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Dealing with Internet Fraud

Judging by the sheer number of solicitations and “can’t miss” propositions that are sent every day in e-mails or websites, Internet scams may seem inescapable. While one cannot wholly avoid seeing online solicitations that may be fraudulent, here are some tips on how to deal with them.

Do Not Judge by Initial Appearances

It may seem obvious, but remember that just because something appears on the internet—no matter how impressive or professional the website looks—it does not mean that it is true. The availability of software, which allows anyone, at minimal cost, to set up a professional-looking website means that criminals can make their websites look as impressive as those of legitimate e-commerce merchants.

Be Careful About Giving Out Valuable Personal Data Online

If e-mail messages from someone unknown requests personal data, such as a Social Security number, credit-card number, or password, it is prudent to not just send the data without knowing more about the person that is asking. Criminals have been known to send messages in which they pretend to be, for example, a system administrator or service provider representative in order to persuade people that they should disclose valuable personal data. While secure transactions with known e-commerce sites are fairly safe, non-secure messages to unknown recipients are not. Verify that the site is secure by looking for a padlock icon on the bottom of the webpage.

Be Especially Careful About Online Communications with People Who Conceal Their True Identity

If an e-mail in which the sender refuses to disclose their full identity, or the sender uses an e-mail header that has no useful identifying data (e.g., W6T7S8@provider.com), these may be indications that the person does not want to leave any information that could allow contact with them later if there is a dispute over undelivered goods that have been paid for. As a result, a consumer should be highly wary about relying on advice that such people give if they are trying to persuade you to entrust your money to them.

Watch Out for “Advance-Fee” Demands

In general, look carefully at any online seller of goods or services that requires that checks or money orders be sent immediately to a post office box before goods or services will be delivered. Legitimate small companies, of course, may not have the brand-name recognition of long-established companies and still be fully capable of delivering a product or service at a fair price. Even so, using the Internet to research online companies that are not known is a reasonable step to take

before deciding to entrust a significant amount of money to such companies.

If You Have Been Victimized

If you think that you have been the victim of a fraud scheme that involved the Internet, you can file a complaint online with the Internet Crime Complaint Center (<http://www.ic3.gov/>), a joint project of the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (<http://www.nw3c.org/>). In addition, you can file complaints about specific types of fraud with the following agencies:

- Commodities Fraud: Commodity Futures Trading Commission (CFTC) at <http://www.cftc.gov/cftc/cftchome.htm>.
- Consumer Fraud: Federal Trade Commission (FTC) at <http://www.ftc.gov/>.
- Securities Fraud: Securities and Exchange Commission's Enforcement Division Complaint Center at <http://www.sec.gov/complaint/select.shtml> or your state securities regulators at <http://www.nasaa.org/about-us/contact-us/contact-your-regulator/>

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