



Government of the Virgin Islands  
of the United States

Department of Licensing and Consumer Affairs

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**DLCA CONSUMER TIPS**

This series of tips covers cyber scams that are prevalent during the holiday season, specifically during Christmas. "The current state of the economy has increased the number of consumers falling victim to deceptive practices. Some individuals are more vulnerable and willing to believe any scam that may promise quick money or access to additional income," said Commissioner Biggs.

**Twelve Cyber Scams of Christmas:**

- **Charity Phishing-** During the holiday season, hackers send emails that appear to be from charitable organizations. However, these emails are fake web sites designed to steal donations, credit card information and the identities of donors.
- **Fake Invoices from Delivery Services-** Fake invoices and delivery notifications appearing to be from Federal Express, UPS, or the U.S. Customs Service are often sent out by cybercriminals. They email consumers asking for credit card information or require you to open an online invoice to receive a package. Once this is done, the person's information is stolen or malware is automatically installed on their computer.
- **Social Networking Friend Requests-** Consumers should be aware of authentic looking friend requests from various social networking sites that consists of links that can automatically install malware on your computer and steal your personal information.
- **Holiday Jewelry-** A new holiday campaign leads shoppers to malware-ridden sites claiming to offer discounted luxury gifts from Cartier, Gucci, and Tag Heuer. Cybercriminals use legitimate logos to trick shoppers into buying products they never receive.
- **Online Identity Theft-** Consumers may use free wireless networks at local cafes where hackers can spy on their activity and steal their personal information.
- **Phony Websites-** Hackers create websites for persons searching for holiday-related wallpaper, Christmas carol lyrics or festive screensavers. Downloading these holiday themed files may infect your computer with spyware, adware, or other malware.
- **Job Related Email Rip-offs-** Scam artists prey on desperate job seekers, with the promise of high paying jobs and work from home moneymaking opportunities. Once

*"Serving Businesses and Assisting, Educating & Protecting Consumers"*

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your information is submitted and pay a set up fee, hackers steal your money instead of following through on the promised employment opportunity.

- **Auction Site Fraud-** Scammers often lurk on auction sites. Buyers should beware of auction deals that appear too good to be true, because often these purchases never reach their new owner.
- **Password Robbery-** Low cost tools to uncover a person's password are used by thieves who send out malware to record keystrokes. Once criminals have access to one or more passwords, they can gain entry to consumer's bank and credit card details. They also commonly send out spam from a user's account to their contacts.
- **Email Banking-** Official looking emails from financial institutions are sent out by cybercriminals asking users to confirm their account information, such as user name and password with a warning that their account will become invalid if they do not comply.
- **Ransomware-** Hackers can gain control of your computer, hijack computer files, and encrypt them making them unreadable and inaccessible. The scammers hold the files ransomed by demanding payment in exchange for getting them back.



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