

# PREVENT ID THEFT & BANKRUPTCY!

No 6 in a Series of Security Tips

**GRIFFITHSREID**

PROVIDING INTELLIGENT SECURITY SOLUTIONS

## **Fraudsters Thrive on Ignorance to Confuse Victims.**

Serious and solid advice comes directly from US Federal Trade Commission Chairman Deborah Platt Majoras who is horrified by the ignorance of people and absolute ruthlessness of criminals causing financial ruin that leave their victims and their families destitute.

Majoras says most Americans are vulnerable to identity theft and should take steps to protect themselves.

**In South Africa the situation has proven to be much worse.**

- The first thing to protect yourself is to protect your personal information.
- Don't be careless - Most people are careless online where account information is often requested.
- Do not provide any personal information and numbers to anybody unless you initiate the contact with a trusted recipient.
- Identity numbers should be given out sparingly
- Never throw away bank statements bearing your account information and rather shred them.
- Make it a habit to routinely check your bank accounts, credit statements and credit reports for unusual activity. Use banks' instant report back systems.
- Credit reports should be checked at least once a year.
- Be suspicious of requests to provide ID numbers or banking details. Ask why it is necessary to give such information to receive official service.

Home and corporate users are constant targets of "phishing" or "spoofing" attacks trying to trick them into giving confidential information to fraudulent websites.

### **So how to keep yourself safe when online?**

- ◆ Apply updates as often as possible and as soon as they are released.
- ◆ Install good anti-virus software and anti-malware product.
- ◆ Be cautious of programs that you install or run, ensure that they come from a legitimate source.
- ◆ Stay clear of suspicious sites, never enter confidential information on sites which is not SSL protected. SSL (Secure Sockets Layer) provides security through certain encryption and authentication methods).
- ◆ Disable any unnecessary services. Don't give your details out unless absolutely necessary and trustworthy.

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