



Security Newsletter

27 Avril 2020

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When in Doubt: Hang Up, Look Up, & Call Back



Many security-conscious people probably think they'd never fall for a phone-based phishing scam. But if your response to such a scam involves anything other than hanging up and calling back the entity that claims to be calling, you may be in for a rude awakening. Here's how one security and tech-savvy reader got taken for more than \$10,000 in an elaborate, weeks-long ruse.

Mitch's bank managed to reverse the unauthorized wire transfer before it could complete, and they've since put all the stolen funds back into his account and issued a new card. But he said he still feels like a chump for not observing the golden rule: If someone calls saying they're from your bank, just hang up and call them back — ideally using a phone number that came from the bank's Web site or from the back of your payment card. As it happened, Mitch only followed half of that advice

As Mitch's experience shows, many security-conscious people tend to focus on protecting their online selves, while perhaps discounting the threat from less technically sophisticated phone-based scams. In this case, Mitch and his bank determined that his assailants never once tried to log in to his account online. "What's interesting here is the entirety of the fraud was completed over the phone, and at no time did the scammers compromise my account online," Mitch said. "I absolutely should have hung up and initiated the call myself. And as a security professional, that's part of the shame that I will bear for a long time."

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