

## Dealing With Internet Fraud

Judging by the sheer number of solicitations and “can’t miss” propositions that you receive every day in your e-mail Inbox and see posted on message boards or Web sites — Internet scams may seem inescapable. While you can’t wholly avoid seeing online solicitations that may be fraudulent, here are some tips on how to deal with them.

### I. Don’t Judge by Initial Appearance

It may seem obvious, but you need to remember that just because something appears on the Internet — no matter how impressive or professional the Web site looks — it doesn’t mean it’s true. The availability of software, which allows anyone, at minimal cost, to set up a professional-looking Web site means that criminals can make their Web sites look as impressive as those of legitimate e-commerce merchants.

### II. Be Careful About Giving Out Valuable Personal Data Online

If you see e-mail messages from someone you don’t know who asks for personal data — such as your Social Security number, credit-card number, or password — don’t just send the data without knowing more about the person who is asking. Criminals have been known to send messages in which they pretend to be, for example, a systems administrator or Internet service provider representative in order to persuade people online that they should disclose valuable personal data. While secure transactions with known e-commerce sites are fairly safe — especially if you use a credit card — non-secure messages to unknown recipients are not. Verify that the site is secure by looking for a padlock icon on the bottom of the Web page.

### III. Be Especially Careful About Online Communications with People Who Conceal Their True Identity

If you receive an e-mail in which the sender refuses to disclose their full identity, or the sender uses an e-mail header that has no useful identifying data (e.g., W6T7S8@provider.com), that may be an indication that the person doesn’t want to leave any information that could allow you to contact them later if you have a dispute over undelivered goods for which you paid. As a result, you should be highly wary about relying on advice that such people give you if they are trying to persuade you to entrust your money to them.

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#### IV. Watch Out for “Advance-Fee” Demands

In general, you need to look carefully at any online seller of goods or services who wants you to send checks or money orders immediately to a post office box before you receive the goods or services you’ve been promised. Legitimate startup “dot.com” companies, of course, may not have the brand-name recognition of long-established companies, and still be fully capable of delivering what you need at a fair price. Even so, using the Internet to research online companies that aren’t known to you is a reasonable step to take before you decide to entrust a significant amount of money to such companies.

#### V. If You Have Been Victimized

If you think that you’ve been the victim of a fraud scheme that involved the Internet, you can file a complaint online with the Internet Crime Complaint Center (<http://www.ic3.gov/>), a joint project of the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (<http://www.nw3c.org/>). In addition, you can file complaints about specific types of fraud with the following agencies:

- Commodities Fraud: Commodity Futures Trading Commission (CFTC) at <http://www.cftc.gov/cftc/cftchome.htm>.
- Consumer Fraud: Federal Trade Commission (FTC) at <http://www.ftc.gov/>.
- Securities Fraud: Securities and Exchange Commission’s Enforcement Division Complaint Center at <http://www.investingonline.org/aio/complaintcenter.html>, or your State securities regulators at <http://www.nasaa.org/home/index.cfm>.

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