

**“How to Avoid Being Scammed”
“How to Spot the Scams”
“How to Scam the Scammer”**

Book 2

The Scam Watch



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solutionbooks4u

A very warm welcome to you!

Let's just get the formalities out of the way first

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About the Author



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He spent the last 20 years working as a security consultant and security manager in various commercial sectors, again in high, medium and low-risk countries and environments.

The commercial sector's focus has been on the protection and risk reduction to companies, individuals, property and assets. The areas of the sector included the film and entertainment industry, the steel industry, oil and gas sector, the defence industry, retail industry, insurance industry, aviation industry, high net worth individuals, government and diplomatic missions, corporations, companies and individuals under perceived or actual threats.

Chris has conducted risk assessments, security audits, evaluations, training and education, mentoring and crisis management within complex and fluid operating environments. Instructed government and commercial agencies and companies in basic and advanced levels of foot and mobile surveillance combined with private investigation work and risk consulting.

He has provided close protection and management planning for international trips of high-profile executives and personnel who were under known terrorist or criminal threats.

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Chris is now an Author, Publisher and Entrepreneur.

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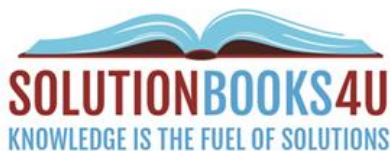
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Introduction

By the end of this book, you will know in detail about many different types of scams and how they work. You will learn what to look for in recognizing a scam and what actions to take if you think or know that you have been scammed!



In this The Scam Watch Guide, we will look at many types of scams and break them down into groups. Each group can have many sub-groups depending on the scam type.

In this technological age, it becomes even more straightforward for the scammers to seem genuine, authentic, and legitimate. They are always looking for new angles to exploit, finding new and innovative ways and approaches to scamming people, including social engineering tactics and computer intrusion techniques. That said, there are some scammers whose efforts are so cheesy and so obvious, but they work!

Case in point; there was a blatantly obvious one that someone kindly shared on LinkedIn. It went like this. A man received a letter from Barclays Bank (*the letter was displayed*) informing him that their new bank cards can catch fire and explode in your pocket. And that they need to recall them immediately for health and safety reasons. The letter requested that the recipient return the card straight away to Mr. Smith in India. And to include your cards' PIN, which, after confirmation of your details, will assuredly be destroyed. The letter had the Barclays logo, and at a glance, looked real until you read the content. That one is laughable, but the chances are that someone will fall for it; otherwise, the scammer wouldn't try it! They may just catch small or large fish...

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We may think perhaps of a scammer as someone who is after our money by whatever means that they can get it, that is true in part. But as you will see later in this book, money is not always their motive!

We may assume that a scammer is perhaps some geeky lonely person sat in a bedsit somewhere with a laptop. Well, that too may be true in some cases. Scamming is an annual multi-billion-dollar business globally. There are organized groups and companies, with employees and they have business addresses, phone numbers, faxes, websites, and all the bells and whistles to make them look legitimate.

Scammers, whether a geek, company, or group, are skilful at praying on the good and the best in people, praying on our vulnerabilities and on our wants and needs. They are convincingly appealing to our better nature and our emotions. Striking a chord and making that connection that we can relate to. And that makes us responsive to give out our personal information. And open up our check books and donate to their worthy cause, as you'll see in a snapshot of some global statistics soon.

Almost anyone and I mean almost anyone can be the victim of a scam as you'll find out! You will also learn how to scam the scammer, but more on that one in chapter six, when we turn the tables on the scammers, karma!

Before we get into it, what's the difference between spam and scam? Scams are often delivered in the form of a spam email (*but, not all spam emails contain scams*). Commercial spam emails can be legitimate in terms of content, but the sender did not get your permission first to send you that email, unsolicited, hence spam. Spam emails though can be dangerous and full of malicious software. More on that in Chapter 3. Scam emails trick you into disclosing information that will lead to defrauding you and/or stealing your identity.

Okay, so let's get started!

First, some KEYWORDS related to and associated with a scam.

Dictionary Definitions: www.merriam-webster.com

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- **Scam**, a fraudulent or deceptive act or operation; to obtain (something, such as money) by a scam.
- **Fraud**, intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right; a person who is not what he or she pretends to be, one that is not what it seems or is represented to be
- **Defraud**, to deprive of something by deception.
- **Deceive**, to cause to accept as true or valid what is false or invalid; to make someone believe something that is not true; to give a false impression.
- **Falsehood**, an untrue statement, absence of truth or accuracy; the practice of lying.
- **Lie**, to make an untrue statement with intent to deceive; to create a false or misleading impression; something that misleads or deceives.
- **Phishing**, a scam by which an internet user is duped (as by a deceptive email message) into revealing personal or confidential information which the scammer can use illicitly.
- **Swindle**, to obtain money or property by fraud or deceit.
- **Mark**, a victim or prospective victim of a swindle
- **Victim**, one that is acted on and usually adversely affected by a force or agent.
- **Due diligence**, research and analysis of a company or organization done in preparation for a business transaction.

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The above are all words that we know, generally they are less used, but given what they represent, perhaps we prefer not to use them where possible and nobody wants to be affected by them. But reminding one's self of the clear definitions will help to remind you to think 'scam' if you take a moment to analyse what you receive, read, see, or hear.

The two most important words there are **Mark** and **Victim**. We will look closer at those later in the book.

I write this book with YOU in mind as both the Mark and the Victim.

Some other words for a scam, bunco (*or bunko*), con, fiddle, flimflam, fraud, gyp, hustle, shell game, sting, swindle, sham, shakedown.

The word scam is a slang term for personal fraud. All scams are fraud, in one way or another!

Your aim by the end of this book is to always “Can the Scam”.

Coming up next.

In the next chapter, we will look at **The Global Scammers**. We'll look at how scammers get your details and at a list of scams and find out which are the leading countries responsible for them.

The last scam on the list that you'll see may surprise you or even shock you! It will show you that scammers have no limits as to whom they will try to scam, or who a scammer might be!

You'll see who is most affected by scams and who is most vulnerable to scams, and we'll add in some global scam statistics.

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The Global Scammers

