

Be safe while getting social to avoid social media scams



(BPT) - For many people, social media has become a part of our daily lives. We follow friends on Facebook, share our opinions on Twitter and highlight our latest creative projects on Instagram or Pinterest. [According to Statista](#), 78 percent of all Americans have a social media profile, and that adoption rate continues to grow. Yet while this number has created a vibrant social media world, it's also made the medium an attractive target for scammers, making it important for all of us to think safety when we get social.

Understanding the characteristics of a social media scam

In most cases a social media scam starts in a similar fashion to a conventional phone or mail scam, with the scammer reaching out to the would-be victim. In a social media scam, this overture may appear as a message claiming the recipient's profile was chosen at random to win a raffle or lottery through the social media website.

Sophisticated fraudsters are incredibly adept at making such communications appear legitimate by replicating official logos and graphics. They use these messages to build trust before requesting a handling fee or asking the victim for their personal information or passwords. Once the victim has handed this information over, the scammer may use it to steal the victim's identity and amass additional debt.

Protecting yourself from social media fraud

As social media usage continues to increase across the globe, scams associated with it figure to increase as well. To protect yourself from such scams while enjoying your social media channels, follow these tips from [Western Union](#).

* **Follow the rules of scam awareness.** While social media scams may be a relatively new threat, some of the telltale signs of a hoax appear here just as they do in other scams. Look for poor grammar, as it is a surefire sign that the messaging you have received might be a scam. You should never provide your personal information no matter how appealing the “award” may be.

* **Think logically.** No matter what you’ve seen or what the message says, remember scammers use social media sites as the avenue to facilitate their fraud. As tempting as it may be to believe otherwise, remember even the luckiest person cannot win a contest they didn’t enter.

* **Send money smartly.** [Western Union](#) is a great way to send money to your family and friends, but you should never use it to pay taxes or fees in claiming a lottery or prize winnings. Legitimate sweepstakes companies do not tell winners to pay money in advance to receive a prize or award.

And while Western Union makes it easy to send money from one person to another, you should never transfer money to someone you have not met in person.

* **Report it immediately.** If you suspect you have been a target of fraud, you should report it quickly to the social media site where the outreach took place, as well as local law enforcement, the [Federal Bureau of Investigation Internet Crime Complaint Center](#) and the [Federal Trade Commission](#). If you sent money through a Western Union money transfer and believe you may have been a victim of fraud, call the fraud hotline at 1-800-448-1492.

As social media becomes more and more a part of the daily fabric of your life, the need to be safe in your social media usage increases as well. Apply the tips above and your social media use will be as safe as it is enjoyable. To learn more about how to protect yourself from scams, visit wu.com/fraudawareness.