



Investment, Cryptocurrency, and Wealth Scams

KB-AK009

1. Reduce discoverable personal context before an adversary can weaponize it. Audit public profiles, family posts, data-broker listings, school/activity rosters, old breach exposure, and household routines; remove or limit unnecessary details and teach family members to treat unexpected personalized contact as a verification trigger.
2. Notice questions or content that probes fear, loneliness, grief, money stress, health needs, desire for opportunity, or trusted beliefs. Slow the exchange, decline to share sensitive context, and ask a trusted person to review the interaction before the other party can personalize pressure. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
3. Avoid revealing where you bank, invest, work, receive benefits, store crypto, or manage important accounts. Keep financial and account details out of public posts and casual chats, and use account alerts so unusual access or payment requests are caught quickly. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
4. Control the first contact instead of accepting the adversary's chosen channel. Use known phone numbers, official apps, bookmarked sites, and trusted intermediaries; do not click supplied links, scan unexpected codes, or continue a sensitive conversation inside a new channel chosen by the sender.
5. Break the secrecy instruction immediately by telling one trusted person and moving the decision into a shared review process. Legitimate helpers will not require isolation from family, caregivers, schools, banks, or advocates. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
6. Create a pause-and-verify rule for Marketplace and Search Placement. Before acting, confirm the claim through an independent source, involve a trusted reviewer, preserve evidence, and refuse secrecy, payment, credentials, data, or device access until the request is verified.
7. Separate claims from evidence. Verify identities, emergencies, brands, documents, and stories through independent sources before acting, and preserve screenshots or message headers when something seems staged or inconsistent.
8. End the call and restart through a trusted number from a bill, card, portal, school directory, or official website. Do not provide codes, payment, remote access, or personal details to anyone who reached you first. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
9. Pause all payment movement and use a second reviewer before sending funds. Never use gift cards, crypto, wire transfers, payment apps, or overpayment refunds for unexpected requests; call the bank or merchant through verified channels.





10. Check whether the proof can be verified outside the adversary-controlled page or thread. Search independently for the organization, person, complaints, registration, and original source of testimonials or images. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
11. Name the emotional lever before responding. If a message creates flattery, confusion, obligation, sympathy, or urgency, pause the interaction, slow the decision, and ask a trusted person to review the request out loud.
12. Create a pause-and-verify rule for Emotional State Manipulation. Before acting, confirm the claim through an independent source, involve a trusted reviewer, preserve evidence, and refuse secrecy, payment, credentials, data, or device access until the request is verified. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
13. Keep the relationship on-platform until trust is independently established, refuse financial requests and intimate-image pressure, and ask a trusted person to review inconsistencies, secrecy, or rapid emotional escalation.
14. Put waiting periods and outside review around offers that promise money, romance, recognition, comfort, or exclusive access. Require written terms, independent search, no upfront fees, and no sharing of intimate images, credentials, or financial details.
15. Treat pressure as evidence that verification is needed. Refuse secrecy, deadlines, threats, and fear-based demands until the claim is checked through official channels and a trusted supporter has reviewed it.
16. Use a pre-agreed family verification phrase, call the person directly, and contact local emergency or institutional channels yourself. Do not send money, codes, travel details, or documents while panic is driving the decision. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.
17. Refuse to act on the imposed timeline. Capture the message, independently contact the court, agency, school, employer, or company, and require written documentation before any payment, disclosure, or account change.
18. Break isolation early. Keep sensitive decisions inside a circle of trusted people, use family code words for emergencies, and make it normal to ask for help before sending money, data, photos, or access.
19. Protect accounts, devices, and finances with layered safeguards. Use password managers, passkeys or MFA, device updates, account alerts, transaction limits, and a rule that no one receives codes, remote access, or payment instructions through an unsolicited conversation.
20. Make money, data, identity, labor, and access movement reversible, documented, and reviewable. Refuse gift cards, crypto, wire transfers, payment apps, check overpayment schemes, credential sharing, and secrecy; use official support or bank fraud channels before complying.
21. End recurring access and repeated pressure systematically. Block, report, rotate credentials, revoke sessions and app permissions, preserve evidence, and tell trusted contacts what happened so recontact attempts are easier to recognize.
22. Escalate when safety, dignity, identity, reputation, devices, or family stability are at risk. Preserve evidence, involve trusted supporters, contact platforms, schools, banks, legal aid, or emergency services as appropriate, and prioritize the victim's physical and emotional safety over embarrassment.





23. Use a password manager, passkeys or MFA, and official account recovery pages only. Never share one-time codes, recovery links, passwords, session tokens, or screen access with someone who initiated contact. Apply this rule consistently across channels so the decision is governed by verification, documented evidence, and trusted review instead of the adversary's framing.

