

# How Can Older People Recognize and Protect Themselves Against Fraud?

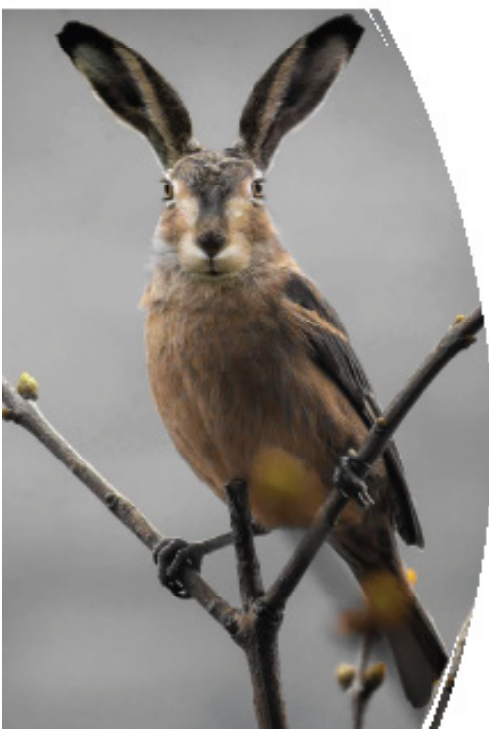
EDITH SIMÖL



How can older people recognize and protect themselves against fraud?



20240514 - CCPCJ Side Event, Vienna – Mag.<sup>a</sup> Edith Simöl



What is this?

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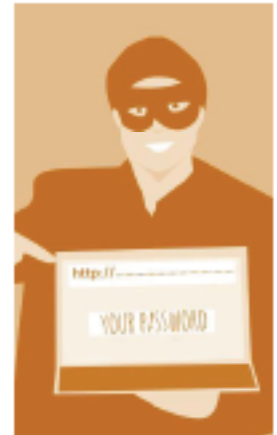
A Rabird!

## Fraud on the Internet

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When it comes to fraud on the internet, we often find that we can't tell what's real and what's fake.

Fraudsters use a variety of means of communication every day to get your money. These means include telephone, WhatsApp, E-mail and dating platforms.



Quelle: pixabay.com

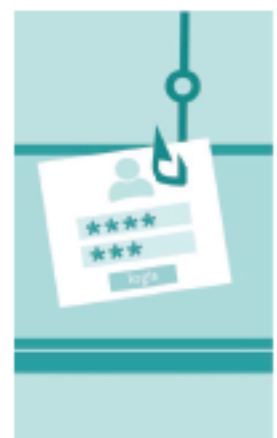
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## Fraud on the Internet

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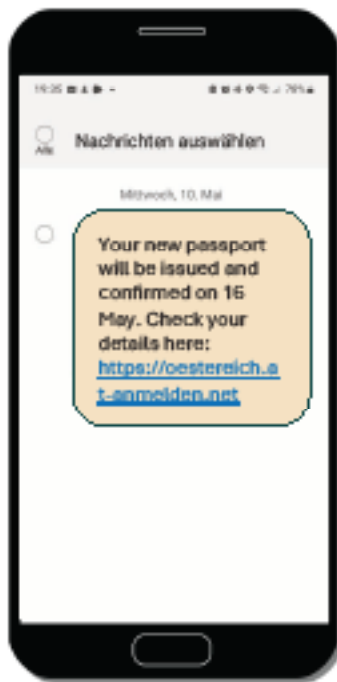
- Fake phone calls from supposed family members in distress or companies that need access to your computer to protect you from cyber attacks
- E-Mails from banking institutions and authorities where your urgent action is required to avoid financial loss
- Friend requests and hot vows of love via WhatsApp or social media platforms



Quelle: pixabay.com

4



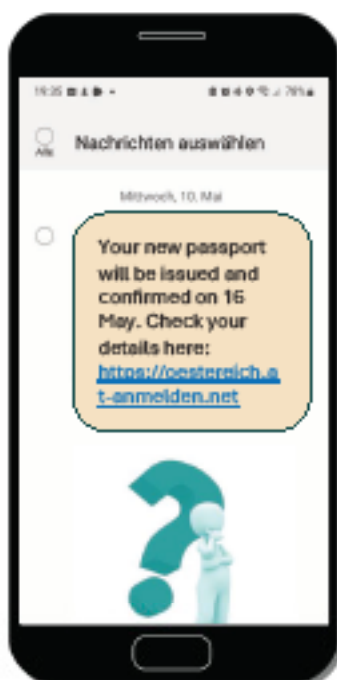


To avoid your account being blocked, please carry out the security update under the link: <https://bawag.872.9988-login.com> - Your BAWAG team

POST AG: Your parcel AT 419553 is subject to a customs fee (€1.99), which you must pay at: [postag-delivery.com](https://postag-delivery.com)

Hi mum, my mobile phone is broken. This is my new mobile phone number you can save it. Can you send me a WhatsApp message on this number?

3



Did you recently apply for a passport?

Are you a customer of the bank mentioned?

Have you ordered something?

Does your child really have a new mobile phone?

6



# Phishing

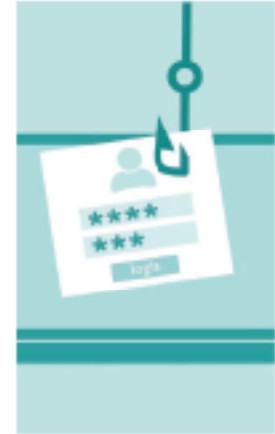
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All examples can be summarised under phishing scams.

Criminals pretend to be a well-known company (or family member).

Messages with a link (e.g. emails, text messages, chat messages) are sent in the name of this company.

Using credible-sounding arguments, they try to obtain sensitive data (e.g. passwords, credit cards) and ultimately your money.



Quelle: pixabay.com

7



# Phishing

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Criminals use phishing to steal valuable access data.

Online banking data is popular.

Phishing traps are disguised as emails text or chat messages.



Quelle: pixabay.com

8





Hi smiling face, I'm really impressed with your profile and personality. I also admire your good sense of humour. I don't usually post in the comments and I'm so sorry - I tried to send you a friend request, but it didn't work. Can you please send me a friend request? Thank you so much.



2 Wo. Gefällt mir Antworten Nachricht

## Love Scam

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Why do people fall victim to such scams?

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Scammers use our emotions to manipulate us.



We are afraid for our family members, we are afraid of losing money, we want to be loved.



In short, because we have feelings, we make it easy for scammers.

How can we recognize and protect ourselves against fraud?

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Remember the picture from the beginning.  
The Rabird?



Knowledge helps!



I need to know that there are fraud traps and  
how to recognize them.



## Watchlist Internet

Internet fraud, traps & fakes at a glance

Find out about current cases of fraud.  
Watchlist Internet provides information  
about current phishing attempts on its website.



Fraudsters are inventive.  
New scams are reported every day!

<https://www.watchlist-internet.at/>



## Tips for recognizing phishing messages

- Check the sender's address.
  - Question the content of the message.
  - Contact the company directly and ask if they sent you a message.
  - Identify and check the web address. Are there any errors in the web address?
  - Agree on "code words" with family members.
- **The most important rule:** Reputable companies such as banks, online shops or classified ad platforms never ask for customer data by e-mail. It is best to delete such messages immediately!



Quelle: pixabay.com

15



How can older people recognize and protect themselves against fraud?

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Like all other people, regardless of age.

Are older people particularly more vulnerable to the mentioned forms of fraud?

Whether I fall into a fraud trap does not depend on age, but rather on the knowledge of fraud.

However, digital knowledge is often lacking at an advanced age.

Nevertheless, we should not make the mistake of believing that only older people fall victim to internet fraud.



*„There is no one who cannot be cheated.“*

*A Scammer*

# Stay alert!



digitaleseniorInnen  
Servicestelle für Bildungseinrichtungen

## Thank you for your attention.

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