

Written by

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A tricky new computer virus is making the rounds, and infected users see pop-up messages which claim to be from the FBI and threaten people with a fine or prison unless they pay up. The virus, meanwhile, locks up your computer, holding it – and you – hostage, thus its name: "ransomware." Computer users pick up this virus by clicking on malicious links in emails and messages sent through social media sites, or by visiting compromised websites. From there, a notice like the one below appears. The Better Business Bureau of Minnesota and North Dakota (BBB) is offering some tips on how to avoid ransomware and advice on what to do if you become the next victim.

Your PC is blocked due to the illegal viewing or distribution of copyrighted content. To unblock the computer, you must pay the fine of \$100.

People who have been hit by ransomware report seeing different versions of these warning messages; some ask for larger amounts of money and some claim to be from local police or the Recording Industry Association of America (RIAA). However, all of these messages are fraudulent. Users are told they need to pay requested amounts via a prepaid Green Dot MoneyPak cash card – which are difficult to trace - or they will be locked out of their computers permanently and face possible criminal charges. While it's true that computer users will remain locked out until they get expert help, the threat of legal action is nothing more than a bluff.

"This scam, like so many scams, operates on fear and confusion," said Dana Badgerow, president and CEO of the BBB of Minnesota and North Dakota. "Faced with supposed large fines or the threat of investigation by the FBI, it's easy to see why people follow these bogus instructions. We're telling people not to fall into that trap."

People with infected computers will want to have the issue addressed as quickly as possible. It will likely take a computer repair expert or firm – one that's been checked out first at bbb.org – to restore functionality and remove any lurking malware. However, the BBB is advising people not to pay the scammers. Computer security experts are confident that paying the scammers will not get your computer unfrozen. In fact, some believe that might just open the door to increased demands. People should also ignore any requests to provide personal or financial information.

To avoid ransomware, consumers should:

- Make sure their computer has the most recent updates installed for spam filters, anti-virus and anti-spyware software and a secure firewall.
- Avoid questionable websites and don't click on any suspicious links.
- Be aware that social networks are used to transmit and spread this virus and others like it.

It's also a good idea to keep all your files backed up. If your computer becomes infected by ransomware, you should contact a computer expert or repair firm immediately and file a complaint with the FBI at ic3.gov.

Ransomware locks up computers BBB says virus might cost you – but don't pay the scammers

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The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Our hours of operation are 8 a.m. to 5 p.m. Monday through Friday. Contact the BBB at bbb.org or 651-699-1111, toll-free at 1-800-646-6222. Visit our Centennial website at bbbis100.org.