# Fraud: How to Protect Yourself

At a recent Cranberry Country Chamber event, I met Vincent Pircio, the Branch Manager of Rockland Trust in East Wareham. He's been the manager there for two years. We talked about scams, and he has seen so many! Although there are some really crazy ones where a client thinks they are having a relationship with a celebrity, here are a few of his more common experiences. ~Pam

In a world where technology is growing at an alarming rate, where we do the majority of our business online, it is more important than ever to be aware of the many scams that are out and about. Cybercriminals are constantly coming up with new and deceiving ways to manipulate you and create anxiety to try to scam you us of our hard-earned money. Understanding the ways that these criminals operate and the different methods that they will use to commit fraud is the best way to prevent ourselves from being a victim of fraud. This article elaborates on some common scams we are seeing every day, what to look out for, how to protect ourselves, and the steps to follow after we suspect fraud.

The "Family Member in Trouble" scam
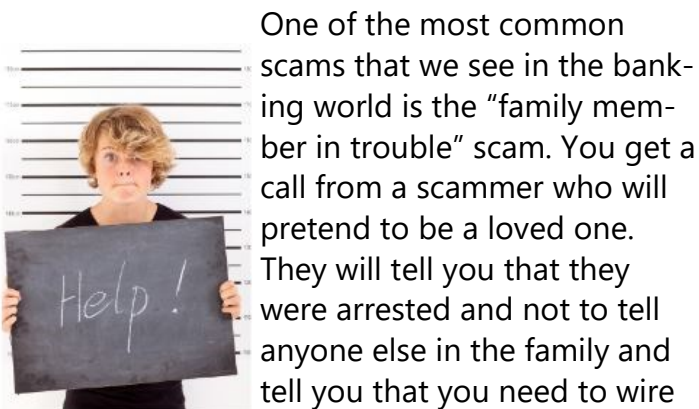
One of the most common scams that we see in the banking world is the "family member in trouble" scam. You get a call from a scammer who will pretend to be a loved one. They will tell you that they were arrested and not to tell anyone else in the family and tell you that you need to wire funds to them so they can post bail. As soon as you send the wire, your funds are gone.

The "You Have Been Hacked" scam

Another common scam we are seeing at least once per week is the "your computer is hacked, so call Microsoft to resolve" scam. What happens in this scenario is you will get a pop-up on your computer indicating that your computer has been compromised and you need to call a number to get it fixed. They will tell you your entire system is compromised and that they will transfer you to your bank's fraud department. They will then instruct you to go to the bank and withdraw cash, take that cash to a bitcoin machine, enter all of it in, and send the funds directly to them. Once you put your money in this machine, it is gone.

The "Payment for Advertising" Scam

The final scam we will review is the "advertise for Us" scam. You receive a check in the mail that you were NOT expecting. The check will include a letter telling

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Letter from the Editor

Pam Snell,
DMS Advocate

Happy June!

We're looking forward to a fun summer! The grandkids are psyched after having a banner school year! And, their basketball team won the playoffs!

Our hydrangeas are loaded with blossoms, the peonies have never had so many flowers, and David is experimenting with llama poop as fertilizer, if you can believe it! We'll let you know how that works out in the Fall.

I'm pleased to introduce Vinny Pircio, a fellow member of the Cranberry Country Chamber and the Cape Cod Canal Chamber. Vinny and I met at a Chamber event and shared "Scammer Stories." It was then that I thought that others might want to hear about what he sees at the bank all the time. These aren't just stories made up to scare you; they're honest-to-goodness, true-life situations!

I asked Vinny to provide a "Scam of the Month" so we can all see what's really out there and what we need to avoid. We have one more thing to add to Vinny's information:

Don't Blame the Victim!
Blaming victims of cybercrimes, such as falling for phone scams or phishing emails, is common. Society often focuses on what the victim didn't know or do rather than on the criminal's actions. This leads to "fraud shame," where victims feel responsible for the crime, even though the real blame lies with the perpetrator.

Anyone can fall victim to cybercrime, regardless of age, education, or tech skills, as cybercriminals use increasingly sophisticated tactics. Instead of blaming victims, we should focus on understanding these tactics and empowering individuals with the knowledge and skills to stay safe online.

If someone you know is a victim of fraud, don't blame them. Help them contact the authorities (https://www.ic3.gov), and teach them how to recognize phishing attempts and adopt basic cybersecurity practices.

Enjoy the debut of summer!

(Continued from front page...)

you that you have been selected to advertise for a large corporation like Starbucks. They tell you to deposit the check and a portion of the check needs to be sent back to them to pay for the advertising materials; the remainder of the funds are yours. They have you send the funds, and then the check comes back fraudulent and is deducted from your account, leaving you with a negative balance.

How can I protect myself?

Now that you know a few different scams fraudsters are attempting and some of the common methods that they will use to gain your trust, it is important to review the best things you can do to protect yourself, your information, and your money.

Stay Calm!

These fraudsters use your emotions to get you anxious, flustered, angry, whatever it may be, but it doesn't matter! They just want to get you emotional so you don't think clearly. If you get an alert that you are being scammed, the very first and most important thing you can do is STAY CALM.

Hang up Immediately!

Part of using your emotions is to get you to trust them. They will tell you that they are the only ones that can help. This is a lie! Hang up on them immediately. Even if they claim to be from your financial institution, Microsoft, or Starbucks, hang up and call someone from your bank that you know and trust.

It's important to mention that these scammers are so advanced they can even spoof a phone number. They may even call you from your bank's customer service number. It is still a best practice to hang up and call someone that you trust.

Never trust a pop-up!

One way these fraudsters will get access to your computer is through pop-ups, which open the door for them. Once they are in your computer, they have access to just about anything and everything. If you saved your tax return on it, they have access. If you had your username and password for your online banking saved, they have it now too. Avoid pop-ups at all costs!

If you end up allowing the scammers to get this far, remember the rule tip: Stay Calm. If you get one of these pop-ups, we highly recommend having your computer scanned by a professional. These fraudsters are capable of leaving programs in your computer to get data even after the fact.

Trust your local banker!

Do you think there's even a SLIGHT chance someone is trying to scam you? As your local banker, we see these scams on a daily basis. We know exactly what steps need to be taken to resolve the fraud if you were scammed, or even better, how to prevent it from happening in the first place.

In this digital world, it's never been more important to protect yourself and your information. I hope this article will help you avoid being scammed and keep your hard-earned money safe!

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"Smiling Neighbor" Program Attracts New Patients, Community, and Staff

Everybody knows somebody in the community who goes above and beyond the call of duty to help others.

It could be as simple as helping take out the garbage for an elderly neighbor. Or a youth sports coach who has pitched in for many years. Or someone who has helped organize the local 4th of July parade forever.

The Smiling Neighbor program gives your dental office a chance to offer more than thanks to those special people. And the program will bring you press coverage, community participation, and new patients.

By sincerely doing the right thing, you've earned a chance to take a bow for it.

The Smiling Neighbor program should include some in-office promotion and some external outreach.

The first step is internal marketing. Visiting patients should be given a flyer. The flyer should also be included in billing envelopes and other patient mailings. The flyer can also be on display in the waiting room and all operatories. Details should be included in your e-newsletter and on your website.

The second step is external marketing. The local media can be alerted via a news release. The community can be further informed via social media posts.

Here's how the program works.

Encourage patients and the public to utilize the "Contact Us" page on your website. They should be coaxed to enter the name of the person being nominated and a brief description of their act of kindness. Also to be included is contact information (telephone/email) for all parties.

That's it.

On a monthly or quarterly basis, you select a winner. The winner typically receives both recognition and dinner for two at an area restaurant.

And the program reinforces itself. The winner can be announced using the same marketing tools utilized to roll out the nomination process.

If nominations are lacking, you can look for "ringers" in your community. Ringers can be pointed out by staff members or found in the newspaper – e.g., saving a cat from a tree, helping local students, working with the elderly.

With a little effort, the Smiling Neighbor program can spread the good cheer and become a part of your marketing program.

The Ultimate Guide to Partnership Marketing—Part 3

In the previous two articles in this series, we worked through getting started, determining a topic and setting goals.

We then discussed the format of the offer and your projected audiences preferences.

The work on partnership marketing doesn't end when your offer does. It's crucial to measure the outcome and results of the offer and partnership itself, which will help you for future collaborations.

Analyze the Success of the Offer and Promotional Plan

First and foremost, take a deep dive into the outcome of the offer to understand whether it was successful or not. Did it help you reach the goal(s) you originally set? You will want to look at:

- Registrants / attendees, if it was a webinar or event

- New email list subscribers, if it was a white paper or other lead magnet

- Website traffic, if it was a blog post

- New leads, if your offer included a CTA for a consult or something similar

If you feel satisfied with the results, that's great! If you don't, remember that not every offer will work out the way you hoped it would, especially if this is your first time diving into partnership marketing. That's okay — analyzing the outcome allows you to identify areas of improvement for the next time.

Additionally, take a peek at the performance of the promotional plan. Statistics you note may include are:

- Reach and engagement of social media posts.

- Number of social media followers.

- Number of email list subscribers.

- Open rate and click-through rate of newsletters.

- Total website traffic.

If you were impressed by these numbers, then you'll likely be able to infer that your marketing tactics worked, which is always exciting to see. It's also important to note how consistent both you and your partner were with promoting the offer. If both of you made the same commitment, that's great — but if your partner didn't show up in the way you were hoping for, that's something you'll want to keep in mind as you think about your next offer.

Facilitating Partnership Marketing with the Support of an Agency

Working with a Marketing Agency to Execute Partnership Marketing

You may have reached the end of this blog post and realized that partnership marketing requires the time and attention of several moving parts in order to be successful, and you may not have the resources to dedicate to it — and that's okay! That's where working with a marketing agency like Dash of Social® comes in.

We thrive on developing value-driven, intentional marketing strategies for our clients that help them to build thought leadership and establish brand awareness in front of new audiences.

Read the entire series at:
DentalManagersSociety.com   ~~~or~~~
https://dashofsocial.com/the-ultimate-guide-to-partnership-marketing/

Working closely with their clients, Ashley Mason and her team help small business owners and entrepreneurs craft and execute value-driven marketing strategies designed to establish thought leadership, grow online communities, and build connections and leads.

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Payment Integration for Dental Offices:

The world of payment processing is incredibly complicated, with lots of different moving parts. Depending on how your practices operates, and which software you use for patient management, it only becomes increasingly complex. Payment integration is the process that simplifies all of that, ensuring a seamless experience across various systems, platforms, or applications.

How does payment integration work?

Integrated payments happen when a merchant's payment processor is connected with its point-of-sale system (POS), accounting software, or other business management tools, such as a CRM. For dental practices, this means giving patients the ease and convenience of several different payment options.

Likewise, because it connects to other management software, integrated payments allow for streamlining other patient experiences.

Essentially, all payment-integration processes should:

- Make the user experience seamless.
- Simplify the merchant's operations.
- Increase efficiency.
- Offer multi-channel support, across all of the

platforms you require.
- Be incredibly secure.
- Offer reporting and analytics.

Integrated payments are commonly facilitated through Application Programming Interfaces (APIs) — protocols that allow different software applications to communicate with each other.

Essentially, payment APIs enable applications to accept and send payments by ensuring that all involved parties can "talk" to each other. Think of them as the middlemen between your payment processor and whatever software your practice is using.

Integrated payments can improve your bottom line.

Simply put, payment integrations save you time and money, which, in turn, makes your practice more profitable. It does this in the following ways:

- Reduces the gap of time of your patients' transactions and you receiving funds.
- Potentially reduces costs by amalgamating several payment and accounting processes into one application.
- Minimizes mistakes made by human error.

On top of all the benefits to your bottom line, there are also some constraints.

Payment integration APIs can tie you to one processor. For example, let's say you use a specific patient-management software that allows for automated scheduling reminders via text or email. Well, there's a decent chance that the payment API needed to integrate that specific tool with a merchant services provider exclusively works with one processor. Thus, your ability to switch to a processor with better rates may be dependent on its compatibility with your

An Essential Guide

current operational software. Many will trade convenience for price because it's a lot easier to continue overspending than to completely change your operations. For that reason, it's not uncommon for dental practices to choose a more conservative approach, limiting operational upgrades.

In this regard, despite improving your operations and having a potentially positive impact on your bottom line, payment integration does remove some of your choices in running your practice.

What's the solution, when you want the benefits of payment integration without the loss of agency when it comes to choosing a provider?

Connectors give you the best of both worlds.

To work around processor exclusivity requirements and integration protocols, customized software called 'connectors' are commonly employed. Connectors use APIs to establish communication between two applications that are otherwise not designed to work together.

How do you get a connector?

Connectors aren't something your processor is going to advertise being an option, so how do you find them?

Connectors are offered through third-party developers and are available to businesses in two main ways:

- Building custom connectors upon request to meet specific needs.
- Licensing out a pre-built connector based on a common need among many businesses for a feed-per-pay period.

The former option is much more expensive than the latter, so the cost-benefit analysis of that choice must be carefully considered. If a pre-built option for your specific needs exists, there's a good chance it could result in significant payment-processing savings.

As your practice grows and potentially expands, considering payment integration might be prudent for anticipating patient needs and making operations more seamless.

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This newsletter was thoughtfully edited by Susan Rooks, the Grammar Goddess, so we can look and sound as smart as we are.

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