MALTA COMMUNICATIONS AUTHORITY

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'TIS THE SEASON TO SLAM THE SCAM!

What to know to stay a step ahead of the scammer.

Scammers are very familiar with the increased reliance on online shopping that takes place around the holiday period, and – expectedly – they see this time of year as an ideal opportunity to lure unsuspecting targets to a variety of scams using multiple channels, such as emails, SMS or phone calls. Whether you have used online shopping to order a gift for your partner, that elusive toy for your kid, or that special something you've been saving for, make sure that you stay a step ahead of the scammer, by seeing through their tricks and denying them the chance to take advantage of you.

For starters, be mindful of text messages – whether by SMS, WhatsApp, or other social media – that put you under some form of pressure. These may pretend to be urgent payment deadlines, requests for immediate action for your credit card to remain active, or warnings that some of your personal details need to be updated within a short timeframe. Be careful of following web links which you are not familiar with.

Sometimes, scammers adopt another strategy and use a less pressing style. Rather, the message would present an offer that sounds too good to let slip! Rather than putting you under pressure through fear of something bad, such offers try to trick you through "fear of missing out" on the promised rewards.

Also be attentive to scam phone calls, which attempt to take advantage of real-time conversation to adapt their tactics during the call. Many times, these scammers tend to reach out from a 'spoofed' number, which means that the phone number you see in the Caller ID seems familiar, such as one of a local bank, the postal services, or the police. Seeing such a familiar number could put you at ease or make you anxious. Unfortunately, as the called party, you cannot always, and reliably, know for sure whether an incoming call is genuine, or a scam, unless you answer and engage with the caller.

It is at this point that utmost care must be exercised, so look out for red flags. You may notice that the caller is being very forceful, or that the caller is urging you to make an important decision in a very short time. No matter what, never disclose passwords, PINs or other sensitive information. In such a situation, the more you engage, the more likely it is that you end up becoming a victim! The best defence in such situations is to take a mental note of where the caller claimed to be calling from, and promptly hang up. If you still think the call might have been genuine, seek a phone number for the organisation that the caller claimed to be representing, and call back on that number after collecting your thoughts.

Some phones today have built-in tools that warn you of potential scams. These tools are intended to give the called party some assistance with detecting and avoiding a potential scam. For example, some SMS you receive may be detected by the phone as being scam SMS, and these messages may also be saved in a different location on your phone to protect you. However, these tools are not foolproof, so always remain on your guard.

When connected to the internet, some smartphones may identify the calling party number as one that belongs to a specific entity or business, displaying the name of an entity or business on the screen before you even answer the call. Since this tool is simply matching the caller's number with other known numbers, this tool may also be fooled into thinking that the call is legitimate – so always maintain caution throughout!

Keep in mind that no matter the tools available, the best shield against scammers is to always stay alert, aware and realistic! Given the rising number of scams globally, a little scepticism will go a long way to protect you from impulse decisions that would turn you into a victim. Thus, if something appears to be too good to be true, too urgent, or too sensitive to divulge: just stop – you're likely facing a scam.

So slam the scam this holiday season, and stay merry all the way!