



Keeping Safe Online – 5 Online Scams You Should Be Aware Of!

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The Internet has had many ups and downs beginning with the dot-com bubble bursting giving online users a virtual hangover. Now that there is a restored user confidence online sales have been increasing steadily. What people do not realize is that the online world is a lot less safe than they think and it is mainly due to people not understanding how bandits are using old scams to take advantage of you in a new world. Consider this...I have been using the online world daily since there was NO Internet. That's right I was online back in 1994 using the UUNET BBS service , Netcom Service, pre-launch AOL service, and AT&T Broadcom services. The one thing I have witnessed over the years is people being taken advantage of online. In fact there have been occasions in which online thief's have tried to scam me. I never fell for it because I was armed with the education of how these people try to take advantage of you. The most recent time someone tried to take advantage of me was this past month which is why I am writing this article. My goal is to arm you so that you have the knowledge as well and you can protect yourself from these lower life forms who such the blood out of humanity. In the words of Sir Francis Bacon, "Knowledge is Power." After this article you will be armed with knowledge and a soldier of Internet wisdom.

Below are the 5 most common online scams:

1. **Postal Forwarding/Reshipping Scam**
2. **Phishing Scams**
3. **Nigerian 419 Letter**
4. **Congratulations You Won!**
5. **Online Auction Fraud**

1. **Postal Forwarding/Reshipping Scam:**

This is the most common scam prevalent today on the Internet. I was a victim of this type of scam just recently. Because of knowledge that this type of scam exists and good intuition I was able to avert any personal loss. Here is how it goes. You can be the buyer or seller in this scam and it works pretty much the same. An agreement is made for money to exchange hands. The agreed upon amount is sent to you in check form with an error in your favor. The person apologizes for the error and states that they “**trust**” you to cash the check and send the money back to them via Western Union. You cash the check and do as told only to find out 2 weeks later that the check was fraudulent. Your account is placed on hold. Any money you sent via Western Union is gone for good. Any fee’s associated with this are your responsibility and your account is tarnished for good. Worse yet if you have a business and stamp the check with a for deposit only stamp your account number is now on the check and these people can begin to write fraudulent checks against your account...all fees associated with this are your responsibility as well because there are no laws protecting the consumer for check fraud just as there are laws protecting the consumer from credit card fraud.

What happened to me? I was contacted online by someone who needed bulk work completed on 7 laptops. The request for proposal was well written and very technical. I quoted the work for \$1750. The person who I was speaking with stated they were from the American Film Market (AFM) in CA which is a real organization. They stated that they agreed to my price and was shipping a package with the 7 laptops and a cashier’s check. The shipment went out through UPS from the local office in CA around the corner from the AFM. When the UPS package arrived it was just a check from the AMF in the amount of \$1950 with a note asking me to cash the check and Western Union the \$200 difference to a person in GA who will use the \$200 to ship me the 7 laptops. Now this was **NOT** what we agreed upon and the check was a very real looking check. Not wanting to be taken advantage of I walked into my bank who verified that the bank account WAS real and had the money to clear the check, which BTW was NOT a cashier’s check. The bank stated that this did not seem right and I agreed which is why I wanted to speak with them in the first place. I contacted the person I was communicating with asking them to ship the laptops to my address directly and pay by credit card but the person disappeared into the Internet abyss. What saved me was the knowledge that these scams exist, I asked myself why could these people not ship their equipment to me directly and why was the check sent for more than the agreed upon amount and further why was the check NOT a cashier’s check. Had I deposited this check my life would have gone to hell in 2.2 seconds. I reported this fraudulent activity to abuse@craigslist.com which is where the person found me and originally contacted me through as well as to UPS, and the FBI online [Internet Crime Complaint Center](#) (formerly the Internet Fraud Complaint Center). I also wrote an eMail to the American Film Market to let them know that someone is using their name fraudulently.

This scam is used for everything from apartment rentals, auto purchases, electronic purchases and furniture sales. If you are to buy or sell online be sure to always work with someone you can meet locally. Do not work with people sight unseen and never except a standard issued check from someone you do not know.

2. **Phishing Scam:**

This scam is very dangerous and within my 15 years of being online I have seen it many, many, many times. You receive an eMail from your bank or the IRS or some other important institution. It looks very real with logos and marketing typical of the agency you are used to seeing. The eMail states that your account was compromised and that you should select the link below, log into your account and verify your personal information. When you click the link it delivers you to a website which looks and feels like your bank and in most cases the URL shows up correctly in the address bar. You place your username and password into the screen and press enter which brings you to other screens asking for more personal information. You enter it and then get delivered to a page which thanks you and tells you that your account was NOT one of the compromised accounts. You feel good and never suspect that you just gave all of your personal information to the virtual thieves and while you are feeling good that you were not victimized your account is emptied and new accounts are opened in your name and credit lines used to the max. Now you are in a world of hurt for 7-10 years trying to clear your name. Below is a print screen example and here is a [link to Microsoft discussing this scam](#) at their website. For the record the most current version of this scam is the 2010 Census which is being sent via eMail and you should know that NO government or fiduciary institute will communicate with you via eMail asking you for personal information. They will always use snail mail. ALWAYS!

Internal Revenue Service - Get Stimulus Payment Online Form - Mozilla Firefox

file:///C:/Documents and Settings/User/Local Settings/Temporary Internet Files/OLK7C/refund-form (2).htm

Internal Revenue Service - Get Stim...

Internal Revenue Service
United States Department of the Treasury

Individuals | Businesses | Charities & Non-Profits | Government Entities | Tax Professionals | Retirement Plans Community | Tax Exempt Bond Community

Most Requested Forms and Publications

1. [Form W-4](#)
2. [Form W-9](#)
3. [Form 1040](#)
4. [Form SS-4](#)
5. [Form 8822](#)

Online Tools

- Online EIN Application
- Where's My Refund?
- 8-file
- electronic IRS

Please enter your info and the Debit Card where refunds will be made.

Stimulus Payment Form

* indicates required fields

*Full Name

*Address

*City

*State/Province

*Postal Code

*Billing Phone

*Date of Birth

*Social Security Number

*Mother Maiden Name

*Driver's License No

*Credit Card Number

*Credit Card Expiration

*CVC/ CVV2

*ATM Pin Number

*Confirm Pin Number

*Issuing Bank

*Routing Number

*Account Number

Submit

Information About

- Careers
- Newsroom

I need to...

<Select One>

GO

NEW e-file for Excise Taxes

Is your Form 2290 due?

Why not e-file!

BONUS at Anaheim Forum

Multicultural issues? Talk to experts. Sept 13, 8am-1:30pm.

3. **Nigerian 419 Letter:**

Didn't you get the news? There is unclaimed money which someone cannot access directly because the person has no access to it and they need your help. It could be that an elderly person left their family a lot of money and while on the plane to receive their proceeds the plane crashed leaving the money unclaimed. It could also be that a soldier stumbled across a large sum of diamonds or gold while in Iraq and cannot get it from where they hid it due to the government watching them. The letter or eMail to you is asking that you help them get this unclaimed prize and for your assistance you will be made wealthy. Invariably sums of money which are substantial, but very much smaller than the promised profits, are said to be required in advance for bribes, fees, etc.—this is the money being stolen from the victim, who thinks he or she is investing to make a huge profit. Common elements include fraudulent bank checks, wire transfers, fax transmissions, eMail communication, fake websites, and an invitation to visit the country where the huge bounty is located. Getting involved with this one will cause you much pain and suffering and you should avoid this type of dialog with anybody who sends it your way.

ICPC NIGERIA (Anti-Fraud Unit)
.....we fight against fraud, funds delay and impersonation.
Head Office: Plot 802, Constitution Avenue
Zone A9 Central Area
P. M.B 535, Garki Abuja
*****24HRS SERVICE *****

LETTER OF COMPENSATION/SETTLEMENT.

We hereby wish you and your family the best of prosperity.

This letter will definitely be amazing to you because of its realistic value. Sorry for the inconveniences that was rendered to you in your line of Inheritance Payment transaction with some impersonators some while ago. I know that this letter will hit you by surprise. I would like to introduce myself, I am (Justice Emmanuel Ayoola (rtd) the Legal chairman of "ICPC", (Nigeria's Anti-Fraud Unit). On the 1st of October 2000, the former President of The Federal Republic of Nigeria (Chief Olusegun Obasanjo) introduced a Commission named the "ICPC", (Nigeria's Anti-Fraud Unit) which is duly registered under the United Nations (UN).

This particular Commission was initiated to detect fraud/funds delay/impersonation of Government Officials. Secondly, we are mandated by the US Government to settle foreign debts/fraud victims/Un-paid beneficiaries to satisfactory in order to maintain peace in the world at large and also to create a good relationship with the international bodies. Presently, we are being paid by the American government in order to avert beneficiary funds delays/fraud here in Nigeria.

So far in this present year, we have settled the funds of (Mrs. Debbie Hargrove, Mr. Micheal Wagner etc). You are being contacted by this office today dated (10th Nov, 2008) because your Case File (A) is the very first File on our Settlement Files Cabinet. From our Intelligent investigations and Probing processes we discovered that you are a victim of fraud/funds delay. The "ICPC", is faithfully under my governance as the Legal Chairman of the great Commission and to this Authority I took an oath of allegiance to settle all fraud victims peacefully. This Memorandum is to notify you that you will be settled by the Nigerian Government from our initial Deposit Account. Your settlement will be actualized within 3 working days after your response to this Official Letter.

For further clarification/investigation kindly send the below information to us immediately:

1. Your residential address and full name
2. Mobile and fax number (for regular official contact).
3. Your inheritance funds value.
4. Amount which you have lost previously.

These above-mentioned informations will officially enable us to carry out our verification processes and after that your compensation sum/Inheritance Funds will be Electronically wired into your designated Bank account or through a Diplomatic Delivery Service, depending on which mode you prefer. Your immediate compliance to this will expedite actions on your Payment because here in this office, we have a lot of listed victims to be settled.

Officially Signed,
Justice Emmanuel Ayoola (RTD)
Chairman, ICPC, Nigeria.

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4. Congratulations You Won:

Didn't you get the eMail that you won? It could be an iPod, an Xbox, Plasma TV, even a boat or a car. All you need to do is pay for taxes and shipping and handling. To claim your prize you are requested to go to a website and enter in your debit or charge card number to cover the costs of shipping your winnings to you. Of course the item never arrives and within a few hours mysterious charges begin to appear on your account which you never authorized. You just been victimized with money loss and possibly identity theft. Ask yourself this question...When did you enter the contest? If you are victimized you should close the account immediately report the fraud to your banking institution and dispute any and all charges not yours. I always circle the total amount on the receipt prior to signing for anything purchased on plastic. If I am ever victimized it makes it easier for the authorities to determine my charges vs. that of the scamming artists. I have been doing this for over 10 years and this is my way of telling the bank that I truly authorized the purchase. The scammer never knows that I do this and it offers me additional protection.

5. Online Auction Fraud:

This type of fraud used to account for ¼ of the total online fraud 5 years ago, however it is a lot less common due to eBay working hard to clean up the entire online auction process. The scam works like this...You bid on a real product such as a Coach handbag for 50% less than original price. You win the online auction and your money is taken from you and given to the online seller. A week later you receive a cheap knock off of the real bag but not the real item you agreed to purchase. This scam is used for everything from handbags to electronics. If this happens to you report it to the online auction house you are using as well as the credit card company or Paypal type service you used to transfer your money. My friend purchased a brand new computer monitor online for \$79. When it arrived it was used, at least 5 years old, had scratches on it and pixels were burnt out on the monitor. For another \$20 he could have purchased a brand new computer monitor from a reputable retail outlet. Another friend of mine purchased a brand new Kodak camera which when arrived was not brand new but also used, possibly refurbished. It took fuzzy pictures to say the least and was pure junk! Describing a product as something it is not is also fraud but many people are doing it and getting away with it. Unfortunately the only way to avoid this type of scam is to ask yourself is this too good of a deal to be true. If you answer yes then stay clear away from this online merchant because chances are the deal IS TOO GOOD TO BE TRUE.

Online safety is important for user confidence in the Internet. Being educated as to what scams there are is a big part of being a safe online consumer. In real life we call it Street Smarts in the virtual world it is very important to utilize your street smarts to ensure you are not a victim or just another statistic. One mistake in the virtual world will cause you 10 years of pain and suffering in the real world. Now consider yourself armed and dangerous with a knowledge that allows you to enjoy the Web without fear. Safe surfing to everyone! For more information check us out on the web at <http://www.herotechs.biz> or call us today at 1-888-443-7683. And remember folks, **"Why Call a Geek? When You Can Call a Hero!"**

