

# BUSINESSSAFE

*BusinessSafe is designed to aid businesses in protecting the safety and well-being of Florida's residents and visitors from threats. BusinessSafe provides private sector partners with open source information, analysis and resources to help protect their businesses and communities.*

Florida Fusion Center 22-096

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## BusinessSafe Threat Topic: Financial Scams

Financial Crime is generally defined as any activity involving fraudulent or dishonest behavior for personal financial gain. Financial fraud typically involves an individual or business being scammed out of their money or personal information through theft or deceit. Criminal actors may attempt to solicit a large amount of money, gift cards or personal identifiable information related to the business or employees. Criminal actors may use tactics which appear to be from a legitimate source such as local, state or federal government entities.

### Common Methods of Attack

- Criminal actors may send letters to the business using the legitimate names of the official government entity and warn the victim they are in danger of violating a requirement such as a permit or business fee and need to pay an amount to avoid a penalty.
- Criminal actors may visit the business in person and even present a business card to make themselves seem legitimate and authoritative.
- Criminal actors may have legitimate business addresses and offices which they may use to provide a service which isn't required but frighten the victim into believing it is.
- Criminal actors may contact the business through emails requesting payment by clicking on a link embedded within the text.

### Potential signs and indicators

- You receive a letter, email or phone call requesting payment from an agency that may be at an unusual time or from an agency with which the business has no previous dealing.
- The letter uses language and wording that indicates a sense of urgency and an almost threatening tone, quite often mentioning penalties for missing a deadline.
- The envelope the letter arrives in has a handwritten address for both the recipient and the return to sender address. The letter itself does not contain a seal representing the government agency or organization of which it alleges to represent.
- The link provided in an email opens a page which is not the government agency or directs you to a payment service page, such as PayPal, Venmo, etc.



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### Mitigation strategies

- When in doubt about the legitimacy of a payment request, contact the requesting entity directly through contact information provided from a legitimate secondary source. Do not call the numbers provided on the requesting document unless you have checked the validity of the contact information.
- Research the company if they are offering a service they claim is required for businesses to comply with a certain government program and contact the relevant government agency to verify it is a requirement.
- Do not click links in an email to make a payment for something you were not expecting to have to pay.

### Ways victims can report

- Financial fraud can be reported to the [Federal Trade Commission](#).
- Report scams on the Florida Attorney General [website](#)
- Contact the Florida Department of Financial Services, Division of Consumer Services' at (877-693-5236) to report fraud.
- For internet related fraud you can use the FBI's *IC3* [website](#)

### Resources

- The Federal Trade Commission maintains a [website](#) with recent scams and tips on how to avoid them.
- The FBI website for [Scams and Safety](#)
- The Florida Attorney General [website](#) also maintains a list of recent scams
- The Florida Department of Financial Services has a [website](#) which lists common scams and avoidance tips.
- The Florida Department of Agriculture and Consumer Services [website](#) has advice and tips on common scams.



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