CANADIAN CENTRE FOR CYBER SECURITY

Smishing: Protect yourself from SMS attacks

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Smishing is a type of phishing scam. Threat actors use social engineering to send fraudulent text messages (SMS) to trick victims into revealing sensitive information, such as login credentials or banking details. The text messages use language that creates a sense of urgency in an attempt to force the recipient to act fast. Smishing messages may link to malware or fake websites, allowing threat actors to steal your data, money or identity.

This publication was written in collaboration with the Royal Canadian Mounted Police to raise awareness on the identification, reporting and mitigation of smishing scams.

How threat actors leverage smishing

Modern smishing techniques enable threat actors to spoof the sender's phone number, making the message appear to come directly from a well-known organization you trust. For example, if threat actors spoof your bank's legitimate short code, the fraudulent messages will appear in the same chat thread as any legitimate communications you may have had with your bank in the past. This continuation of the conversation makes it very difficult to distinguish fraudulent messages from valid messages.

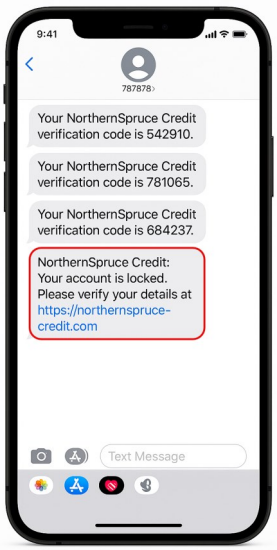
Tips for spotting a smishing message

Although the sender's name and number may appear legitimate in a smishing message, there are common warning signs to watch for, including:

- urgent claims about accounts being "locked" or "compromised"
- suspicious links using URL shorteners or slightly altered web addresses
- requests for sensitive information such as passwords, PINs, or SINs

These are all details that legitimate organizations **would not** request through text messages.

Figure 1: Example of a smishing message



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Protect yourself from smishing

To protect yourself from smishing attacks, follow these recommended mitigation strategies:

- **Do not click links:** Do not click links received by SMS message. If you receive an urgent message or a message with a suspicious or unusual link, pause before reacting. Scammers rely on impulsive reactions. Navigate to the organization's official online portal using your browser or official mobile app.
- **Verify independently:** If a message appears in a legitimate message thread (for example, from your bank), call the number on the back of your debit or credit card to verify the request. Do not call the number provided in the text.
- **Report the spam:** Forward the suspicious SMS to 7726 (SPAM) or use the messaging applications spam reporting function. You can also report the spam to the Canadian Anti-Fraud Centre. This will notify the appropriate organizations to initiate an investigation and take appropriate actions.
- **Enable multi-factor authentication (MFA):** Ensure MFA is enabled on your accounts to prevent unauthorized access even if credentials are stolen. Whenever possible, choose MFA options that do not rely on SMS like an authenticator app, or options that are phishing-resistant such as passkeys, or hardware tokens.
- **Disable 2G:** If your phone allows it, turn off 2G in the settings. This can help prevent your phone from connecting to a false base station operated by a threat actor.
- **Stay updated:** Keep your device's software current and enable SMS spam protection.
- **Delete suspicious messages:** If the suspicious sender is a new number, block it. Delete suspicious messages to avoid accidentally clicking the link.

To prevent serious consequences from smishing scams, we encourage mobile users to remain vigilant and report any suspicious messages received by SMS. Awareness and prompt reporting help protect you and others from financial fraud and identity theft. Review the Cyber Centre's guidance on recognizing and avoiding phishing attacks for more information.

Learn more

- Smishing: An introduction
- Don't take the bait: Recognize and avoid phishing attacks (ITSAP.00.101)
- Phishing: Don't get reeled in
- The 7 red flags of phishing
- Fact sheet: Phishing
- Three common types of phishing scams
- Using your mobile device securely (ITSAP.00.001)
- Reporting spam text messages to 7726