



THE MALWARE REPORT

Holiday Shoppers Beware! ID Theft on the Rise

Participants

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The Malware Report Transcript

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Matt Grant: Hi, this is Matt Grant; you're listening to The Malware Report with Randy Abrams. Hi Randy, thanks for being here.

Randy Abrams: Hi Matt, it's great to be back.

Matt Grant: It's that time of year again when folks are out in the masses shopping both in stores and online. With that, comes the issue of identity theft. I wanted to spend some time today talking about ways for folks to protect themselves and things to be aware of this time of year. Given the holidays are always a time of year when people need to be aware of online scams related to online identity theft. Have you recently seen an increase with this or from year's past can you speculate that there's always an increase in identity theft around this year?

Randy Abrams: The actual problem with identity theft level off to where it takes place year round. We get a lot more attention at this time of year because

people are using more credit cards and doing more online shopping. However, not all identity theft is done through people or shopping online. A lot of this happens when major companies lose entire databases of customer information. The threat takes place year round. However, you might open up yourself to risk around this time of year by doing more online shopping.

Matt Grant: According to the ID Theft Resource Center, this year in 2008 alone there have been over 30 million consumers potentially exposed to identity theft. That number is increasing from 2007 substantially, what can consumers do or what can do they need to be aware of with regards to online shopping and identity theft?

Randy Abrams: For online shopping, a really good idea is do business with reputable companies. Companies that you know of and take a look at the web page to make sure you typed in the webpage correctly because it's easy to spoof a webpage. Don't necessarily buy something because it looks cheap if you don't know who you're buying from -- that can be dangerous. The information you give might just be used to help with identity theft or credit card fraud.

Matt Grant: Do you know of any free tools that can help scan a webpage before you visit it or ways that a consumer can easily find out if a website is legitimate?

Randy Abrams: It actually can be a bit tricky. One of the best things is to type in the webpage by hand rather than clicking on the link. If you get an unsolicited email, it's generally not a good idea to go to that website. Pick and choose the places you go to when shopping online. Be alert. Be aware. Does the site look right? Are there mistakes a normal vendor wouldn't make? It's always a great idea to get consumer education when doing online things. ESET actually has a cute game out this year on a website call www.santafraud.com which people might enjoy and learning at the same time.

Matt Grant: Now, tell me a little more about that.

Randy Abrams: ESET put together a website, www.santafraud.com to help people become aware of these online problems and scams so you have to bust the fake Santa. You don't want to send a kid to this site if they still believe Santa is real- it might just crush them. But other than that, it's a fun way to learn to learn to be safe online. It's a funny website.

Matt Grant: Interesting idea. That's true. Probably this time of year, nobody has hit worse than big old St. Nick.

Randy Abrams: The Santa scams -- Santa sent you a greeting card or get your greeting card from Santa and things like this. There's no end to the ways people try to use high profile figures even if they're not real to trick people.

Matt Grant: Absolutely. Now, what about using a debit card versus a credit card online? Are those protected at the same level of protection or is it better to stick with your standard credit card as opposed to a bank card?

Randy Abrams: It's a lot better to stick with a credit card. Just because your debit card has a Visa logo on it doesn't mean you have the same protections that a credit card gives you. In many cases, if not most, you don't have the same protections with a debit card. So, it's a very good idea to use the credit card rather than the debit card.

Matt Grant: Yes, absolutely. I know we've talked about ways to stay safe. What if the worse case happens and your identity is stolen or you feel your credit card is compromised, are there some easy steps that the consumer should take? What steps should they take?

Randy Abrams: It's not going to be easy. The Federal Trade Commission (FTC) has some really good information on their website. The Better Business Bureaus around the country often have good information on their website. Talk to your bank- the banks are getting well versed in what to do when someone's identity gets stolen and can assist you. It's a good idea to at least once a year to get free credit report and make sure

nothing suspicious is happening with your credit profile. That can be one way to identify a problem before it gets too big. One of the things you might want to consider doing is get a credit card with a fairly low limit. Like a \$500 limit or something like that assuming that meets your needs. Only use that one credit card online and that can help limit your losses or what information is gleaned from you.

Matt Grant:

Randy, I definitely appreciate you taking the time to speak with us today about ways to stay safe online and sharing that fun site: www.santafraud.com that folks can play around with, upload images, email out Santa mug shots to send out to friends and family. Randy has blogged on this topic, "Ways to Stay Safe This Holiday Season." For additional information on this topic visit ESET's blog, and post a comment or question. If you have any questions for Randy please feel free to e-mail him at askeset@eset.com. This has been Matt grant and you've been listening to the Malware report.

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