

# A Personal Experience with Identity Theft

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Some months ago, before there was much publicity regarding phishing and identity theft, I became a victim.

My first inkling that I'd been scammed came from a telephone call from my bank asking if I had been to Italy or Roumania. Of course I had not. I was informed by the bank that a number of charges for hotel bills and cash withdrawals had been made from my account. Thieves had made a counterfeit Debit Card with which to rifle my account.

I had in the vicinity of \$1900.00 in the account so I had to have the bank transfer enough from my savings to cover these charges, so as not to have my other checks "bounce". We closed the old account and opened a new one.

At first I could not imagine how it happened, then I remembered. I've been an eBay for several years and I use Paypal frequently.

Some weeks previously I had received e-mail from eBay stating that there were some attempts to fraudulently access my account and they wanted to verify my account information. They said the matter was urgent and if I didn't respond promptly my account would be suspended.

I thought this was a bit odd, so I clicked on several links to see if it was a legitimate message and the links worked so I complied with the request. The result was that my checking account was cleaned out.

Since then I have found out ways to verify whether these messages are bogus or not. If you visit my web site <http://www.caveatemptorus.com> you will find detailed information in this regard. Checking a few links is not sufficient to verify the validity of a document.

Here in a nutshell is the best way to avoid this type scam:

**DO NOT ANSWER ANY E-MAIL** asking for personal financial data. EBay, Paypal, banks and other institutions never use e-mail for such purposes.

If you are concerned about your accounts initiate the contact yourself, then you'll know you're dealing with the right party.

**NEVER GIVE YOUR PIN NUMBER** to anyone for any reason. The only purpose it has is to relieve you of your money. Merchants don't need it when you make purchases.

**DO NOT USE DEBIT CARDS** or your checking account for online or phone transactions, in spite of Paypal's inducements. Use a consumer protected Credit Card. You have much better protection.

I recovered my money from the bank as this was a case of fraud, but it took several months. Since then I have received any number of similar messages, purportedly from eBay and Paypal. You can forward them to [www.spoofof@ebay.com](mailto:www.spoofof@ebay.com) for verification. All the ones I sent were bogus.

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