Staying Safe Online: Phishing and Online Fraud

Scott Shipman

Senior Counsel, Global Privacy Practices

eBay Inc.

Agenda

Defining and Identifying Phishing

Protecting Yourself from Phishing

Avoiding Online Fraud

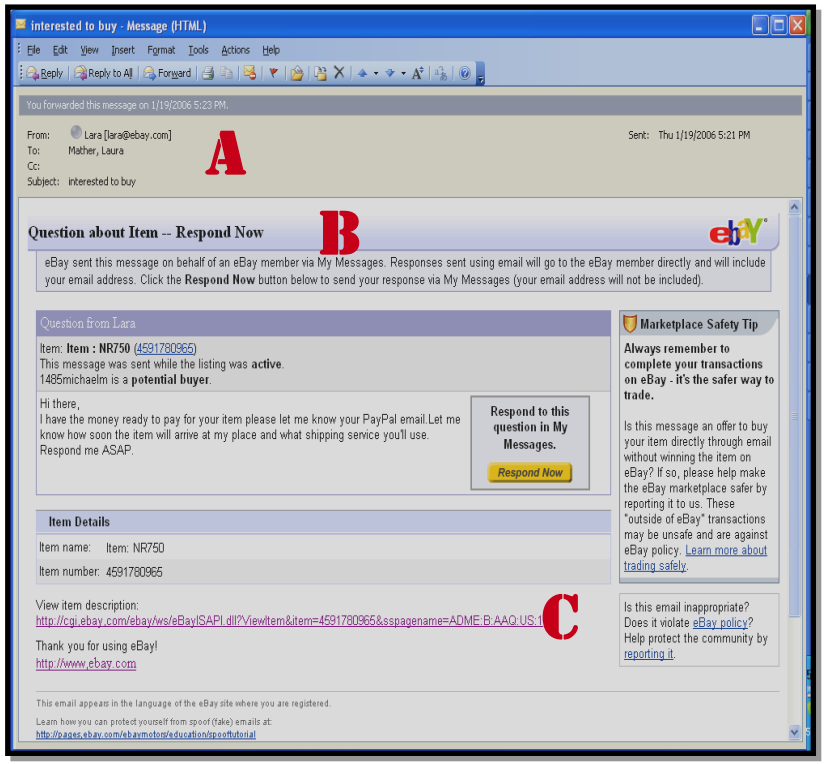
Defining and Identifying Phishing

Learn to Spot a Phishing Email

Some telltale signs that you've received a phishing email

Some common red flags

- In emails
  - Sender's email address
  - Email greeting
  - Email links
- Other Telltale signs
  - Urgency
  - Account update required



How to Spot a Phishing Web Site

Phishing emails almost always take you to a fake web site. This is where the you can be tricked to provide personal information, often resulting in identity

The Legitimacy Test

- eBay sign-in is only at www.signin.ebay.com/
- PayPal sign-in is only at https://www.paypal.com/

Takeaway Tip

TAKEAWAY TIP

Identity theft is a problem for consumers both on and offline

Spotting phishing emails can be extremely difficult

- When in doubt, do not click on links; instead, open a new browser

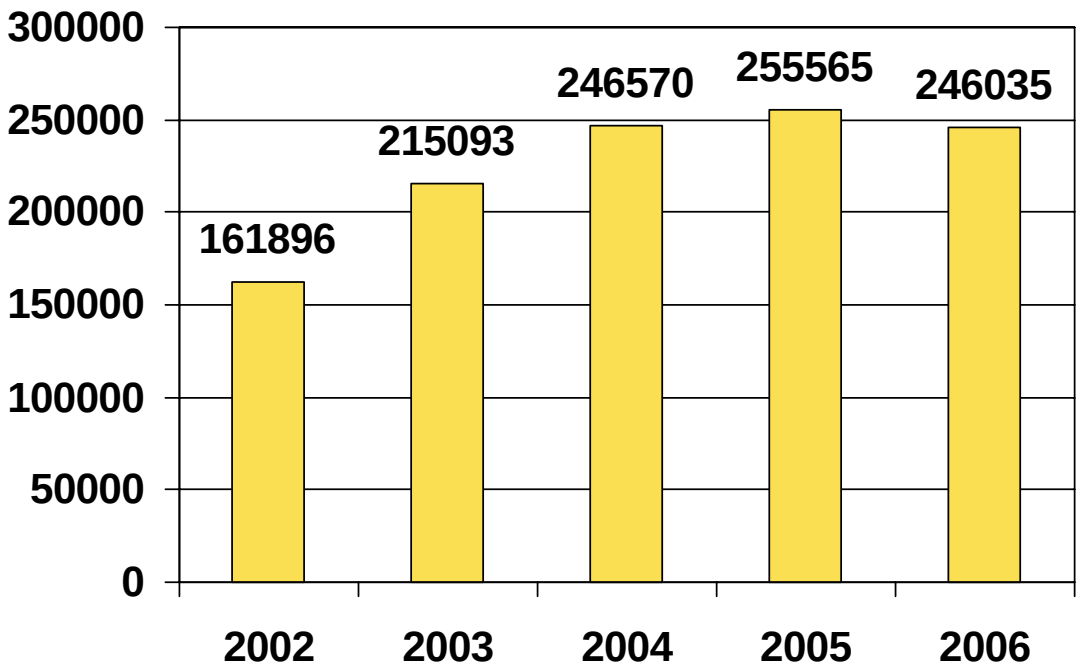
If you see suspicious activity on your account, play it safe:

- Contact credit reporting agencies and your bank
- Contact law enforcement
- Contact eBay or PayPal

PayPal protects you…

- 100% protection against unauthorized use of your account
- Your financial information is not shared with seller

Identity Theft—
the Result of Falling for Phishing



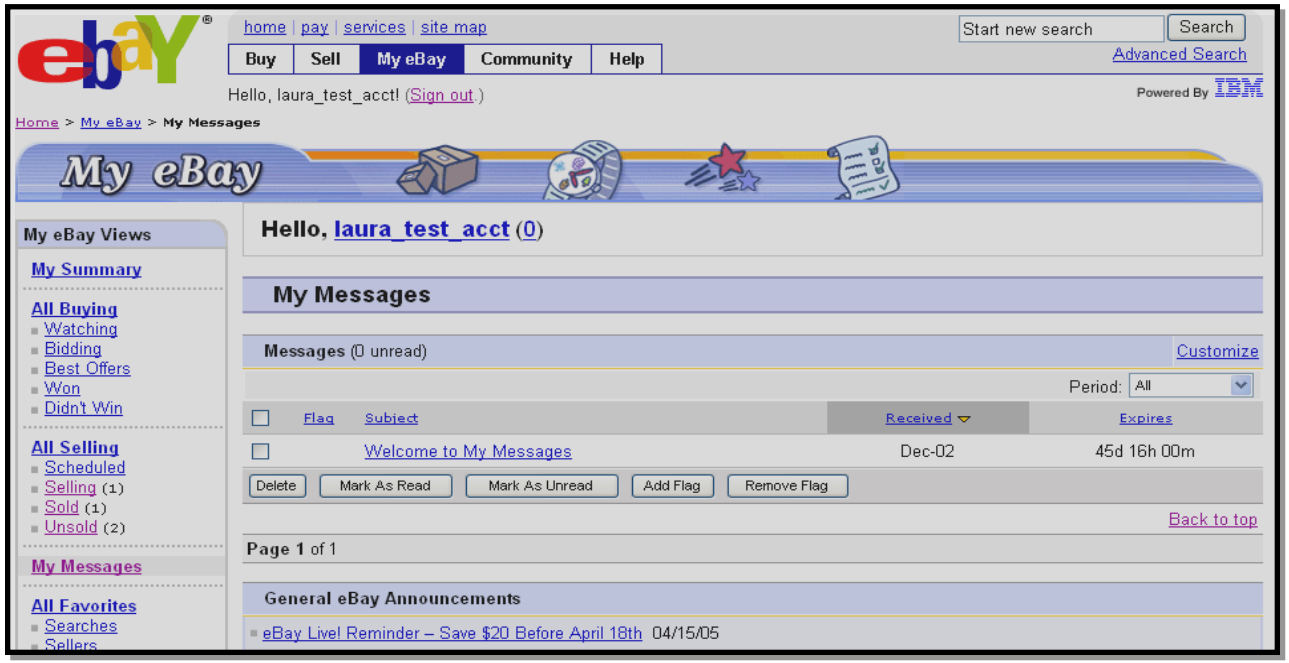
Identity theft complaints are leveling off but it is no time to become complacent.

Source: FTC Consumer Sentinel

Protecting Yourself from Phishing

If an eBay Email Is About Your Account, It's in My Messages

Use My Messages to verify the authenticity of emails about your account or requesting personal information that appear to be from eBay



All Emails Will Contain First/Last Name

If an email from eBay does not have your first and last name, then it is fake

Subject: **Message from eBay Member**
Received: Jan-12-06
From: laura_test_acct
Expires: Feb-11-06
To: vestylgirl
You forwarded this message on Feb-03-06.

eBay sent this message to Laura Mather (vestylgirl).
Your registered name is included to show this message originated from eBay. Learn more.

Question from eBay Member -- Respond Now

eBay sent this message on behalf of an eBay member via My Messages. Responses sent using email will not reach the eBay member. Use the **Respond Now** button below to respond to this message.

Question from laura_test_acct

Activity with laura_test_acct (last 90 days):
- I have bid on **0** items from laura_test_acct

laura_test_acct(0)
Positive Feedback:0%
Member Since: Sep-15-03
Location: CA, United States
Registered On: www.ebay.com

test

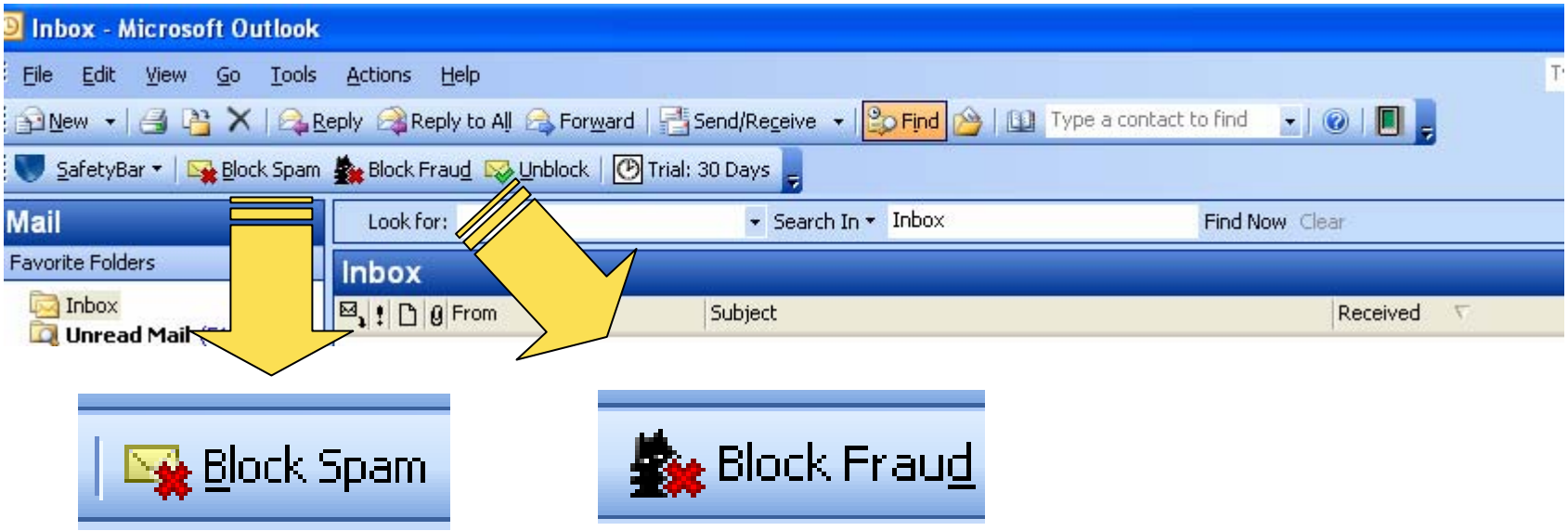
Respond to this

Marketplace Safety Tip

Do not respond to the sender (through the eBay system or your email provider) if this message is an offer to buy or sell outside of eBay. This type of offer is against eBay policy.

PayPal emails have always included first and last names in the greetings

PayPal Safety Bar Protects You from Phishing Emails

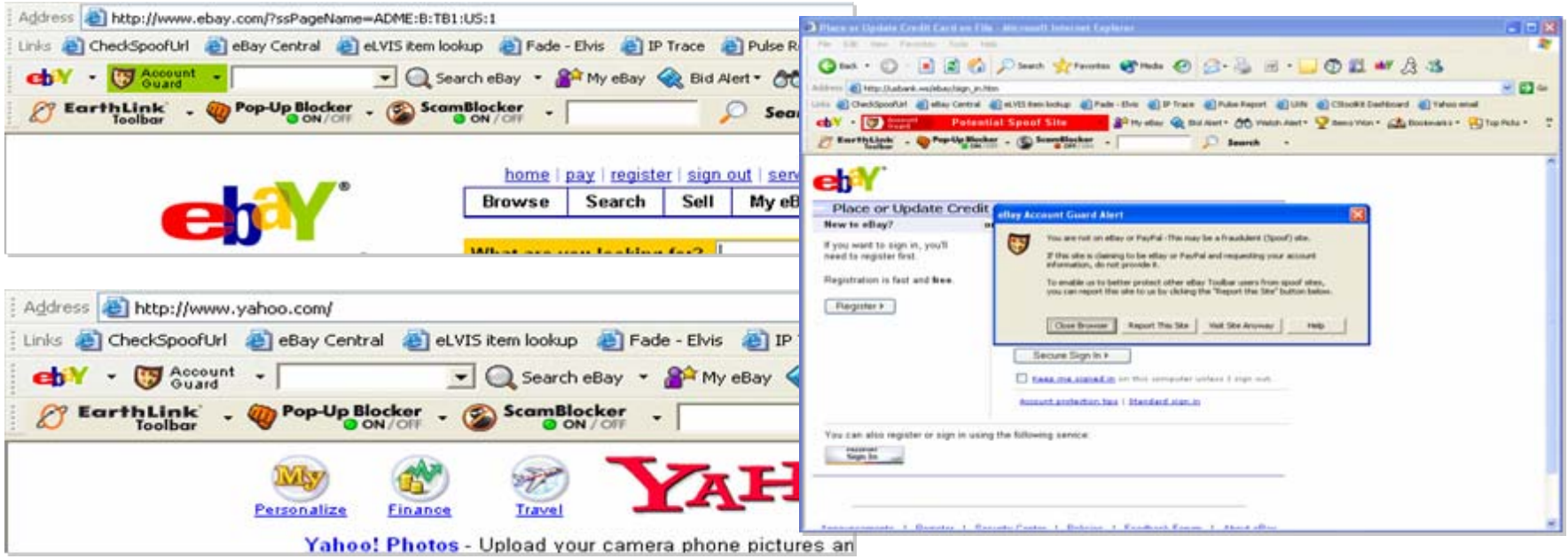


Free download at www.paypal.com/safetybar

Moves spam and phishing emails into your spam folder

Allows you to report spam and phishing emails

eBay Toolbar Protects You from Phishing Sites



Tells you when you're on a phishing site

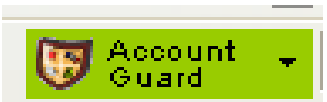
Notifies you when you send your eBay or PayPal password to a site other than eBay or PayPal

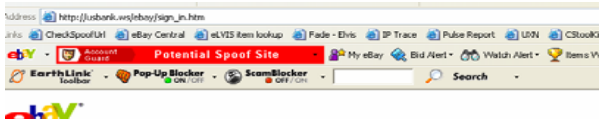
Free download at www.ebay.com/ebay_toolbar

eBay Helps Protect the Internet Community

spoof@ebay.com

spoof@paypal.com





24x7 team contacts ISP

phishREPORT NETWORK powered by WholeSecurity

MarkMonitor MAKING THE INTERNET SAFE FOR BUSINESS

Microsoft

WholeSecurity

VISA

AOL

EarthLink We revolve around you

PayPal

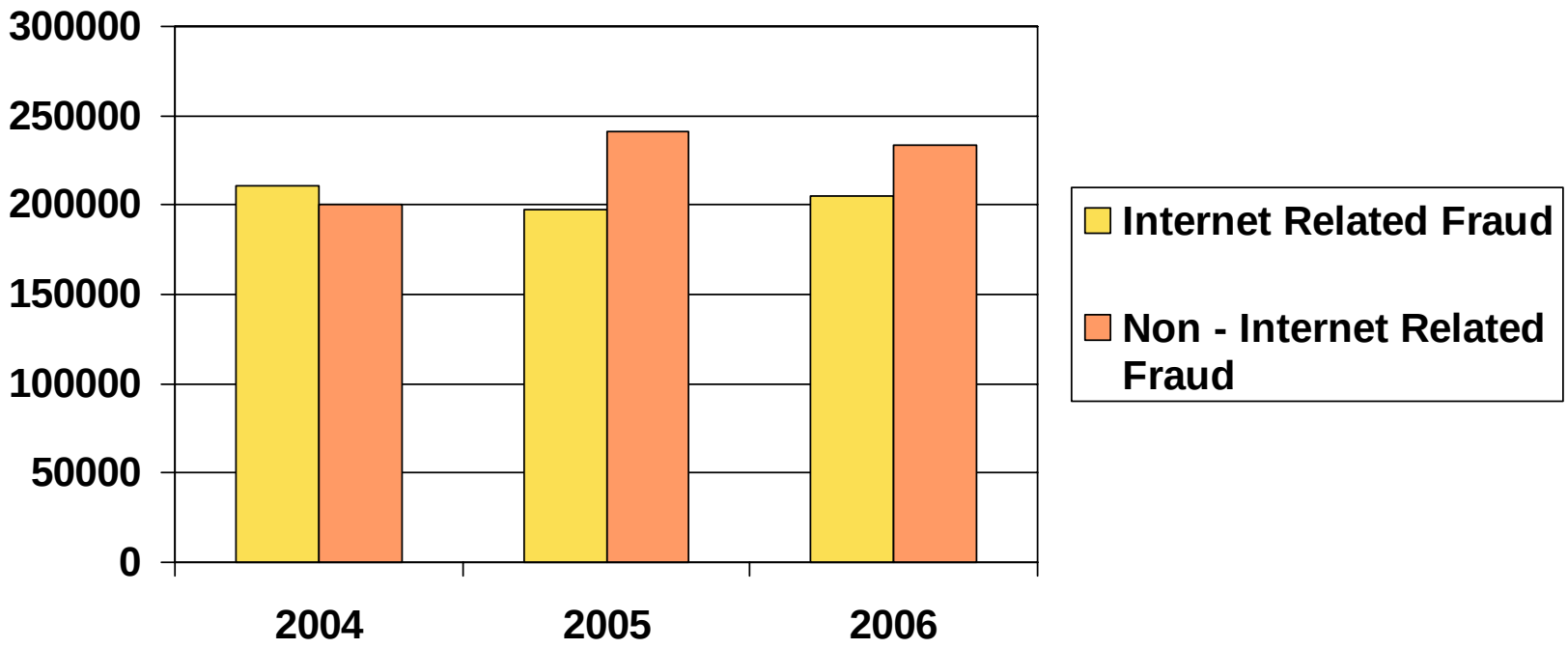
YAHOO!

symantec.

McAfee

Online Fraud

Fraud Complaints



Source: FTC Consumer Sentinel

Don’t send money via Wire Transfers

Someone requests wire transfer payment via Western Union or MoneyGram:

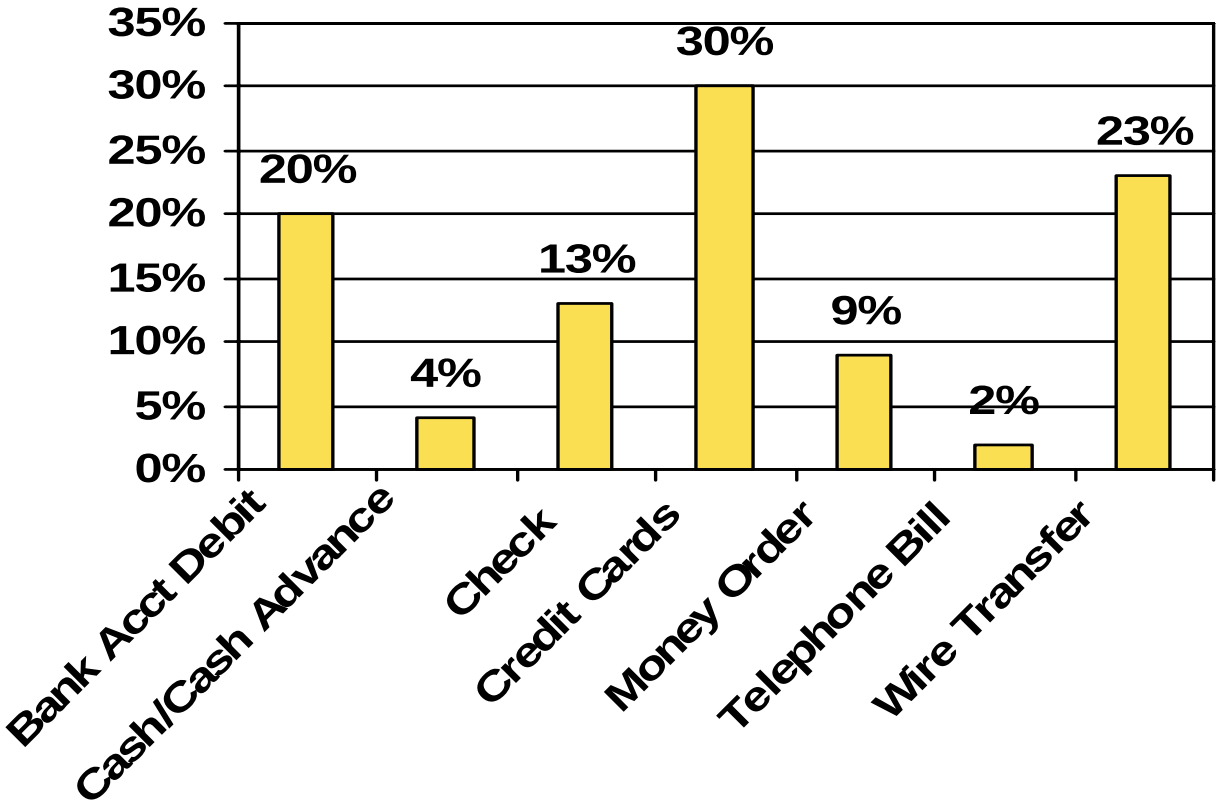
- Once money is wired, it is gone. No protection.
- Common ‘scam items’ include laptops, plasma TVs, cell phones, tickets - but could be almost anything
- Common countries where scams originate include: Nigeria, Romania, Ukraine, Spain, UK, Italy, Netherlands - but could be anywhere

Avoid Bank Checks

Buyer uses a real-looking (but fake) cashier's check

- A buyer offers to pay via a bank check (cashier’s check)
- The value of the check may exceed your item price, - scammer asks you to wire the balance via money transfer service back to them or let’s you keep the small additional sum as an ‘inconvenience fee’.
- Often banks will cash these fake checks as it can take a few weeks for the check to clear.
- Funds will be reversed once check bounces and you are left without the money and the product.
- The scam often involves a 3rd party (shipping agent, business associate owing buyer money, etc).

Keep Financial Information Private



Source: FTC Consumer Sentinel. Methods of payment when payment method is included in the fraud report. 2006

PayPal – Shop Without Sharing

How it works.

- Your sensitive financial information is securely stored on PayPal servers.
- When you use PayPal to pay online, you provide only your PayPal email address.
- The merchants/retailers receive payment from PayPal without ever seeing your financial information.

Takeaway Tip

TAKEAWAY TIP

Use common sense when buying online. Make sure to:

- Learn as much as possible about the product and seller.
- Understand the retailers' refund and return policies.
- Understand the retailers' refund and return policies.
- Use a secure checkout and payment process.

Resources

Some links to tutorials and other helpful tools.

- PayPal Security Center https://www.paypal.com/securitycenter
- PayPal Equifax credit alert https://www.paypal.com/creditalerts
- eBay Account Guard Toolbar www.ebay.com/toolbar
- PayPal Safetybar https://www.paypal.com/safetybar
- eBay Security Center www.ebay.com/securitycenter
- PayPal Security Key https://www.paypal.com/securitykey

Thank you
for attending.

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