

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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SCDCA WARNS CONSUMERS ABOUT 'PHISHING' SCAMS

A consumer opens an e-mail that looks to be from a popular online auction site. "Your account is being suspended due to violation of site policy," it says. "If you have received this e-mail in error or would like to be considered for reinstatement, please click on the link below." The consumer does business on the site, and is worried about her account. She clicks on the provided link, and comes to a site that looks completely legitimate, down to the logos, that asks for her login and password, and other information. Soon after entering the information, she discovers that her auction business information is being used fraudulently, and the credit card she uses for transactions has mysterious charges on it.

Spam isn't just annoying anymore. Internet scammers are now using unsolicited e-mails to get unsuspecting consumers' personal data by posing as legitimate businesses and requesting the data via e-mail or website. Also known as '**phishing**', the e-mails appear to be from legitimate businesses, such as banks, online stores, and even internet service providers (ISPs).

Consumers open the e-mails and get a message that they need to update their information, enter their account numbers for security purposes, verify information to participate in a software upgrade, or otherwise send their personal or account information. Often the e-mail and/or site looks official, and even has real-looking logos and headers. But the pop-up or e-mail isn't really from a real ISP, bank, or other business. It's from a scam artist, 'fishing' for valuable information by mimicking legitimate e-mail addresses, HTML formats, graphics and logos -- even entire websites.

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About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. For more information, visit www.state.sc.us/consumer.

How can you protect yourself?

- Be *extremely* skeptical of any unsolicited e-mail correspondence from a business or financial institution – even if you do business with them. Most businesses won't ask for personal or account information via e-mail. If you are concerned about your account, call the bank or the business directly.
- Access online accounts *directly*, not through pop-up or e-mailed links, even if they are cut and pasted into a web browser window. Look for the 'https' in the address or the small lock in the bottom of your browser window to ensure the site is secure.
- Review your credit and bank accounts as soon as you receive them to make sure everything – including your address and other information – is correct. If your statement is late, call your credit card company or bank to confirm your billing address and account balances.
- Use antivirus, firewall, and spyware blocker software and update it as often as possible. If you are having unusual difficulty connecting to a site, or your computer is running slower than usual, it can be a symptom of a virus or spyware on your system.
- Beware of strange downloads and e-mail attachments, even from people you know. Suspicious attachments can often hold viruses and spyware that can be downloaded to your computer without your knowledge.
- If you believe you have been the victim of a scam, file a complaint with the SC Department of Consumer Affairs at www.state.sc.us/consumer/dcacf/ or the FTC (www.ftc.gov), and visit the FTC ID Theft website at www.consumer.gov/idtheft/ for more information.

For more information about spam, phishing, and other consumer issues, contact the SCDCA at 1.800.922.1594 (toll free in SC) or (803)734.4200, or visit their website at www.state.sc.us/consumer.

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