

# Internet Fraud

by Bob Schneider, Editor of the PC Keyboard, the newsletter of the Spring Hill Teaching Computer Club, Hernando County, Florida

Internet fraud continues to be the fastest growing crime in America (and perhaps the world). The most common technique for fraud today is “phishing.” This means that some nefarious person connives you into providing financial account information. They do it by mailing thousands of spam emails to lists of email addresses they have accumulated. Perhaps one of your friends sent a neat joke to 40 acquaintances, including you (your friend’s email itself is, of course, spam). Someone out there farms email address. They love it when your friend sends out those appeals and jokes—because they know that every email address they capture (including yours) is current and good. They then send a message like the one below (actually received by the author) to those thousands of email addresses. It matters not if you have PayPal or not. Many of the emails will hit someone who does, and they only need a lot of money from a few suckers to make the effort worth while. Of course, they substitute various bank names for PayPal, too.

**Dear valued PayPal® member:**

**It has come to our attention that your PayPal® account information needs to be updated as part of our continuing commitment to protect your account and to reduce the instance of fraud on our website. If you could please take 5-10 minutes out of your online experience and update your personal records you will not run into any future problems with the online service. However, failure to update your records will result in account suspension. Please update your records.**

**Once you have updated your account records, your PayPal® session will not be interrupted and will continue as normal.**

**Go to the link below.**

**[http://www.paypal.com/cgi-bin/webscr?cmd=\\_login-run](http://www.paypal.com/cgi-bin/webscr?cmd=_login-run)**

**Thank You.**

**PayPal® Security Center .**

**Accounts Management. As outlined in our User Agreement, PayPal® will periodically send you information about site changes and enhancements. Visit our Privacy Policy and User Agreement if you have any questions. [http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy\\_privacy-outside](http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy_privacy-outside)**

The first link (to “account records”) does not go to PayPal, but goes to [www.doctori.biz/pp](http://www.doctori.biz/pp), a site run by thieves, waiting for you to log in and provide your user name and password for PayPal, or your bank account or other financial service. The login page will look exactly like that of your financial institution. Once you finish “updating” account information, you will be sent to that actual financial site where you can log in and see that everything is in order. The second link (to “Privacy Policy”) is a real link to your financial service. It is another part of their smoke screen. But at three o’clock the next morning, there may be some new account activity. The next day, when you log in, you will likely find that everything is no longer in order.

For your internet and financial safety, never respond to an email asking you to check your account. If you are curious, call your financial institution. Also, you can always log in to your account the usual way (not by clicking on a link you receive in an email) and check anything you wish. A final note: tell your friends to stop broadcasting your email address to the world, to spammers, pornographers, body part enlargers and thieves. Tell them they can comply with your request if they stop forwarding jokes, requests and other such to you and their other friends. Better yet, send them a copy of this article. They deserve it.

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