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Don't Bite if You're Phished

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Don't Bite if You're Phished

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Don't Bite if You're Phished

Posted on **March 1, 2005** by **Editor**



By **Kevin Kawamoto** <kawamoto@u.washington.edu>

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Most people reading this column will already know what "phishing" is and, more than likely, may already have received one or more messages in their e-mail inbox that was part of a phishing scam. That message probably appeared to be from a legitimate business or organization that needed to collect personal information from the recipient of the message in order to normalize that person's account.

Here's how it goes. The following example is part of a real message supposedly sent from a real bank (but not really) under the subject line, "Confirm Your Identity Information." The message begins like this: "We are performing maintenance, which may interfere with access to your Online Services. Due to these technical updates your online account has been flagged and we must confirm that you are the rightful owner of the account. To Confirm Your Identity click the link below [hypertext link provided in the message]. Please make sure you do this in a timely fashion as we look forward to bringing you updates regularly."

This is one of a number of phishing messages appearing in people's e-mail inboxes. The messages appear legitimate (at first glance) and even contain language warning the receiver to be careful about online security: "[Bank's name] and its service providers are committed to protecting your privacy and ask you not to send sensitive account information through e-mail."

Sometimes a threat is also included, to the effect of “if you don’t respond to this message within [a certain amount of time] your account privileges will be suspended.” Recipients may also be asked to download software onto their personal computers.

When you click on the hypertext link provided in the e-mail message, the Web site that pops up looks professional, perhaps even identical to a real company’s official Web site right down to the official logo. The problem is, the Web site is fake.

Of course, most cyber savvy people know this is a scam – a deceitful attempt to get an unsuspecting person to surrender personal information that could be used by a con-artist to access that person’s bank account or other private account. But the messages often look so convincing that some people are fooled into thinking they are real. Of the tens of thousands of messages that get sent out, the con-artists behind the scam hope that they’ll get at least some “bites” in return for their efforts.

.02 **Banks Respond** ([return to index](#))

By now banks are well aware of this scam and have issued warnings to their customers about transmitting personal, confidential information online. Washington Mutual, for example, has explained to its customers through mailings and its Web site what phishing is and why customers need to be careful. On its Web site, Washington Mutual explains: *“All your online banking should be done through our secure Web site, and we will not send you e-mail instructions to download any banking software to your computer. Do not install software downloads directly from e-mail messages, or from companies or Web sites you do not recognize. When in doubt, contact the company directly or call our customer service number...”* [1].

Other banks have issued official warnings and messages about how to recognize and avoid being the victim of phishing. Most of this information can be found on their Web sites. Key Bank, whose name has been used in phishing scams, tells customers via its Web site that the bank “will never request personal information, including account numbers, social security number, user names or passwords in e-mail messages or pop-up windows” [2].

Financial institutions are particularly sensitive about online scams because these activities have the potential to erode the public’s trust in secure online financial transactions. But financial institutions are not the only ones touched and tainted by online scams. eBay, the online auction site, has had its customers targeted by phishing. eBay offers an online tutorial on how to spot “spoof (fake) emails.”

“While there is no single way to recognize whether you have received a Spoof email – the senders are especially deceptive – there are a few signs that indicate the email may not be legitimate,” says the eBay Web page. The company provides some tips on how to spot a fake Web site, such as scrutinizing the URLs used. The full tutorial can be accessed here:

<http://pages.ebay.com/education/spoofutorial/>.

.03 **Teaching Kids and Newbies about Phishing** ([return to index](#))

Teaching children and adults who are not aware of the many scams they can encounter on the Internet is an important component of consumer protection in the 21st century. Just as teachers have for many years taught children to be wary of targeted advertising and to know their rights as consumers, they must now educate new generations – young and old – of Internet users about the many ways dishonest people may try to get information about them in an attempt to exploit them or their family members.

According to an article in the *Seattle Times*, “Phishing is one element in a vast criminal enterprise that can lead to identity theft and, ultimately, fraud involving checking accounts, credit cards and even home mortgages. Victims tell stories of painstaking months spent correcting damaged credit reports. Financial institutions, as well as retailers and e-tailers, have lost money to new and constantly morphing forms of electronic identity theft.” [3]

One of the best ways to help people avoid being exploited online is to educate them about the dangers and how to avoid them. Phishing is not the only danger to avoid, but it is one that can be combated effectively with knowledge and sensible Internet use behavior. Educating people about phishing is part of a general caveat to Internet users about being critical, cautious and skeptical about transmitting any kind of personal or confidential information online – not just financial information but anything that is considered private.

.04 **Practical Tips/More Information** ([return to index](#))

The American Bankers Association has provided the following list of Consumer Tips on its Web site to help people avoid being a victim of a phishing expedition. This is a good place to start in helping to educate the less “scam savvy” among us become more aware of how to smell a “phish” when one lands in their inbox!

- Never give out your personal financial information in response to an *unsolicited* phone call, fax or email, no matter how official it may seem.
- Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact the company to confirm the email’s validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- When submitting financial information to a Web site, look for the padlock or key icon at the bottom of your browser, and make sure the Internet address begins with “https.” This signals that your information is secure during transmission.
- Report suspicious activity to the [Internet Crime Complaint Center](http://www.ic3.gov/) (<http://www.ic3.gov/>), a partnership between the FBI and the National White Collar Crime Center.
- If you have responded to an email, contact your bank immediately so they can protect

your account and your identity. For information on identity theft, visit [ABA's Consumer Connection](http://www.aba.com/Consumer+Connection/CNC_contips_idtheft.htm) (http://www.aba.com/Consumer+Connection/CNC_contips_idtheft.htm).

- For more information on phishing, visit the [Federal Deposit Insurance Corporation](http://www.fdic.gov/consumers/consumer/news/cnwin0304/phishing.html) (<http://www.fdic.gov/consumers/consumer/news/cnwin0304/phishing.html>), [Federal Trade Commission](http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm) (<http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm>), the [Anti-Phishing Working Group](http://www.antiphishing.org/index.html) (<http://www.antiphishing.org/index.html>), the [National Consumers League](http://www.phishinginfo.org/) (<http://www.phishinginfo.org/>), or the [OCC Consumer Protection News](http://www.occ.gov/Consumer/phishing.htm) (<http://www.occ.gov/Consumer/phishing.htm>).

Source: American Bankers Association [4]

.05 **Conclusion** ([return to index](#))

The longer cyberspace and real life co-mingle, the more they resemble each other. In real life, people have always had to beware of bandits, swindlers and con-men. These exploitive forces now have new tools with which to reach the unwary and the gullible. Just as we teach children and older adults to be wary of people in cars offering treats or calling on the telephone or knocking at the door, we have to teach them to be just as suspicious of unsolicited e-mails from strangers.

The reality is that as wondrous as e-mail and the Internet are, they can also be used – in the wrong hands – as weapons of deception and exploitation. Sadly, this reality needs to be communicated as soon as people start using these technologies because at that point they've opened a part of themselves to a world that has – hidden in its networks – dangers that can cause real harm.

One hopes that the coalition of government, business and civic organizations working against cybercrimes such as phishing will be effective in their efforts keep innocent people from jeopardizing their private information. Educators can play a key role in enhancing these efforts by illuminating the problem, encouraging dialogue, and providing strategies for critical evaluation and prudent behavior in cyberspace.

References ([return to index](#))

[1] Washington Mutual Bank's Your Security Web page, <http://www.wamu.com/personal/welcome/security.htm>.

[2] Key Bank's Online Security Web page, <http://www.key.com/html/E-2.23.html>.

[3] Melissa Allison, "Phishing: The New Face of Fraud," Seattle Times, March 21, 2005.

[4] ABA.com, "Don't Get Lured Into A Phishing Scam," <http://www.aba.com/Consumer+Connection/033104PHISH.htm>.

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31 THOUGHTS ON "DON'T BITE IF YOU'RE PHISHED"

Katowice

on **January 30, 2014 at 7:11 AM** said:

Hello, you applied to write great articles, but the last quite a few content have been kinda boring... I miss your very good articles. Past several content are just a smaller out of track!

dating

on **January 30, 2014 at 11:37 AM** said:

Adore your publish. Have you at any time imagined about creating more about this matter?

naija

on **January 30, 2014 at 1:57 PM** said:

One far more point I need to talk about is that as an alternative to trying to accommodate all your on-line degree lessons on times that you just end work (since the majority folks are tired after they get home), try to acquire most of your instructional classes over a week-ends and only a couple courses in weekdays, even if it means a modest time away from your saturday and sunday. That is good because over a saturdays and sundays, you are much more rested in addition to concentrated in school work. Thanks much for ones a variety of elements I have figured out through the site.

Arie Coutts

on **January 30, 2014 at 6:16 PM** said:

I would like to thnkx for the efforts you have put in writing this site. I am hoping the same

high-grade web site post from you in the upcoming also. Actually your creative writing skills has encouraged me to get my own site now. Really the blogging is spreading its wings rapidly. Your write up is a great example of it.

Katowice

on **February 1, 2014 at 2:15 AM** said:

Its like you read my mind! You glimpse to know much about this, like you wrote the book in it or something. I think that you simply can do with some pics to drive the message home a bit, but rather than that, this can be good blog. A great read. I will truly be back.

generateur de code psn

on **February 1, 2014 at 2:12 PM** said:

If some one needs expert view about blogging after that i advise him/her to go to see this web site, Keep up the good job.

stand mixer reviews

on **February 1, 2014 at 2:23 PM** said:

It's not my first time to pay a quick visit this website,
i am browsing this web page daily and get fastidious data from here every day.

best basketball shoes

on **February 1, 2014 at 7:48 PM** said:

Have you ever considered publishing an e-book or guest authoring on other websites? I have a blog based upon on the same topics you discuss and would really like to have you share some stories/information.

I know my readers would enjoy your work. If you are even remotely interested, feel free to shoot me an e-mail.

generateur de riot points

on **February 1, 2014 at 8:48 PM** said:

Pretty nice post. I just stumbled upon your weblog and wished to mention that I have really loved browsing your weblog posts. In any case I'll be subscribing on your rss feed and I'm hoping you write once more soon!

Telecharger minecraft gratuit

on **February 2, 2014 at 3:25 AM** said:

I am extremely inspired together with your writing talents and also with the layout on your weblog.

Is that this a paid theme or did you modify it yourself? Anyway keep up the excellent high quality writing, it is rare to see a nice blog like this one nowadays..

clash of clans hack

on **February 2, 2014 at 12:35 PM** said:

We're a group of volunteers and starting a brand new scheme in our community. Your site provided us with helpful info to work on. You have done an impressive task and our whole group will probably be thankful to you.

generateur de carte bancaire

on **February 3, 2014 at 9:04 AM** said:

I like the helpful information you provide in your articles.

I'll bookmark your blog and check again here frequently. I am quite certain I'll learn many new stuff right here! Good luck for the next!

folding bike reviews

on **February 3, 2014 at 9:14 PM** said:

Wow, that's what I was searching for, what a material! existing here at this web site, thanks admin of this website.

induction cooktop reviews

on **February 3, 2014 at 11:22 PM** said:

What i do not understood is if truth be told how you are now not really much more smartly-preferred than you might be now. You are so intelligent. You already know thus significantly relating to this matter, produced me individually imagine it from numerous numerous angles. Its like men and women aren't involved unless it is one thing to accomplish with Girl gaga! Your individual stuffs outstanding. All the time take care of it up!

best pressure washer

on **February 3, 2014 at 11:29 PM** said:

I like what you guys tend to be up too. Such clever work and reporting! Keep up the wonderful works guys I've you guys to blogroll.

garbage disposal reviews

on **February 3, 2014 at 11:48 PM** said:

Cool blog! Is your theme custom made or did you download it from somewhere?

A design like yours with a few simple adjustments would really make my blog jump out. Please let me know where you got your theme.
Cheers

infrared grill reviews

on **February 3, 2014 at 11:56 PM** said:

Quality content is the secret to interest the users to visit the site, that's what this web page is providing.

rifle scope reviews

on **February 4, 2014 at 12:44 AM** said:

It's remarkable to visit this site and reading the views of all mates regarding this piece of writing, while I am also zealous of getting know-how.

jig saw reviews

on **February 4, 2014 at 2:03 AM** said:

I got this site from my pal who shared with me regarding this web page and at the moment this time I am visiting this web site and reading very informative articles at this place.

best shoes for crossfit

on **February 4, 2014 at 2:59 AM** said:

We're a group of volunteers and opening a new scheme in our community. Your website provided us with valuable information

to work on. You've done a formidable activity and our entire neighborhood shall be thankful to you.

best vacuum for hardwood floors

on **February 4, 2014 at 3:16 AM** said:

I just like the valuable information you supply to your articles.
I'll bookmark your blog and take a look at again right here frequently. I'm reasonably certain I'll be told lots of new stuff proper right here!
Good luck for the following!

vacuum sealer reviews

on **February 4, 2014 at 4:40 AM** said:

At this time I am going to do my breakfast, once having my breakfast coming over again to read additional news.

recumbent exercise bike reviews

on **February 4, 2014 at 5:25 AM** said:

I believe this is one of the most important info for me.
And i am satisfied reading your article. However wanna statement on some basic issues,
The web site style is perfect, the articles is truly excellent :
D. Good process, cheers

best electric kettle

on **February 4, 2014 at 10:25 PM** said:

If some one wants expert view concerning blogging then i advise him/her to visit this web site, Keep up the good work.

christian outreach organizations

on **February 5, 2014 at 1:29 PM** said:

I know this is off topic but I'm looking into starting my own blog and was curious what all is needed to get set up? I'm assuming having a blog like yours would cost a pretty penny? I'm not very web smart so I'm not 100% sure. Any tips or advice would be greatly appreciated.
Thank you

Pastor Brown

on **February 5, 2014 at 6:08 PM** said:

This is very interesting, You're a very skilled blogger. I've joined your feed and look forward to seeing more of your wonderful posts. Also, I have shared your site in my social networks!

telecharger emulateur 3ds

on **February 6, 2014 at 1:59 AM** said:

I used to be recommended this web site by way of my cousin. I'm no longer sure whether this post is written by way of him as no one else understands such targeted approximately my problem. You're wonderful! Thank you!

pirater un compte facebook

on **February 6, 2014 at 2:26 AM** said:

I'm truly enjoying the design and layout of your site. It's a very easy on the eyes which makes it much more enjoyable for me to come here and visit more often.
Did you hire out a designer to create your theme? Exceptional work!

catholic church on power rd mesa az

on **February 6, 2014 at 7:41 AM** said:

Hi! I understand this is kind of off-topic however I needed to ask.
Does building a well-established website like yours require a lot of work?
I'm brand new to blogging however I do write in my diary every day.
I'd like to start a blog so I can share my own experience and feelings
online. Please let me know if you have any kind of ideas or tips for
new aspiring blog owners. Thankyou!

www.kansascliffclub.com

on **February 6, 2014 at 7:49 AM** said:

What i don't understood is in fact how you are not really much more neatly-preferred
than you may be now.
You are so intelligent. You know thus significantly in
relation to this subject, produced me in my view believe it from numerous numerous
angles.
Its like women and men aren't involved except
it's one thing to do with Girl gaga! Your individual stuffs outstanding.
At all times maintain it up!

en.csystems.biz

on **February 6, 2014 at 9:50 AM** said:

Wow that was unusual. I just wrote an incredibly long comment but after I clicked
submit my comment didn't appear.
Grrrr... well I'm not writing all that over again. Anyways, just wanted to say excellent blog!