



Don't lose your hard earned money in one click

WHAT IS SMISHING?

A "SMiShing" scam is a type of phishing attack that involves the use of SMS (Short Message Service) or text messages to deceive individuals into providing sensitive information, such as passwords, credit card numbers, or other personal data. The term "SMiShing" is a combination of "SMS" and "phishing."



The FIUTT has recorded STR/SAR submissions relative to "SMiShing" within the last month where victims would have suffered financial losses ranging from TTD 3000.00 to TTD 6,000.00 thus far.

HOW IT WORKS?

- **Fake Message:** The scam begins with the victim receiving a text message that appears to be from a legitimate source e.g. a reputable company or institution such as postal services, couriers, banks etc.
- **Malicious Links:** The text message often includes a link to a fake website that looks like the legitimate website of the organisation being impersonated.
- **Requests for Personal Information:** Alternatively, the text message may ask the recipient to reply with personal information, such as account details including passwords, pin/ One Time Passwords (OTP).
- **Malware:** In some cases, the message may contain a link that, when clicked, downloads malware onto the victim's device. This malware can then steal sensitive information.

PREVENTION



1. **Verify the Source:** Always verify the authenticity of any message by contacting them directly through official channels.
2. **Avoid Clicking Links:** Do not click on links or download attachments from unknown or suspicious text messages.
3. **Use Security Software:** Install and maintain security software on your device to detect and block malicious activities.
4. **Report Scams:** Report any smishing attempts to your mobile carrier and relevant authorities to help prevent further attacks.

HOW TO REPORT SMISHING SCAMS?

The public is advised that any Fraud or attempted Fraud should be reported to Fraud Squad of the Trinidad and Tobago Police Service (TTPS) at Telephone numbers: 1(868) 625-2310 or 1(868) 623-2644 or; Fraud Squad South office at 1(868) 652-8594; or by Email: fraud@ttps.gov.tt

Reporting Entities are reminded that any transaction/activity suspected to be money laundering, financing of terrorism or any other predicate offence, must be reported: by the immediate submission of STRs/SARs, to the FIUTT, and; immediately to the TTPS Fraud Squad.