FRAUD SQUAD ALERT

MORE CORONAVIRUS SCAMS

FRAUD.ORG
a project of the National Consumers League

WEDNESDAY, APRIL 01, 2020

Robocalls and stimulus check scams: two forms of fraud expected to increase due to coronavirus.

When news captures the public's attention – think major hurricanes, terrorist attacks, and economic slowdowns – scammers come out of the woodwork to take advantage of legitimate fears and concerns. With coronavirus dominating the news globally, there is an unprecedented opportunity for criminals to use the public's fears about the virus and the resulting economic downturn to defraud consumers. Two types of scams that are increasing due to coronavirus: **robocalls and stimulus check scams**.

Coronavirus-related robocalls

Robocalls are, at the very least, a major annoyance for most consumers. However, as the coronavirus has upended daily life, robocall operators have quickly shifted to blasting out spam phone calls offering all manner of coronavirus-related products and services. YouMail, a cloud-based telecommunications provider that tracks robocall volumes, estimates that at least one million robocalls per day are inundating Americans' cell phones. **Fraudulent robocallers are offering air duct sanitation services, work-from-home opportunities, cut-rate health insurance, and immune-system boosting nutritional supplements. Other robocalls have reportedly offered free insulin kits to diabetics, along with free coronavirus testing kits.**

Our advice to consumers is simple:

1. If you receive a call from a number you don't recognize, the safest course of action is simply to ignore the call.
2. If you answer a call and suspect it's a robocall, simply hang up. Don't press any of the numbers the message tells you to.
3. Never give any personal information, such as financial account number, Social Security number, full name, or mailing address to someone who contacts you via an unsolicited phone call or text message.
4. Do not click on any links sent to you via text message from someone you don't know. They could lead you to malware or phishing websites.
5. If you're being inundated by robocalls, your cellular provider may offer services that will increase the likelihood that the calls will be blocked.

Stimulus check scams

Last week, President Trump signed the biggest stimulus bill in U.S. history into law. Most American adults will receive a stimulus of $1,200 or more in the coming weeks thanks to

United States Secret Service [INFO]

March 31, 2020

[INFO] Information Only Alert – GIOC Reference #20-005-I
TLP Green

COVID-19 Stimulus Scams

Congress has recently passed a large COVID-19 relief and stimulus package. As with other aspects of the COVID-19 pandemic, fraudsters are exploiting the relief and stimulus to victimize the public. The U.S. Secret Service is observing a rise in stimulus relief fraud over the past several days and expect the fraud attempts to continue throughout the pandemic.

Criminal actors are using a variety of means to contact potential victims. In one instance, the criminal actors are using spoofed email addresses posing as U.S. Treasury officials requesting that the victim provide personal identifying information (PII), so that they can receive their share of the stimulus. A redacted example of an attack email is below:

From: U.S Treasury [redacted]
Sent: [redacted] March [redacted], 2020
To: Recipients [redacted]
Subject: COVID-19 Funds Release Update.

New information is being released by The U.S. Treasury About The global funds release Programe, initiated by the world health organization (W.H.O) and empowered by The World bank Organisation.

Your are among the First Email ID batch list to receive payment $450.000.00 on this exercise,the purpose for these funds is to give relief to the global citizens of the world, due to corona virus pandemic which is the reason the world bank decided to carry out this exercise of empowerment to humanity globally.

You are Assigned to a Senior supervisor Agent who will handle your filing and also monitor the processing of your funds release.He also will be responsible to give our office report about your empowerment funds usage.

We plan to create a world where every one becomes financially independent,stable and individual accountability. You are to reconfirm your details below for immediate payment filing.

Full Name :
Address:
City / Country:
Profession:
Phone Number:
Gender:
Birth Date:
Identification

Sincerely
U.S Treasury Headquarters.
Treasury Building 1500 Pennsylvania Avenue,
NW Washington, D.C.,
United States Of America.

Other than via email, criminal actors are contacting potential victims via SMS/text, robocalls, and other messaging platforms. Through texts, criminal actors are sending links which directs individuals to a website, which then prompts the potential victim to enter PII and other sensitive information, such as bank account numbers, email addresses, and passwords. See below for an example of an attack SMS sent to a potential victim.

[INFO] - Indicates informational or educational content.

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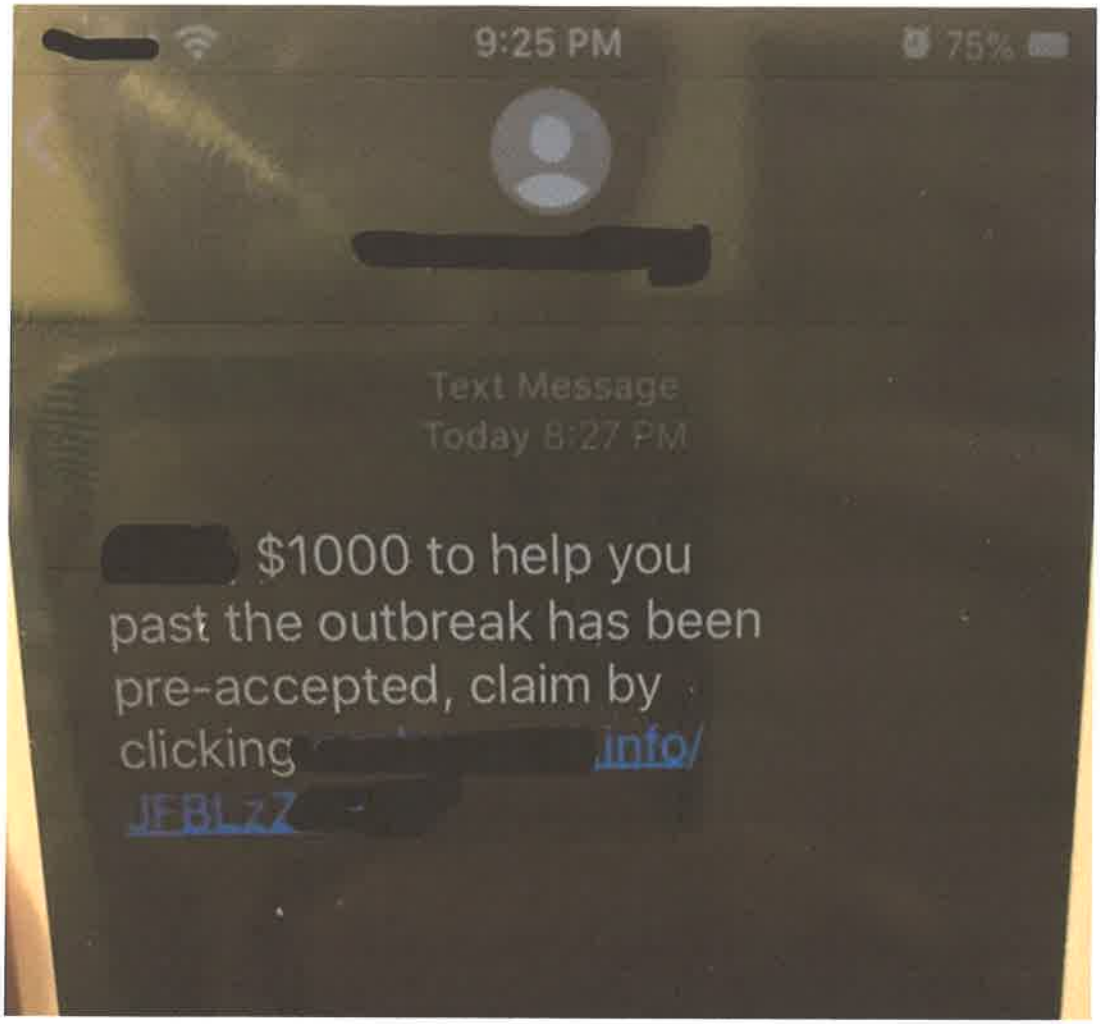
United States Secret Service

[INFO]



The attack above contained the victim's real name, giving the text an appearance of legitimacy. Official stimulus/relief information regarding COVID-19 will never be sent via text/SMS or on any other messaging platforms.

Foreign partners are also seeing an uptick in COVID-19 stimulus relief fraud. The U.S. Secret Service anticipates instances of similar fraud affecting U.S. citizens in the coming weeks. The method is the same- a potential victim will receive a text message directing them to a link. Once they reach the link, they are prompted to enter a variety of PII data. See below for another example of these SMS/Smishing attacks received by our foreign partners.

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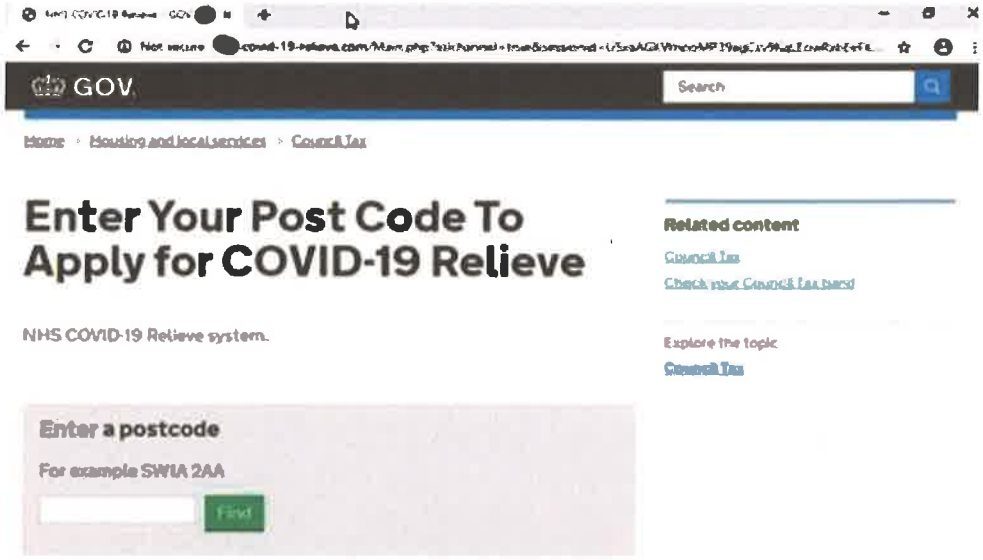
United States Secret Service [INFO]

< COVID **Delete**

Sunday, 22 March 2020

URGENT [redacted] has issued a payment of 458 GBP to all residents as part of its promise to battle COVID 19. TAP here https: /[redacted]-covid-19.webredirect.org/ to apply 16.33



The U.S. Secret Service stresses that individuals seeking information about the stimulus/relief program to contact the specific government agency via its website for guidance. Individuals should follow protocols published by those government websites. During this time, it is stressed that the public maintain an increased vigilance when providing any PII or other privileged and protected information.

Western Pennsylvania COVID19 Task Force

1-888-219-9372

Usapaw.covid19@usdoj.gov

pricegouging@attorneygeneral.gov

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April 1, 2020

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Fraudulent COVID-19 Emails with Malicious Attachments

During the coronavirus outbreak, many companies and organizations have sent emails containing COVID-19 updates to their customers to make them aware of their current response and status. As these types of emails have now become increasingly frequent, criminals have started to use this familiarity to their advantage. The USSS is aware of fraudulent emails, framed as a corporate COVID-19 response, which contain malicious attachments and are targeting individual consumers and corporations alike.

In the attempted attacks we are aware of, the malicious attachment would allow the attackers to remotely install malware on the infected system to potentially harvest credentials, install keyloggers, or lockdown the system with ransomware. The impact of these type of attacks may not be immediately felt by the victim but may result in a BEC or other fraud in the future. The email attachment is frequently a Microsoft Office or WordPad file type, as so far, the attacks have utilized a now patched exploit of Microsoft Office. However, it is always possible that different variations exist, or the attack vectors will evolve. Corporations should be aware they are being targeted, with the attackers potentially posing as a vendor, member of the supply chain, or other familiar entities that would not seem out of place.

> Dear Customers,
>
> In the current environment of uncertainty, we at [redacted] are doing our utmost to care for your supply chain and serve you and your business as planned.
>
> Find herewith attached [redacted] COVID -19 update and [redacted] Continuity alternatives for your reference.
>
> In the meantime, please remember to stay safe and look after yourself and your loved ones.
>
> Regards,

The U.S. Secret Service has also received information regarding individuals receiving emails disguised as coming from a hospital that inform the recipient they may have come in contact with an individual who tested positive for COVID-19. The email instructs the recipient to download an attached Excel file, complete a form, and bring it to the nearest emergency clinic to be tested. As in the previous example, once the attachment is downloaded, the malware has been activated and the attackers may be able to:

- Steal log-in credentials for sites you have visited
- Look for open shares on the network and view all documents and folders
- Receive your IP address
- Discover and steal cryptocurrency wallet information

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Another variation of this attack is an email purportedly from the U.S. Department of Health and Human Services. The email is targeting potential supplier companies by requesting they provide any medical protective equipment from an included product list with the attachment containing malware:

> Dear supplier,
> Due to the wild spread of COVID-19 all over the United States, the U.S. Department of Health & Human Services is in urgent demand of Face mask and forehead thermometers for it's citizens.
> *I will like if your company can supply us with the attached products list.*
> *Awaiting your urgent reply.*

In most instances referenced above, the email signature blocks used the identity of a legitimate employee. Keep in mind that typically, legitimate COVID-19 response emails have a message only in the body of the email and do not contain attachments.

Western Pennsylvania COVID19 Task Force

1-888-219-9372

Usapaw.covid19@usdoj.gov

pricegouging@attorneygeneral.gov

/RJ/

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the legislation. Crooks are already using these promised payments as a way to defraud consumers. **Scams that have been reported involve crooks promising to expedite payment in exchange for a fee, impersonating a government official, and requesting sensitive personal information in order to process a check.** Inaccurate social media posts have also circulated suggesting that consumers need to fill out the 2020 Census before they can receive a stimulus check.

Consumers can protect themselves from these scams by learning to spot these red flags:

- The stimulus checks will be deposited automatically by direct deposit into consumers' bank accounts for the vast majority of citizens who filed their taxes last year. Consumers without a bank account on record with the IRS will receive a paper check, but it may take several weeks longer to arrive than those who have bank accounts.
- Anyone who emails, texts, messages, or calls you claiming to be able to expedite your stimulus check is a scammer.
- Anyone who contacts you requesting sensitive information like PayPal account details, bank account information, or credit card numbers is trying to scam you.
- Your answers to the Census, and whether you've completed it, have no impact on your eligibility for a stimulus check.

These are just the tip of the iceberg when it comes to coronavirus-related scams. If you've been on the receiving end of a coronavirus-related phone call, email, or text message that you think is a scam, we want to hear from you! By filing a complaint at **Fraud.org via our secure online complaint form** you can help law enforcement bring scammers to justice. We share complaints with our network of nearly 200 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars. **Scams can also be reported by phone to the FTC: 1-877-382-4357.**

Medicare.gov

You may already be taking steps to protect your health during the COVID-19 emergency. Be sure to also protect your identity from scammers by **guarding your Medicare Number**.

It's easy to get distracted and let your guard down during these uncertain times. **Scammers may try to steal your Medicare Number. They might lie about sending you Coronavirus vaccines, tests, masks, or other items in exchange for your Medicare Number or personal information.**

Protect yourself from scams**:**

- Only share your Medicare Number with your primary and specialty care doctors, participating Medicare pharmacist, hospital, health insurer, or other trusted healthcare provider.
- Check your Medicare claims summary forms for errors.

To report Medicare fraud: 1-800-MEDICARE (1-800-633-4227)