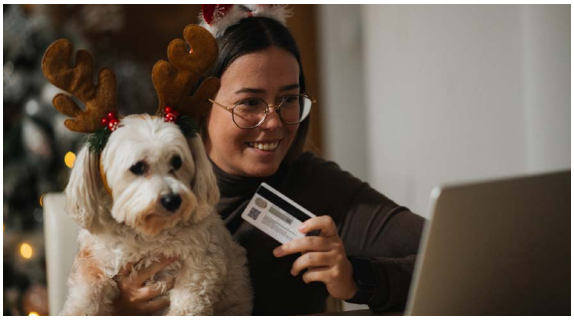
Don't Let a Scam Turn Your Holiday from **Nice** to **Naughty**

Office of Information Technology
Division of Information Security
DECEMBER 2023

From Christmas and Hanukkah to Dong Zhi and Toji to Shalako and Soyal, many cultures around the world celebrate the winter solstice and the return of lengthening days. These festivals are generally based on appreciation of nature and have deep cultural and religious significance, but that doesn't prevent bad actors from using them as cover to take your money and your reputation. Whereas it may seem early to start thinking about the holidays, you can rest assured that scammers are already planning on how to use them against you.

According to a report by the American Association of Retired Persons (AARP), three-quarters of U.S. consumers have experienced or been targeted by at least one form of fraud that can be tied to the holidays. Most of these scams are variations on everyday fraud, ramped up to match seasonal spikes in spending and web traffic. AARP has tips on how to spot and avoid online holiday scams. Note that if you are the victim of a scam, you should report it to the Federal Trade Commission (FTC).

- **Non-payment:** These scams contact targets, usually using email, text, or phone calls, claiming that the target is in default of a payment from a corporation, utility, or government agency, and demand immediate payment. If you receive such a demand, verify the claim by contacting the creditor directly using their official contact information. Remember, no one can "cancel" your social security number, and no legitimate entity will threaten to send the police.

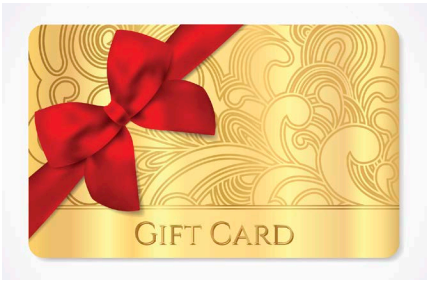


- **Non-delivery:** A buyer pays for goods or services they find online, but never receive the items they've ordered. Often, when they try to contact the vendor, they find that the site is no longer available. One variation of this scam that is popular at gift-giving time is the pet scam. Bad actors post ads for pets, especially on social media, then ask you to wire money for up-front costs for vaccinations or for transportation. Once they have collected enough to make the scam worthwhile, the site disappears without a trace, leaving you without your money and without your furry companion.

- **Package Delivery:** Related to, and frequently in conjunction with, non-delivery scams, package delivery scams occur when scammers send phishing emails and texts disguised as notifications about missed deliveries or undeliverable packages for items you never ordered. These emails claim to be from legitimate shipping entities like UPS, FedEx, or the U.S. Postal Service; however, links lead to phony sign-in pages asking for personal information, or to sites infested with malware. Like any other email or text, never click on a link unless you are absolutely sure where it leads. Hover over it without clicking to see where it goes. As with all emails or sales offers, your best bet is to contact the shipping company directly using their official contact information.

- **Fake Products:** Social media sites frequently advertise beautiful products for sale for bargain basement prices. These are almost always fraudulent. They are either non-delivery scams or they are cheap knock-offs of the products they show, which are often photos of high-quality products that they have stolen from other sites. Always look for a site's reviews online before ordering from someone you don't know. If you see only five-star reviews, be cautious. That's typically a sign that the site is fake.

- **Gift card scam:** There are actually two types of these scams. The most prevalent is entities claiming to be a government agency or legitimate business using threats to try to get you to pay fake charges using gift cards. They will usually indicate what type of card they want you to use (for example Amazon or eBay). Many will ask you to purchase these while they are still on the line. Remember that a legitimate business or government agency will never ask you to pay for anything using gift cards. Anyone who does is likely to be a fraud.



The second type of gift card scam is selling "discounted" gift cards that actually have no value loaded or have their codes and pins recorded so that scammers can drain the cards upon activation. Buy gift cards only from the companies they are for, preferably directly from those compa-

nies. If buying a gift card from a brick-and-mortar retailer, be sure that it is sealed in a tamper-proof package. The FTC has additional information on various gift card scams and how to avoid them.

❄ **Gift exchange scam:** Prevalent on social media sites, these scams claim to be "Secret Santa" style gift exchanges. They may include schemes that promise if you send presents or money to an address, you'll get money from multiple people in return. These are not only fake, but if they weren't, they'd be illegal pyramid schemes. Your safest course of action is to never participate in a gift exchange with people you don't know personally.

❄ **Social media shopping scam:** These may appear as contests or deeply-discounted goods , including gift cards and vouchers, and may appear to have been shared by friends or family. In reality, these offers generally offer cheap knock-offs of the goods in photos they've stolen from legitimate sources or provide no goods at all, just serving as a means to collect your credit card or bank information. You can always search online for company reviews and scam reports. Remember, if a deal sounds too good to be true, it probably is. You'll save more money in the long run by limiting yourself to legitimate companies.

❄ **Charity scam:** Frequently increasing at holiday times, in hopes of exploiting people's holiday goodwill, charity scams may include phone calls, texts, or emails soliciting donations to fake charities, fake sites spoofing real charities, or even personal appeals from malicious actors posing as trusted religious leaders. If you receive an email that appears to be from a charity or from your spiritual leader, verify that the purported sender actually sent the request before providing any money or information.

❄ **Job opportunity scam:** Malicious actors may advertise jobs using the same methods any legitimate business would; however, the jobs being offered may be either non-existent or illegal. Any job that asks you to provide personal information, especially bank information or your social security number, pay to be hired, or pay for materials or special certifications before you start is likely to be fraudulent. Any job that sends you a check and asks you to cash it and then forward part of the money is definitely not legitimate. If you do as they ask, you may be liable for the entire amount of the fake check. The FTC provides examples of common job opportunity scams and how to avoid them.

❄ **Travel scam:** Typically, the earlier you book your travel the better deal you get. Some criminals rely on this and send scam emails and texts offering promotions such as free travel or greatly discounted vacation packages. These scams frequently use spoofed web sites pretending to be legitimate hotels, airlines, home-rental sites, and other travel-related businesses to get you to hand over your credit card or bank account information or to click on links that download malware. Some of these web sites will let you book vacations, including flights and lodging, only for you to arrive and find that the legitimate vendor has no record of your purchase. If you do manage to book a legitimate travel package, watch out for perils while away. Aura.com has a list of holiday scams to look out for in 2023. Nomadic Matt has a list of common pitfalls to be aware of when traveling abroad.

Don't think that you're safe once the new year starts. Malicious actors just change their bait. Typical scams target annual resolutions like weight-loss products and financial counseling. Use caution when responding to emails and texts and when making online purchases.

NOTE: *The links in this document are for informational purposes only and do not signify an endorsement of any products contained within the linked sites/files.*

The IHS OIT Division of Information Security wishes you a happy, healthy, and safe holiday season and a joyous 2024. If you have any questions about this newsletter, please email Cybersecurity@ihs.gov.