

# How a SCAM works

Most scams follow the same pattern – understand this pattern and it will be easier to spot. The way a scam works is described here.

## THE SCAMMER'S APPROACH

A scammer will approach you with a story designed to make you believe a lie. S/he targets your emotions and behaviour – a chance to make money, to find a partner, to help somebody in need. The scammer will use any one of these approaches:

### ONLINE



Email

Still the favoured method. Cheap and a good way to communicate with many persons.



Social Media

These are platforms you are actively running or browsing. You may approach a person and establish contact, or the scammer will befriend.



Online Shopping

These are used by scammers to trick you, with initial contact often made through reputable and trusted sites or fake websites that look like the real thing.

### OVER THE PHONE /MOBILE



Phone calls

Calls are made by scammers to homes and businesses in a wide variety of scams, from threatening tax scams to offers of prizes or 'help' with computer viruses.



SMS

Scammers tend to send a whole range of scams, including competition or prize scams.

### KNOCKING AT YOUR DOOR



Door-to-Door

This usually involves the scammer promoting goods or services that are not delivered or are of a poor quality.



Charity / Church /  
Town Band Representative

The scammer seeks donations setting out a heart-rending story or for a social / religious project underway for which funds are being raised.

# How a SCAM works

## COMMUNICATING AND GROOMING YOU

The scammer's tools are designed to get you to lower your defences, build trust in the story and act quickly or irrationally and proceed to the final stage – sending the money or providing personal information. The scammer's tools include:



- Spinning elaborate yet convincing stories to get what they want.
- Using your personal details to make you believe you have dealt with them before, and make the scam appear legitimate.
- Contacting you regularly to build trust and establish a relationship.
- Playing with your emotions by using the excitement of a win, the promise of love, sympathy for an unfortunate accident, guilt about not helping, or anxiety and fear of arrest or a fine.
- Creating a sense of urgency so that you will not have the time to think things through and react on emotions rather than logic.
- Similarly, using high pressure sales tactics saying it is a limited offer, that prices will rise or the market will move and the opportunity will be lost.
- Having all the hallmarks of a real business using glossy brochures with technical industry jargon backed up with office fronts, call centres and professional websites.
- Creating counterfeit and official-looking documents – documents that appear to have government approval or are filled with legal jargon can give a scam an air of authority.

## SENDING THE MONEY

Asking for money may be set at the point of contact or after months of careful grooming. Scammers have their preferences for how you send your money. Methods vary: wire transfer, credit / debit card, bank transfer, Bitcoin, etc.