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The Monthly Brief

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FACEBOOK MESSENGER SCAMS

 There are more than 1.2 billion people using Facebook Messenger. But it's reduced account verification process could put you, your friends and family at risk.

Unlike a Facebook account, Messenger does not require complete and verified profile information to create an account. All that's needed is a mobile phone number and a name. Perfect for scammers and imposters setting up fake accounts pretending to be someone else.

They start by searching Facebook to find someone to impersonate. They can use the victim's name and even a profile picture to set up a fake Messenger account. They can grab pictures off the internet. They can be the President. They can be your church minister. They can be anyone you know.

Then, the impostor begins sending messages to the victim's friends and family asking for money to be sent through an online account. Often posing as grandchildren, scammers frequently target seniors who are less likely to spot the con.

It's also been used to deliver malware and ransom ware using links to malicious websites. Because this scam is based on trust and relationships, it's incredibly effective and spreading. Facebook says they are working on a solution, till then share this information with your family and friends to beware of any requests for money sent via Messenger. *komando.com

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Medicare Card Fraud

Medicare cards are undergoing a big change to make them more secure. The new cards will use a "Medicare Beneficiary Identifier" instead of a Social Security number. But in the meantime, scammers are (of course!) taking advantage of confusion around the launch.



How the Scam Works: You receive a call from a person claiming to work with Medicare. They are allegedly calling about the new Medicare cards, which will be mailed this spring. The scammer claims you must pay money to receive your new Medicare card. They may ask you for payment information, so they can "complete the process" for you. They may even ask you to mail them your old card.

In another version, you're told there's a problem with your card and your new card was lost or someone tried to use your ID number. To resolve the situation, the scammer just needs your Social Security number.

To avoid this scam, [learn now how the Medicare card switch works](#). Understand that Medicare isn't calling consumers about the new card and they are being provided free of charge. Never provide personal information with anyone who calls you unsolicited. Do not confirm or give out your full name, address, Social Security number or any other personal information. Learn about the this and other health care scams by visiting the [Better Business Bureau website](#). *BBB.com

IPHONE EMERGENCY S.O.S.



Smartphones aren't just for making calls, playing games and surfing the internet. They can also be critical safety tools in emergency situations. Included with Apple's operating system since version 10, is a feature called "Emergency SOS".

Emergency SOS will call emergency services and notify your own personal emergency contacts when you need it. In the U.S., your iPhone will dial 911 and connect you to an operator. After that call concludes, it will then send a text message to your emergency contacts (unless you choose to cancel). It will send your current location to your contacts and also update them if your location changes. Even if you keep your iPhone's location services turned off, the phone will automatically turn it back on during Emergency SOS.

iPhone (7 and earlier) lets you start SOS mode by pressing the side button five times and dragging the bright-red slider over to start the call to 911. With iPhone 8, 8 Plus and X, you will need to press and hold the side button along with one of the volume buttons until you see the Emergency SOS slider appear on the screen. Manually move the slider to start the call, or you can continue to hold down the buttons and the iPhone will start a countdown and then automatically call 911.

Learn more about how to set up SOS and program your emergency contacts, visit the [Apple iPhone Emergency SOS support page](#). *komando.com