

## PROTECTING YOURSELF IN CYBERSPACE

### Passwords

Whether you are on the internet checking email, or making an online transaction at your financial institution, you are often required to use a password. The worst passwords are the ones that come to mind first, such as your name, spouse's name, pets, children, and addresses. The **best** passwords mix upper and lower case letters with numbers. Words that are not even found in the dictionary are even better. The reason for this is that there are programs out there that a criminal will run that will try every word in the dictionary as your password in an effort to crack your security.

#### **Here are some tips for setting your password:**

- Memorize your password. If you have to write it down make sure you keep it hidden, do not write the password on a post-it note and stick it to your monitor.
- If your computer or a website gives you the option to remember a username and password for easier access, do not use it. Anybody who sits down at that computer after you, can access your secured accounts.
- Change your password frequently.

### Online Shopping

Ordering merchandise from the internet is a common practice in today's world. Before you click the button that states, "check-out", follow these guidelines to prevent problems before they occur:

1. Do business with companies you know and trust. If it is a company that you have not heard of, research it. You can check with the state consumer protection agency on whether the company is licensed or registered.
2. Understand the offer. If it looks too good to be true, it probably is. Make sure you know what you are buying: brand name, quantity, shipping charges, etc.
3. Make sure you are using a secure browser that will encrypt or scramble purchase information. Normally reputable companies have a link on their website that describes what security features they offer when making a purchase online.

### Online Auctions

Millions of people take part in Internet auctions everyday, bidding on items from around the world. Buyers and sellers alike benefit from the great opportunities that online auctions provide, but these auctions also give criminals the opportunity to perpetrate fraud. According to the National Consumers League, online auction fraud is the number one fraud committed over the internet.

#### **Tips to avoid Online Auction Fraud:**

- Ask sellers for a phone number, and then verify it.
- Use an online escrow service that will hold the payment until you can inspect the merchandise. Auction sites such as Yahoo maintain lists of these services.
- Check the seller's feedback at the auction site. Be wary of feedback from buyers dated only a few days following a sale — it may be fake. Delivery usually takes at least several days, and most buyers typically use their merchandise for several days before responding with comments to the seller.
- Be wary of sellers outside the United States. In fact, it's a good idea to avoid them altogether.
- Use a credit card. Credit card payment protects the buyer because you can dispute the charges if the goods are misrepresented or never delivered. Cancel the card immediately if you suspect fraud.
- Never buy anything from a seller who asks for payment to be mailed to a P.O. box.
- Look for suspicious signs such as sellers looking to get rid of a few expensive items quickly through opening-bid prices that seem unnaturally low or sellers who offer to pay for shipping.

#### **If you are a victim of an online auction fraud:**

- File a complaint with the online auction company
- Notify the University Police to file a report
- Notify law enforcement officials in the perpetrators town and state
- File a complaint with the Better Business Bureau [www.bbb.org](http://www.bbb.org)
- File a complaint with the FTC at [www.ftc.gov](http://www.ftc.gov)
- File a complaint with the Internet Fraud Complaint Center at [www.ifccfbi.gov](http://www.ifccfbi.gov)