

# Crime Prevention News

To Enhance the Safety of Faculty, Staff and Students

Volume 4, Issue 1, January/February 2004



## Internet Safety

The internet, we all use it nearly every-day for research, emails, chats, and entertainment. It has linked the world in a way never done before. Unfortunately we are all linked directly to criminals through

or check on a recent transaction. Sometimes the message will sound urgent in nature, such as, "your account will be closed if you do not reply at once". Some phishing emails may even instruct you to click on a link that will send you to a phony web site that will look like the real thing, but is constructed by the con artist. Then the fake web site will ask you to enter your private information. The "phishing" scam has been used imitating large corporations such as:

AOL, UPS, eBay, PayPal, Best Buy and even Citi Bank, so be alert, and don't get scammed on this. (1) Think about it, if a criminal can set up a web page they could easily duplicate one that already exists and the phishing begins.

the internet, and they to us. We have all heard of hacking, viruses, bugs and worms. Now the Attorney General, Tom Miller is warning us of internet "phishing" scams. In the *Consumer Advisory* released just this month the Attorney General is advising us to watch out for con-artists that use phony emails and "spooF" web sites asking you to 'verify' accounts, passwords, and other private information. Identity thieves are using the internet to try to trick unsuspecting people into giving them sensitive information such as private passwords, credit card information and bank account data. Called "phishing" probably due to the process is like "fishing" where the criminals try to "lure" or "hook" their victims into giving them the information they need to commit identity theft crimes. The 'bait' or lure can look like an official-looking email message that appears to be from your bank, your internet service provider, or a company that you may deal with on a day-to-day basis. The message will give you some reason why you must send them your password, account number, or even your social security number. They may even say the need to "verify" your account, "validate" it

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*"We are all linked directly to criminals through the internet, and they to us"*

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### How to avoid being hooked

**by phishing or spoof email scam:** Do not reply to emails that ask for your personal information. If there is any question, contact the company by telephone at it's regular number listed on your monthly bill. Don't send personal information by email, it is not safe. Use only secure web sites which are indicated by "padlocks" or the https web address. Always examine your account statements for unauthorized charges. Report any suspicious activity to the business and to the Iowa Attorney General's Office. Put a security alert on your credit bureau files. (2)

Sources (1),(2) Consumer Protection Division, Hoover Building, Second Floor Des Moines Iowa 50319 (515) 281 5926. *Consumer Advisory*, by Attorney General Tom Miller ([www.iowaAttorneyGeneral](http://www.iowaAttorneyGeneral))



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## Internet safety (cont.)

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### Shopping Safely Online

The way we shop has changed. Convenience has become the wave of the future through the internet allowing shops to be open 7 days a week, 24 hours a day. To make sure that you and your personal information stays safe consider these safety tips.

**Use a secure browser-** and protect your private information by not giving out credit card or personal information unless the page is "secure" by using "encryption" to protect your information. These sites begin with "https" are you may also see an icon of a closed padlock or unbroken key.

**Shop with companies you know-** look at the company's refund and return policies and make sure they have an address or toll-free phone number

**Keep your password(s) private-** be creative with numbers and letters

**Keep a record-** print copies of your purchase orders and confirmation numbers

**Paying your bills online** – evaluate how the company secures your financial and personal information.

**Keep personal information private-** know who is asking for it and who you are giving it to. If you pay with your credit card the federal Fair Credit Billing Act allows you to dispute a problem with the vendor while withholding payment until the dispute is resolved and an unauthorized purchase limits your liability to \$50.00.

### Helpful Definitions

**Internet:** An immense, global network that connects computers via telephone lines and/or fiber networks to storehouses of electronic information. With only a computer, a modem, a telephone line and a service provider people from all over the world can communicate and share information with little more than a few keystrokes.

**Bulletin Board Systems (BBSs):** Electronic networks of computers that are connected by a central computer setup and operated by a system administrator or operator and are distinguishable from the internet by their "dial up" accessibility. BBS users link their individual computers to the central BBS computer by a modem which allows them to post messages, read messages left by others, trade information, or hold direct conversations. Access to a BBS can, and often is, privileged and limited to those users who have access privileges granted by the systems operator.

**Commercial On-Line Service (COS):** Examples of COSs are America Online, Prodigy, CompuServe, and Microsoft Network, which provide access to their service for a fee. COSs generally offer limited access to the internet as part of their total service package.

**Internet Service Provider (ISP):** Examples of ISPs are Erols, Concentric, and Netcom. These services offer direct, full access to the internet at a flat, monthly rate and often provide electronic mail service for their customers. ISPs often provide space on their servers for their customers to maintain World Wide Web (WWW) sites. Not all ISPs are commercial enterprises. Educational, governmental and nonprofit organizations also provide internet access to their members.

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## Internet safety (cont.)

### Helpful Definitions cont.

**Public Chat Rooms:** Created, maintained, listed and monitored by the COS and other public domain systems such as Internet Relay Chat. A number of customers can be in the public chat rooms at any given time, which are monitored for illegal activity and even appropriate language by systems operators (SYSOP). Some public chat rooms are monitored more frequently than others, depending on the COS and the type of chat room. Violators can be reported to the administrators of the system (at America On-Line they are referred to as terms of service [TOS]) which can revoke user privileges. The public chat rooms usually cover a broad range of topics such as entertainment, sports game rooms, etc.

**Electronic Mail (E-Mail):** A function of BBSs, COSs, and ISPs which provides for the transmission of messages and files between computers over a communications network similar to mailing a letter via the postal service. E-mail is stored on a server, where it will remain until the addressee retrieves it. Anonymity can be maintained by the sender by predetermining what the receiver will see as the "from" address. Another way to cancel one's identity is to use an "anonymous remailer," which is a service that allows the user to send an e-mail message repackaged under the remailer's own header, stripping off the originator's name completely.

**Chat:** Real-time text conversation between users in a chat room with no expectation of privacy. All chat conversation is accessible by all individuals in the chat room while the conversation is taking place.

**Instant Messages:** Private, real-time text conversation between two users in a chat room.

**Internet Relay Chat (IRC):** Real-time text conversation similar to public and/or private chat rooms on COS.

**Usenet (Newsgroups):** Like a giant, cork bulletin board where users post messages and information. Each posting is like an open letter and is capable of having attachments, such as graphic image files (GIFs). Anyone accessing the newsgroup can read the postings, take copies of posted items, or post responses. Each newsgroup can hold thousands of postings. Currently, there are over 29,000 public newsgroups and that number is growing daily. Newsgroups are both private and/or public. There is no listing of private newsgroups. A user of private newsgroups has to be invited into the newsgroup and be provided with the newsgroup's address.

**Ignore and delete spam e-mail offers to make money fast.** If it's unsolicited e-mail offering you the "opportunity of a lifetime" — it's spam, and often "scam". Just delete spam without reading. And here's a tip from the CIAC Email Spamming Countermeasures bulletin:

"DO NOT send "remove" messages to a spammer. It simply validates your E-Mail address for future spamming."

Many people who send unsolicited commercial email (UCE) act very apologetic about taking your time or clogging your in-box. They include specific instructions on how to **unsubscribe** from their list. What you're **really** doing if you send an unsubscribe message is notifying them that you exist - and they **will** send you more spam...lots more! Don't fall for their ploy and try to "unsubscribe". **Resist the urge**. Just delete the email.

Another related ploy is to start their message stating that their message is in reply to an inquiry you made about their product when visiting a website. You rack your brain trying to remember when it was that you did a silly thing like that... If you can't remember, then it's likely you never did it. Delete their mail.