

# Protecting Yourself from Cyber Crime

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Today, the Internet has become an integral part of life. It's a daily routine to log onto the internet for banking, shopping, social & business networking, job application, researching, music downloads and on other various important information retrieval. We all depend on internet. The Internet is a great place to get information, shop, do business, communicate, etc., but it can also be a dangerous environment. Internet fraud is very prevalent at this time; millions of users fall victim to acts of fraud each year.

With its worldwide popularity, the risk of Internet crime has also risen considerably. Precaution has always been better than cure, so it's in our own hands to safeguard our personal information when we make any online transaction. With every bit of information you transmit through the Internet or store online, the risk of falling victim to Internet crime also rises. Identity theft is at its all time high! Some of the various gullible trends that have been rising through the Internet include hacking, stalking, fraud, phishing, theft, spreading Malware and harassment! This not only causes a financial distress but more then often leads to the psychological stress.



Internet fraud crimes fall into several categories: **pharmacy** (fake or diluted medicine), **identity** (use of your name, address or social security number to take your money), **financial** (offenses that result in a financial loss), **auction** (failure to deliver the purchased item), **sweepstakes/lottery** (promotions that require you to pay to play or to receive your winnings), **counterfeit payments** (fake cashier's checks or money orders), and **software piracy** (selling unauthorized or fake software). There are probably more fraudulent schemes being invented at this very moment.

I wish there was a technology-related solution that would protect all of us from this onslaught of criminal activity, but there's not. Primarily because it's based on human interaction...the technology is only the *tool* used to commit the crime. So much for the doom and gloom...now what can we do to avoid being a victim of Internet fraud?



We must become familiar with the criminal enemy and their tactics, be vigilant to their presence, and continue to enjoy the good parts of the Internet.

Some of the ways that can help you to guard your safety in the Internet world and help you escape from falling prey to Cyber Crime are :

**Awareness:** Before you start the campaign to safeguard yourself from cyber crime, keep in mind that you know about the risks you are going to face! The right knowledge equips you to fight with a right mindset! Awareness is the most important weapon that will come to your rescue at the most difficult times!

**Be Vigilant:** These days most of the people who surf online are the members of social networking sites. Being social is nice but trusting everyone regarding your personal information can drown you in deep waters! Most of the cyber criminals maintain a good relationship at the start and at later stages they exploit that information for their own good. Do not let them exploit

your trust. Be conscientious of the information you share with others while you are online trying to find answers or a bargain for Christmas.

### **Don't pass your Password:**

If any link in your email asks for your personal information or your password, quickly mark it as Spam and report it! Most of these emails are used to phish for your personal information. They will allure you with schemes such as *"Congrats! You've been chosen winner for a trip to Switzerland"*, Excited, you may give your information, but in the end you'll realize the big loss you made for yourself! Keep in mind, if you are dealing with a valid organization, it will never ask you for your password.

Another way to keep your personal information secure is by changing passwords at some regular intervals. Though make it easy for yourself to remember! According to the FTC, approximately 50% of identity theft victims knew the person responsible for the theft. In some cases, these are family members or friends with whom we do not maintain strong enough barriers.

Credit card fraud accounted for nearly 30% of all the identity theft crimes. Another one-fifth involved utilities fraud. With this type of fraud, your identity is used to pay for water, electric, cable, or other utilities for someone else. Guess who gets left with the bill?



Sadly, most victims report spending over 30 hours, on average, getting their lives back in order. Filing police reports, getting fraud alerts placed on credit reports, and contacting creditors takes a lot of time and effort. Plus, victims live in perpetual fear of more fraud and must worry about being rejected for credit.

A great source for us to get smart on this problem is *"www.lookstoogoodtobetrue.com"* which was developed and is maintained by a joint U.S. federal law enforcement and industry task force including the US Postal Inspection Service, the Federal Bureau of Investigation, the Internet Crime Complaint Center, the National White Collar Crime Center, Monster Worldwide, Inc., Microsoft Corporation, the National Cyber-Forensics and Training Alliance, Target Corporation, and several others.

The site is free and it's a great tool to educate yourself about Internet fraud so that you can avoid becoming a victim. It contains a list of types of fraud, victim stories, frequently asked questions and tips, consumer alerts, a teen center, and the ability to file a complaint with several authorities. You can even take an assessment test that lets you know how much at risk you may be, based on your computing and Internet practices.

Additionally, the links below can help you become more informed about scams and fraud. After all, having more information is the first step to being prepared to protect you!



<http://www.lookstoogoodtobetrue.com/>  
<http://www.snopes.com/crime/fraud/fraud.asp>  
<http://www.scambusters.org/backissues.html>  
<http://www.phonebusters.com/english/index.html>

We all enjoy using the Internet. Do not let anyone make it a bad experience for you by making you prey to their bad motives. To prevent yourself from becoming a victim to cyber crime keep in mind these basic tips, be vigilant and conscious of the information you share through the internet.