

The BlackCloak Tax Season Cyber Checklist

Tax season concentrates your most sensitive personal and financial information into a short period of time. Criminals rely on this urgency and your known relationships to push you into making quick decisions. A few simple habits will dramatically reduce your risk of falling victim to a scam.

Your tax season safety rules

- ✓ **Verify before you act:** Any tax-related request for information, documents, or payments should be confirmed using a phone number or process you already trust.
- ✓ **Slow down money movement:** No wires, ACH transfers, or payment changes should be made without verbal confirmation from a known and verified contact.
- ✓ **Protect your primary accounts:** Your email account is a virtual front door. Use a strong, unique password and two-step sign-in to secure it.
- ✓ **Be cautious with links and attachments:** The IRS does not initiate contact by email or text asking for personal information.
- ✓ **Question urgency:** Pressure, secrecy, and last-minute demands are warning signs.

Common tax-season scams to watch for

- Messages pretending to be from your accountant, advisor, or assistant
- Fake IRS emails, texts, or phone calls
- Requests to "confirm" your identity or refund details
- Unexpected refund checks or repayment demands
- Preparers who refuse to sign returns or promise guaranteed refunds

What to do if something feels wrong

- Pause
- Verify the details through your trusted contact
- Ask for help before responding

