## Seniors targeted in email tech support scam

The latest online scam targeting seniors is almost too ingenious not to work. That's what makes it so devious - and its victims so vulnerable.

Diane Belz, 68, of Delray Beach, Fla., had no reason to be suspicious on March I when she opened an email claiming to be from Best Buy's Geek Squad. She had opted for a Geek Squad technical support plan when she bought her MacBook in 2017. Like many older adults venturing into the online universe, she didn't know how to fix computer problems and wanted to be able to get help when necessary.

The email stated that her support plan had been extended for three years and her credit card charged \$392.95. If she wanted to reverse the charge, she'd need to call the customer support number in the email within 24 hours.

Dialing that number was a decision Belz, who ultimately lost \$1,800, came to regret.

Very few scams like this get reported," said Ora Tanner, a researcher on the Aspen Tech Policy Hub's recent project, Protecting Older Users Online. "And that's because the senior is ashamed. They think, 'How could I have allowed this to happen to me? They tend to hide it. That allows it to perpetuate."

Known across the internet as the Geek Squad scam, it also comes disguised as other technical support plans, including Norton Anti Virus and other trusted brands. Scammers send out emails "phishing" for likely subscribers.

Business impostor fraud topped the Federal Trade Commission Consumer Sentinel Network's tally of types of fraud against consumers ages 60 to 69 and 70 to 79 for the first time in the fourth quarter of 2020, knocking government impostors from the top spot. Reports of business impostor fraud by consumers in those age groups increased from 14,914 in 2016 to 44,114 in 2020. Consumers in those age groups reported losing \$46.36 million to business impostor fraud last year. Asked about the increase in

reports of Geek Squad scams,

a Best Buy spokeswoman provided this statement: "What happened to these customers is absolutely terrible and we have a team of security experts constantly working to do what we can to keep this from happening. Customers looking to use Geek Squad's services can contact us directly at 1-888-BESTBUY."

## Vulnerable seniors

Online scams targeting seniors have existed for as long as seniors have been going online.

When Belz received the email stating that \$392.95 was charged to her credit card, she followed her first instinct. "I called and said I can't to afford to renew for that much. I want to cancel."

Next she received an email from the scammers saying they mistakenly refunded \$4,900 to her credit card and she needed to call to arrange to return the

overpayment. She was told to download a program called Team Viewer and type in credentials that gave the scammers control of her computer. They quickly opened her web browser and found her bank account link saved among her favorites. When they accessed that website, her login credentials

All they had to do was click the login button. And they immediately accessing her account and withdrawing \$1,000 via the instant money transfer app Zelle. Despite the Zelle transfer, Belz.

were already filled in.

was told she needed to send more money to return the overpayment and get her \$392.95 back. She was told to purchase eift cards for \$200 and \$500. At the scammers' direction, she scratched off the film that hid the cards' PIN numbers and read the numbers over the phone enabling them to instantly transfer the value of the gift cards to themselves. Belz lost \$1,900.

Scammers target older people in hopes of catching them in early stages of cognitive decline, researcher Tanner said. They know that many spend their days alone, with little more than their computers to connect them to the outside world.