

Internet Scams Are On The Rise

Internet shopping is definitely here to stay. One survey shows that online holiday shopping in the US rose 25 percent in 2004. The eSpending report by Goldman Sachs, Harris Interactive and Nielsen/Netratings found that US shoppers boosted their Internet purchases \$18.5 billion from November 1 to December 26 last year.

The reasons to shop online are many: Convenience, affordability and product variety translate to time and money saved for the savvy shopper. But there's a dark side to all the hype. As online retail figures rise, Internet fraud is close behind.

'Phishing' is one of the latest forms of Internet fraud. Scam artists send out forged e-mail messages disguised as legitimate messages from a large, well-known institution. So far most phishing scams have used banks as their institution of choice, but retailers such as eBay and Amazon are also popular targets.

The typical phishing message says there is a problem with the recipient's account and they should immediately click on a Web link that is embedded in the message to verify their information and/or change their password. Once this link is



clicked it will redirect the recipient to a pop-up box. The pop-up box may have familiar information like the institution's logo and may look and feel authentic. But please be aware that this request could be a ploy and this pop-up box could be a forgery. Information requested could be social security numbers, passwords, bank information, home addresses, telephone numbers, credit card information. . . etc. Once this information has been filled in and the recipient hits 'submit,' the information is transmitted to scam artists who sell the information to ID theft rings. The forged Web sites are online for an average of less

then seven days before they are discovered and neutralized.

EBay, which is the No. 1 holiday shopping site, has been host to a number of other scams. 'Phantom' and 'shill' bids are false bids that run up the bid figure for an item much higher than the winning bidder would have otherwise paid. Numerous complaints have been posted online about sellers who accepted payment for transactions but did not come through with the goods. And even sellers aren't immune from fraud: In the Ontonagon area there are at least two cases reported of sellers who accepted cashier's checks for payment that turned out to be invalid.

The lesson to be learned from all this is to use caution and common sense during online transactions. If sensitive data is requested from you unexpectedly, please pick up the phone and verify the validity of the request. Many Web sites have "Contact Us" links where you can obtain phone numbers to call. Verify bank and account information when accepting payments by check, and do not release merchandise from EBay until you have the cash in your hand. With a little savvy and know-how, shopping on the Web can be a rewarding experience.



CCTC employees Jen Roe (left) and Jolene Parish (right) display their Christmas spirit.