# CYBER SECURITY & YOU

**JANUARY 2023** 

## PROTECT YOUR IDENTITY & MONEY DURING TAX SEASON

While you're busy gathering your paperwork for tax season, cybercriminals are devising schemes to steal your identity and money. Know how to protect yourself and your loved ones.

#### TAKE PREVENTATIVE MEASURES.

**Use a PIN:** The PIN helps prevent fraudsters from filing a return with your Social Security number (SSN) because it enables the IRS to confirm your identity when you file online or by mail.

**File early:** The IRS only accepts a single return for each SSN. Submitting your return early can help further limit the possibility that a criminal may use your SSN later to file a false return.

**Use secure filing websites:** Only trust tax-filing portals with "https:" before the URL. This indicates that the data transmitted is encrypted.

Use multifactor authentication (MFA): When filing taxes online, you should only use a tax service provider that, in addition to requiring a username and password, allows you to use multiple factors to access your account.

**Create strong passwords:** For any portal that can access your sensitive tax information, make sure that you choose a lengthy, complex password that's different from any others you use.

#### STOP SCAMERS IN THEIR TRACKS.

Beware of Phony Emails: Fraudsters create "phishing" emails that appear to be legitimate, but are simply a guise to get you to share personal or financial information. These emails appear to be from the IRS and threaten with legal or financial consequences if you fail to comply. Do not respond, click on links or open attachments. Instead, report it to phishing@irs.gov.

**Verify payment instructions:** If you owe money to the IRS, take the time to confirm the payment instructions directl through a verified phone number, or a trusted individual such as your Financial Advisor.

Help the elderly: Many scams involve fraudsters calling the elderly to intimidate them into acting on the spot. Make sure your senior family members are aware of such scams, and remind them that it's always acceptable to hang up the phone, check in with a trusted partner then call back using a verified number.

### **HOW THE IRS CONTACTS YOU**

Remember: the IRS will never initiate contact by phone, email, text or social media. Additionally, the IRS won't call, email or text you with threats of lawsuits or arrests, or to request your taxpayer PIN.

However, the IRS will contact you by mail. You can help verify the validity of the correspondence by checking if the letter arrives in a government envelope with the IRS seal, contains a notice number at the top right corner of the letter and provides the correct contact information for the IRS.

Cybercriminals are clever & relentless. Even if you follow these protective measures, you might still become a victim. To combat tax fraud, the IRS launched the <u>Identify Theft Central portal</u>, which contains helpful information for taxpayers.

If you suspect that you're a victim of tax identity theft, you should contact the IRS by calling the number on the IRS notice. Or, call the IRS Identity Protection Specialized Unit at 1-800-908-4490. Also, complete IRS Form 14039 (Identity Theft Affidavit) if your electronic return is rejected because of a duplicate filing under your SSN.

Visit IdentityTheft.gov for more information.

Keep in mind: Cybercriminals may also target your state income return.

If you notice an issue with your return, contact the LA Department of Revenue.

#### source: