

# INTERNET SCAMS

Unsuspecting merchants and consumers alike are being victimized by Internet scams.



Special Report from [RichardPresents.com](http://RichardPresents.com)  
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## The Top 4 Internet Scams Today

The **Phishing Scam** is the modern-day persuasion **scheme** that obtains sensitive information from a private individual by establishing of rapport or by posing as a legitimate and trustworthy company or entity. Sensitive information such as passwords or credit card numbers and details are the most common target of phishing attacks. Phishing goes hand-in-hand with spamming since a fraudster committing phishing needs more than one prospect to be successful.

**The most popular internet scam is the click fraud.** An advertising network affiliate conducts the click fraud to earn more money than usual from such click advertisers as Google. This type of scam is done using spywares that artificially clicks on the advertisement link.

Another Internet scam involves **online auction and retail schemes**. Legitimate-looking websites offer goods and products but fail to deliver them to the buyer.

A noteworthy Internet scam is the **pump-and-dump scheme employed in stock trading**. The trick is to use marketing power by disseminating false info in forums and other public locations "pumping" up its stock sales. After a certain level is reached, the fraudster sells or "dumps" his stocks earning a profit as the stock price slides down to its average price after the hype.

The Federal Bureau of Investigation or FBI has a special webpage for internet frauds and scams.

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Visit my "Firewalls and Virus Protection" website, BLOG, and "Security Alert News Reporter" with help for everyday Internet users trying to navigate safely through the Cyber Space that has become a 'Cyber Jungle', loaded with ambushes and booby traps. Join in my Free "Computer Security Awareness Campaign". Thank You, **Richard Rossbauer**

<http://www.firewalls-and-virus-protection.com>

## Internet Email Scams

### The 5 most Popular Internet Email Scams to Avoid

More and more people are using the Internet for emailing, surfing, and searching. Those who are innocent of the scams tend to be easy victims. .

**The Nigerian scam is infamous.** The scammer is said to be from Nigeria and is looking for a partner overseas because of a very large amount of money worth up to US\$ 21 million for transfer. During correspondence, the scammer will request payment from the victim for legal fees though there will be no money transfer that will happen. The scam preys upon the emotions of innocent and compassionate victims

**An email that requires an advance fee for an approved credit card loan** is definitely a scam. No credit card company will demand money during sign-up for a loan. People who receive such emails should remember that no credit card companies require a loan application before approving a loan.

**Lottery email scams** are also one of the frequent spammers of email accounts. These scams are easily identifiable because they require payment of a processing fee before allowing collection of the winnings.

**Phishing emails** are also very popular and dangerous. They can obtain passwords and even credit card details from unsuspecting Internet users just by sending a seemingly legitimate email from a reputable entity such as a credit card company. It steals a person's identity by redirecting them to a fake website where they are requested to enter credit card details and Personal Identification Numbers (PIN).

**Overpayment scams** are Internet email scams that exploit the desire of a person to make a sale online. The buyer of the item on sale is supposedly located overseas. He promises to pay more than the selling price if the seller will send him money to pay the supposed international fees of customs first.

## Internet Fraud Scams

**The most common and perhaps well known internet fraud scams are the ones that promise money from a Nigerian source.**

These scams use greed to convince the recipient of the letter that they can have a percentage of many millions if they help to defray the costs of getting the money out of the safety deposit vault, wherever that may be located, and then out of country.

Often the line is that the money is housed in a secure facility in a large trunk and once the fees are paid it will be released. They claim that the money cannot be used to pay the fees for fear it will be stolen. They will begin by getting small sums out of the person to try not to scare them off.

**Most of the time the people involved in these scams will try their best to make it all seem that everything they claim is real.** They will set up websites with fake banks that come with phone and fax numbers to make them appear real.

They will send correspondence on fake letterhead to make it appear that the bank or storage facility where the money resides is genuine. Then money will be requested. It will likely be a small amount, maybe a few thousand to start, but it will not stop there.

**Even once the victim stops paying, the swindlers will use the personal information they have gleaned and attempt to empty bank accounts, run up credit card balances, and generally steal whatever assets they can get their hands on.**

The thieves who work these Nigerian internet fraud scams have stolen millions from unsuspecting people who think that they have been specially chosen to help move money that in reality does not exist.

## Internet Lottery Scams

Thousands of people every day are being tricked by Internet lottery scams. **The initial contact, which comes to your email address, will tell you that you have won a large amount of money.**

**They will ask you if you want this money and if so to fill out a form with your name, address, phone number etc., so that they can make contact to get you your money.** They then ask you to be certain to use the reference number that comes along with your letter.

This is done to help them keep the scam straight so they know which scam they are pulling on which person. They are not only after money, some of them are after enough personal information that they will try to steal your identity.

After they have received a first contact back from their intended victim those running internet lottery scams make their next move. They congratulate you again and tell you that once you have sent them the necessary fees they will send you your winnings.

**People who have been through hard times, are unemployed, or just want to have a chance to make life a little easier too often fall for these good luck scams.**

They should understand that in real lotteries there are no fees. They send you the winnings and you arrange to pay the taxes.

People are surprised when sometimes they receive a check through these internet lottery scams, but that the check is either forged or stolen so either way you get nothing. They may send a forged check, or money order, so that you show it to everyone and prove to others that they are real. It helps them to reel in other victims. The scary part here is that you could be arrested for cashing a counterfeit check or money order.

**How can you win a lottery that you never entered?**

## Internet Survey Scams

People are often tricked into believing that taking surveys is an easy way to make a little extra money. The problem is that so many of these Internet Surveys are not what they claim to be.

They either do not pay the money promised, or as is so often the case, they are actually just looking for a way to get personal contact information, which they will sell to marketing companies.

Another type of internet survey scams people to pay a small fee to access the surveys in their system. This usually seems acceptable to most people since the companies never ask a large sum.

Once the fee is paid, the duped Internet user realizes the surveys made available to them are ones that do not pay anything.

One of the ways that internet survey scams look real is by having testimonials on their websites from satisfied participants.

These testimonials are, of course, fake. But, they give the survey website the appearance of legitimacy and success that brings in willing victims of the scams.

There are also sweepstakes survey sites where points are earned based on how much of the survey is completed. Some participants do not need to answer all the questions based on earlier answers.

The person's final reward is far off as the points needed to get prizes or money are very high.

## Internet Dating Scams

Internet dating scams depend on the fact that communication can take place between two people without either one making an effort to confirm the actual identity of the other.

**Because of this, the online dating service is conducive to fraud.** In this kind of environment, exchanges of false information are possible and scams will definitely be present.

False identities are expected in Internet dating scams because of what happened to a number of US citizens who were victimized by Russian fraudsters. The Russian correspondents promised romance and love while slowly inching their way to requesting money from their overseas lovers to be able to maintain living expenses, Visa charges, and even supposed travel expenses.

In situations like this, there is no way for the US citizen to verify if he is talking to a real person or not. A good thing to do is to verify the Visa application directly from the US embassy.

The FBI hosts a site called the Internet Fraud Complaint Center where citizens can file their actual encounters of Internet dating scams or complaints of suspicious sites. With this, other persons will be able to avoid these sites while at the same time identify signs that will teach them to avoid getting victimized.

*...Richard Rossbauer*

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### Visit these Web Sites for more Scam and Fraud Information

The **Internet Crime Complaint Center** (an FBI and MW3C Partnership) where you can report fraud <http://www.ic3.gov/>

**Complete Review** of Job Scams, Mail Scams, Dating Scams, eMail Scams, Fraud and Business Scams, and more at [www.RichardPresents.com/Internet Scams](http://www.RichardPresents.com/Internet%20Scams)

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