



Gone “Phishing”: Cyber Risk Management

With all the Internet use today, it seems difficult to keep up with all the possible scams out there. One of the latest scams is coined “Phishing” and entails a fraudster attempting to lure you into giving out personal information.

Have you ever received a spam or pop-up message stating “We could not verify your information during a routine review of active accounts? Please click here to update your information”? The scam artists are trying to hook you into entering your Social Security number, passwords, or account numbers. The pop up will appear to be from an agency or establishment you are familiar with or have accounts with. Here are some tips on what to look for:

- Some of the phishing messages or e-mails will threaten you with severe consequences if you do not respond by “updating, verifying, or confirming” what they are asking of you.
- O NOT reply to any e-mails or pop-ups of this nature.
- DO NOT click on the message in the link.
- DO NOT cut and paste the website to a new browser.
- DO open a new browser and type the company’s e-mail address that you know to be legitimate. This will eliminate any phony look-alike links that phishers use.
- If you receive an e-mail that states you are entitled to a refund and need to call them for details, verify that the number given is a phone number listed on your account paperwork, at home or on your business account. Check the back of credit cards for main contact numbers. Phishers will provide you with an area code and number that is very close to what your company actually uses, in order to fool you.

- If possible, use anti-virus, anti-spy ware, and firewall software, and keep them updated each year with the current versions. Some phishing e-mails contain software that can damage your computer or monitor during your internet use, without your knowledge. Don’t ever e-mail personal or financial information. Use secure websites that YOU initiate contact with. Secure websites may be indicated by a small padlock icon on your browser’s status bar.
- Remember to review your bank and credit card statements as soon as possible. Be aware of your billing cycles, so you know if a statement is late. Always be leery of opening any attachments or downloads, as viruses may breach your computer’s security system.

You can forward spam that is “phishing for information” to spam@uce.gov, and also to the organization that the phisher is claiming to be. If you think you have been “scammed”, you may contact the Federal Trade Commission at www.ftc.gov.

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