

Protect less tech savvy elderly from online fraudsters

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Estimates [suggest](#) that the elderly worldwide lose more than \$3bn (around R48bn) each year to online fraudsters. In a world focused on communicating with the digital native Generation Z and tech-savvy Millennials, who were born into the digital era, are we leaving the elderly out of the conversation, especially when it comes to online security?



Carey van Vlaanderen - CEO - Eset Southern Africa

Carey van Vlaanderen, CEO of cybersecurity firm [Eset Southern Africa](#) says that although the younger generations still form an easy and larger target audience for fraudsters, as technology advances and more services move online, more people from older generations are connecting and, as a result, becoming victims. “Elderly users of the internet, or ‘silver surfers’, though perhaps fewer in number, are often more vulnerable than their younger counterparts, having grown up in a physical rather than digital world. They also tend to be more trusting, making them enticing targets and often have more to lose financially than younger generations,” says van Vlaanderen.

This grey digital divide, as it is known, needs to be bridged, especially in a country that has the sixth-highest number of cybercrime victims worldwide, according to recent research conducted by cybersecurity firm Surfshark. “The Covid-19 pandemic only amplified the problem as many people suddenly had to work from home on unprotected computers and mobile phones.”

Van Vlaanderen cites a lack of education and proper governance as the main reasons that South Africa has become an attractive target for cybercriminals. “As a country, our government and the police force are just not equipped to assist people who have been scammed in the same way that they can assist communities on the ground.”

Some of the ways we are falling behind include:

- **Lack of investment in cybersecurity.** Not all businesses and individuals have sufficient funds to make provision for cybersecurity and there is a shortage of trained cybersecurity practitioners. Some choose not to spend funds and resources on cybersecurity due to inexperience or lack of knowledge of the threat landscape. This is particularly true

for the elderly.

- **Slow development of cybercrime legislation and law enforcement training.** The Cybercrimes Act was only adopted in January 2020. This legislation empowers our police to act against cybercrimes, but the lack of training is causing issues.
- **Poor public knowledge of cyberthreats.** In a recent report, iDefense, an Accenture security intelligence company, found that South African internet users are inexperienced and less technically alert than many users in other countries.

While fraud has been around in various forms for centuries, the digital age has given rise to more sophisticated versions of longstanding schemes, giving scammers opportunities to target more victims, more easily. Statistics are likely to represent only a fraction of the actual damage to seniors as many victims are too embarrassed to come forward and admit that they have been taken in by scammers.

We all have digital seniors in our lives, so how can we protect them in our tech-first society? Eset shares five tips that can help them – and, for that matter, you - stay safe online:

Question everything

Be cautious of everyone you interact with online or via email. People you think you know well can easily be impersonated to persuade you to give out important information. Be on the lookout for anything unusual in an unsolicited email - the address could have one digit or letter altered, or the tone of the message could be off. Be cautious about clicking on links or opening attachments in emails, no matter how official the correspondence looks.

Be wary of freebies

It is wise to remember the age-old advice that there's no such thing as a free lunch. If you receive an email congratulating you on winning a competition that you never entered or saying you were picked randomly to win an improbable amount of money, be on guard. These scams will often ask for personal details or a payment upfront for your prize to be released, with an accompanying sense of urgency so that you don't 'miss out'.

Don't fall for the rom-con

Online dating or romance scams are the costliest kind of fraud affecting the older generation today, with fraudsters exploiting their generally more trusting natures and oftentimes their loneliness. When visiting online dating platforms, be aware of photos that look too good to be true. An image search on Google can help you determine if the photo is authentic or a stolen or stock photo. Other red flags include a request for private information such as a mobile phone number so you can talk in a more personal way, a profession of love alarmingly early in the relationship, or a request for money to help them out of a situation.

Put the phone down

Tech support scams targeting seniors are on the rise, where fraudsters phone or even email the target to convince them that there is an issue with their device and to ask for permission for remote access so they can fix the problem. Never allow an unknown person to access your computer.

Speak up

We need to keep an open dialogue with the silver surfers in our lives to ensure they are aware of the threats we are all facing, and how they can avoid them. If you or someone you care about does fall victim to a scam, it is important that you report it to the South African Police Service. If you've sent money to someone, contact your bank's fraud prevention

department. They can try to limit further damage by cancelling your cards and stopping additional transactions. If you used your credit card you may be able to request a chargeback.

“By being made more aware of the dangers of the online world, and how to deal with them, seniors are likely to feel more engaged and less alone, which will go a long way to helping them stay safer online,” says van Vlaanderen.

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