Ransomware

Cyber-criminals are using new techniques to gain access to the information on your computer, and to scam you out of hundreds of dollars. According to the Internet Crime Complaint Center (known as IC3), the newest form of virus utilized by scammers is known as “ransomware,” because it holds your hard-drive ransom until you pay a specified price.

In these scams, victims are lured into downloading the virus simply by visiting certain unlicensed websites. Once the virus is installed, the computer is instantly locked. A warning message then pops up on the victim’s screen claiming to be from the FBI or some other law enforcement agency. The warning states that the victim has violated federal law by downloading content that has been prohibited, or by distributing copyrighted material. In order to unlock the computer, the victim is told to pay a “fine” by using PayPal, wire transfer, or a prepaid money card (for example, GreenDot, MoneyPak, etc.). While the computer is locked, the virus continues to work, allowing the scammers to have access to personal, banking, and credit card information stored on the hard-drive.

IC3, which is a partnership between the FBI and the National White Collar Crime Center, has issued the following recommendations if your computer is infected with this type of virus:

- Keep your computer operating system and antivirus/antispyware software updated. If you have the most updated versions, these products will likely prevent your computer from downloading the virus.
- If your software cannot prevent or remove the virus, you should contact a reputable computer expert to assist in restoring your computer to working order. Do not pay the fine that the virus demands – it will not fix the problem.
- Report the problem to the Internet Crime Complaint Center at www.IC3.gov.
- If you have been the victim of this scam, immediately contact your local police and file a police report.

For more information on consumer fraud and scams, including helpful preventative tips and contact information for other community resources, contact Stetson University College of Law’s Elder Consumer Protection Program by e-mail at elderconsumers@law.stetson.edu, or by telephone at (727) 562-7888.