



Protection and Partnership: How We All Play a Role in Fighting Fraud

Matt Campbell | MERS Customer Support Director



AGENDA

- The Threat Landscape
- Partners in Fraud Prevention
- Protecting Yourself and Others Online
- Putting It All Together
- Key Takeaways and Helpful Resources

The Threat Landscape

What Are We
Protecting Against



“

*When you think about
fraud, what comes to mind?*

”



What is Fraud?

When someone deliberately uses deception (or abuses trust) to gain access to money, benefits, or personal information.

Examples of Fraud

- | | | |
|---|--|---|
| <ul style="list-style-type: none">• Identify theft• Account takeover• Payment fraud | <ul style="list-style-type: none">• Phishing / vishing / smishing• Social engineering | <ul style="list-style-type: none">• Romance / investment scams• “Family member” scams• Government impersonation |
|---|--|---|

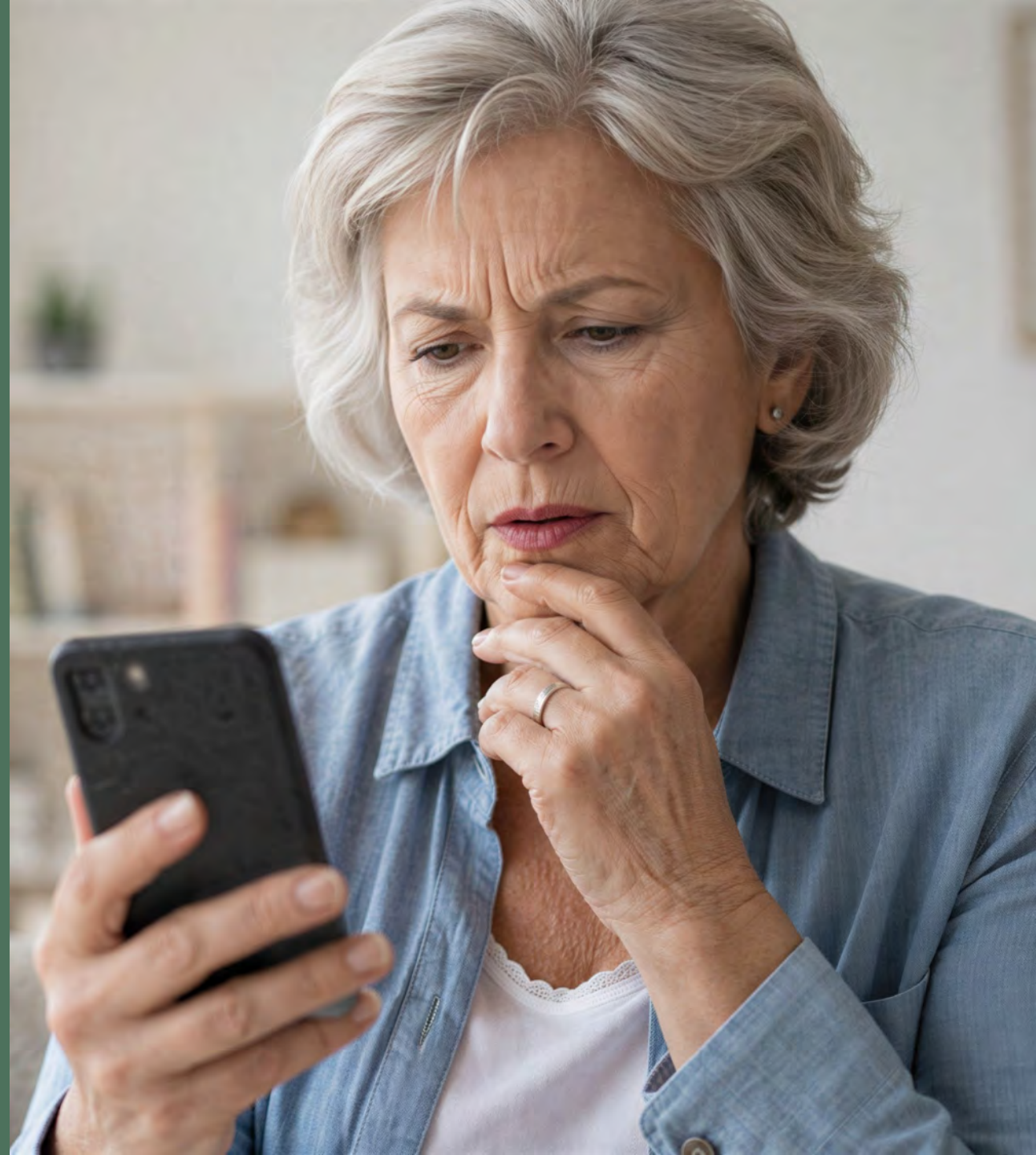
Reported Fraud

More than

4 in 10

American adults report
either losing money or
information to fraud.

Source: AARP's 2025 Fraud Watch Network research





How many Americans do not use distinctly different passwords on their online accounts?



64%



How much money do you think Americans reported in internet-crime losses last year?



**\$20.9
Billion**

Partners in Fraud Prevention



MERS' Strategy



MERS' Strategy: People

People can be our greatest vulnerability, and our greatest defense.



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An **informed person** can stop a fraud attempt before technology ever has a chance.



MERS' Strategy: Process

Processes provide consistency and accountability.



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Good processes **create consistent safeguards** that reduce reliance on individual judgement.



MERS' Strategy: Technology

Technology gives us tools that people can't provide on their own—authentication, access controls, monitoring, fraud detection, and alerts.



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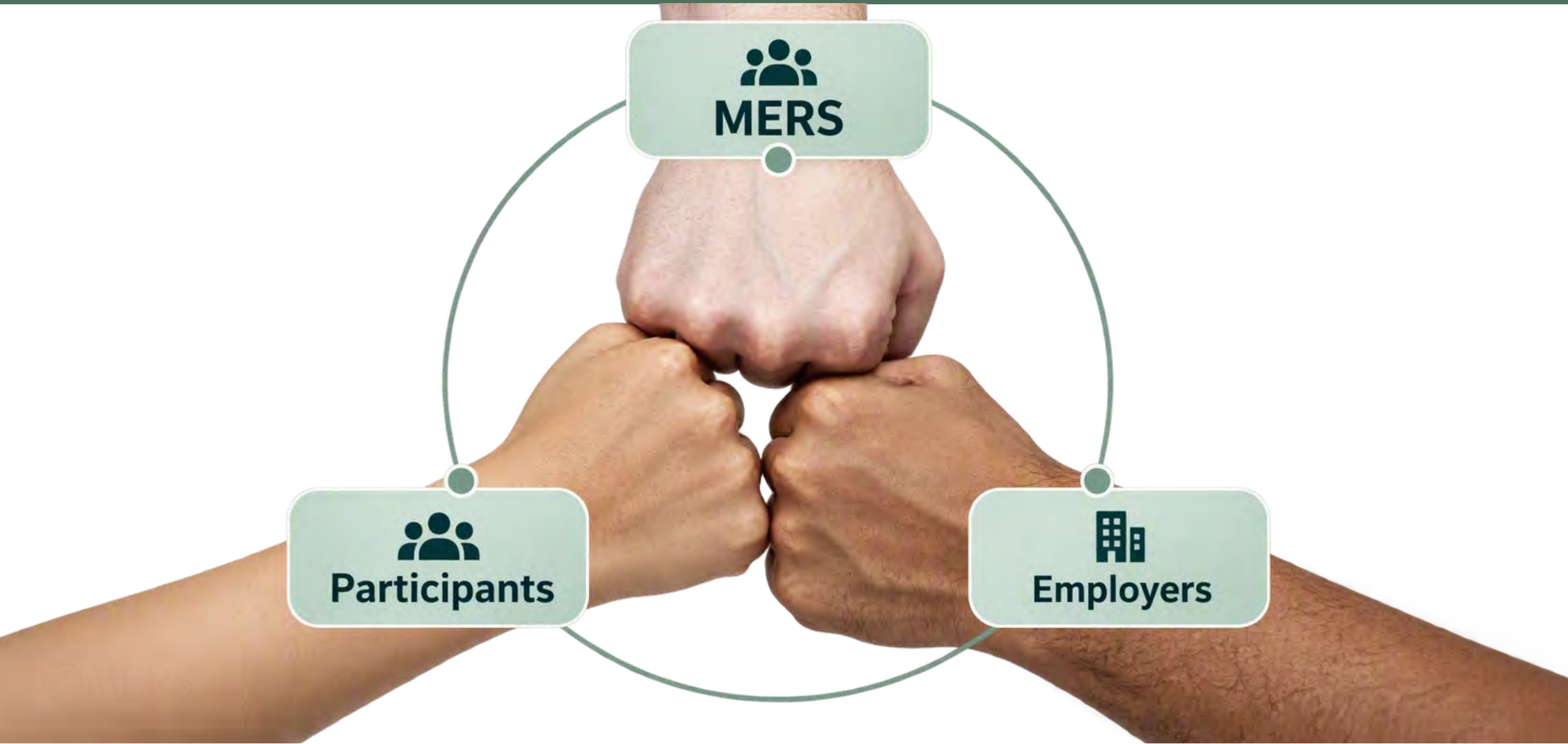
Technology continuously monitors activity, identify patterns and flag potential threats in real time.



MERS' Strategy



Security is a Partnership



MERS' Role

- Establish strong governance
- Protect systems and information
- Manage risk
- Monitor threats
- Educate and communicate
- Vet and monitor partners
- Respond to incidents





Employer's Role

- Protect employee information
- Follow established processes
- Maintain appropriate access
- Be alert to unusual requests
- Report concerns

Participant's Role

- Protect account credentials
- Be cautious
- Verify requests
- Keep contact information current
- Monitor
- Report



Protecting Yourself and Others Online



#1: Slow Down



#2: Verify Independently



#3: Create an Online Account



#4: Pay Attention to Alerts & Confirmations



#5: Use Strong Passwords



#6: Keep Contact Info Up to Date



#7: Share with Caution



#8: Monitor Your Info Regularly



#9: Report Suspicious Activity



#10: Certify Your Mail



Help Protect Older Adults

- Have conversations
- Ask questions
- Help setup multifactor authentication
- Help them understand legitimate organizational methods
- Verify unexpected requests
- Warn them of sudden and unusual changes
- Be supportive: “let’s figure this out together”



What to Do if You Become a Victim of Fraud

- Change your passwords
- Notify your financial institutions
- Contact the three major credit bureaus
- Report the fraud to identitytheft.gov
- Contact MERS if your MERS account is affected



Use Resources

[Join](#)[Renew](#)[Membership & Benefits](#)[AARP Smart Picks](#)[Members Edition](#)[★ AARP Rewards](#)[Register](#)[Login](#)

[Health](#)[Money](#)[Work & Jobs](#)[Advocacy](#)[Social Security](#)[Medicare](#)[Caregiving](#)[Games](#)[Travel](#)[More...](#)[AARP en español](#)[Help](#)



Get Help

If you've been affected by a scam, it's not your fault and you're not alone

- [Speak With a Fraud Specialist](#)
- [Join a Victim Support Group](#)
- [Use Supportive Language](#)



Learn About Fraud

Stay informed about current scams and criminals' methods

- [Explore Types of Scams](#)
- [Listen to AARP's Perfect Scam Podcast](#)
- [Watch AARP's 'Fraud Wars' series](#)



Stay Protected

Protect yourself and those you care about with these helpful resources

- [Sign Up for Fraud Alerts](#)
- [Attend a Scam Prevention Event](#)
- [Search Our Map for Scams Near You](#)



TREND ALERT



Lost Pet Scams are on the Rise

Criminals are using AI and social media to take advantage of distraught owners

[Learn About Pet Scams](#)

Putting It All Together



Security Scenario 1: The Urgent Email

“Your retirement account has been flagged. Click here immediately to verify your information.”

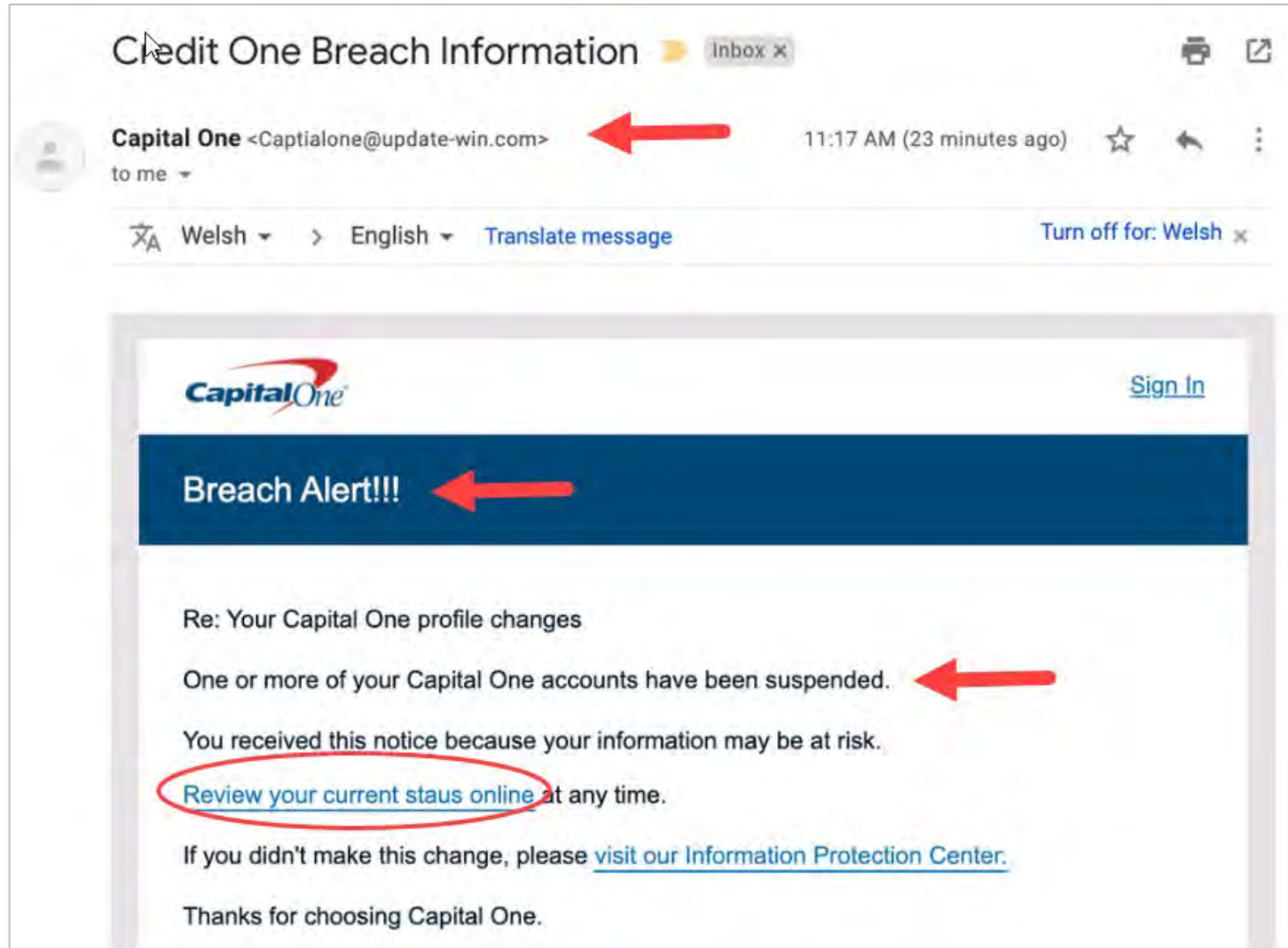
Security Scenario 2: The Phone Call

Someone claiming to be from a financial institution asks you to provide information because of a “security issue.”

A common tactic is they will first text you “this is ABC Bank; we have detected a fraudulent charge for \$163.72 at Target in Arizona.”

Then 60 seconds later you get the most convenient call from your “bank”... best customer service ever.

Security Scenario 3: The Phishing Email



Security Scenario 4: A Family Member

A parent or grandparent receives a message from someone claiming to be a grandchild who urgently needs money.

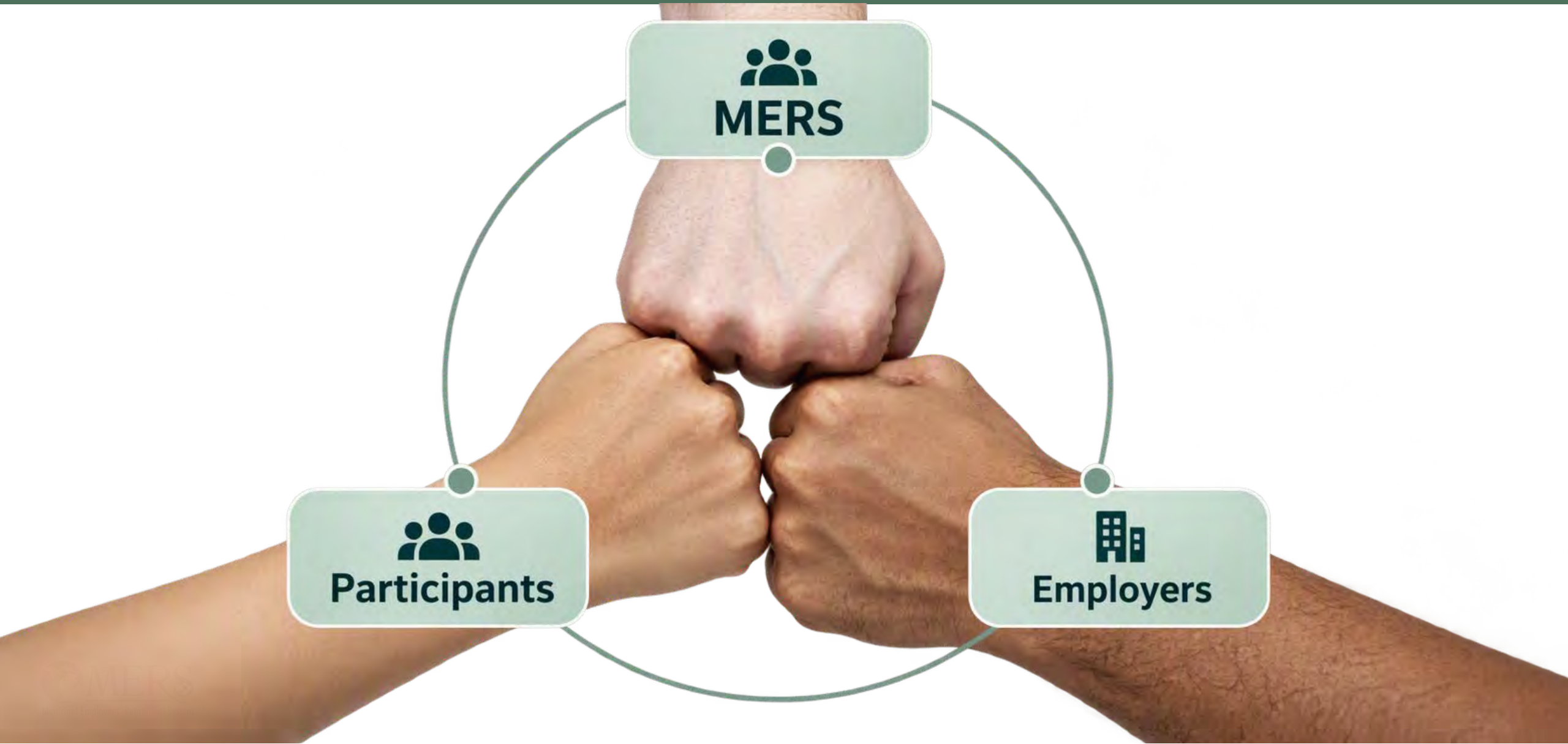
Protecting Information is Protecting People



Key Takeaways and Helpful Resources



Security is a Partnership



Actions To Take Today



- ☒ Create strong, unique passwords
- ☒ Pay attention to active alerts
- ☒ Monitor financial accounts regularly
- ☒ Keep contact information up to date
- ☒ Share the fraud prevention tips handout located in the app

Cybersecurity Resources

ACTIONS

- Sign up for informed mail delivery: informeddelivery.usps.com
- Report fraud at identitytheft.gov

LEARN MORE

- aarp.org/money/scams-fraud
- fbi.gov/how-we-can-help-you/online-safety

MERS of Michigan

1134 Municipal Way
Lansing, MI 48917

800.767.6377

mersofmich.com



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