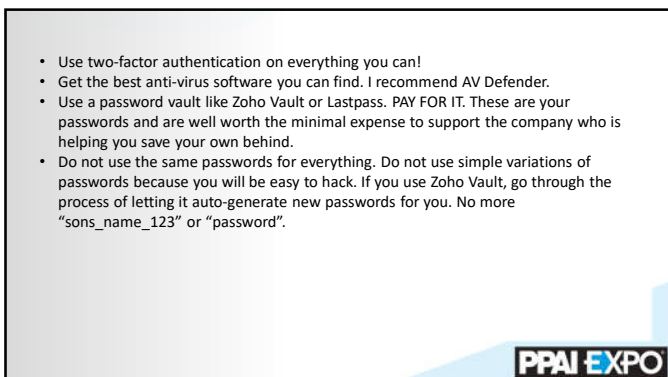


- Educate your staff! It doesn't do you any good to learn all of this info if you don't teach it to all of your people!
- Anyone in your company who communicates directly with the outside world via email could be your weakest link.

Make sure you have three copies of your data.

1. Your current computer.
2. Cloud storage.
3. A physical backup on a portable hard-drive. (update every 1 to 3 months depending on value of data).

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There are a lot of suppliers whose employees send legitimate emails that look very sketchy because they don't provide important details. Here are ways to improve this immediately.

1. Every employee who communicates with distributors via email needs to have a full email signature with the following details included.
2. Company logo – To date, scammers may be able to spoof a suppliers email, but they have yet to add a suppliers logo.
3. Full name of contact – This is not only a professional courtesy, but makes it easy to identify the sender if they need to call in and ask to speak to them.
4. Full title of contact – Also the professional way of doing things.
5. Company main phone number with employees extension – This is the most important. Scammers can use "Direct" or "Cell" in the signature line which can help fool the distributor because they have no way of validating that number to know for sure that the person they are speaking to is actually an employee for the supplier. If they use the main number with the extension, distributors can easily look up those details through a variety of industry resources. So get rid of publishing direct numbers.

These details will help distributors verify the communication is valid.

#6. Don't use public domains like Gmail or Yahoo. In today's world nothing says "possible scam" like having a gmail.com or yahoo.com or even outlook.com email address. Not to mention it looks unprofessional.

We need to adopt industry protocols for electronic communication!

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