

Online guide to phishing

Online scams referred to as "phishing" are rising dramatically. We know it from our loyal readers, who tell us how their e-mail addresses are bombarded with daily requests from would-be banks and credit institutions who ask for data and personal codes, claiming they are necessary "to perform the scheduled updating of the software in order to improve the quality of banking services", or for other improbable reasons.

Do not fall for it, it's still a scam! No bank or institution will ever request your personal code by e-mail. Never. Banks contact their customers directly, especially for confidential requests.

What may create confusion in the user receiving these messages is the apparent authenticity of the company requesting the data. In the course of time, web jackals have sharpened their knives: eye-catching graphics, official logos of companies and institutions, effective messages in good Italian or in other languages, courtesy and simplicity may make you believe you are not becoming a victim of a scam.

Recently, fraudsters have also perfected their method of "fishing". To be more credible they perform electronic raids using as sender the name of banks that had never been used before.

To be sure not "to fall into the Net", follow this simple guide and read our suggestions:

- Banks and reliable companies never request personal information through an e-mail. Your credit card number is required only during a purchase on the Internet that you have decided to do.
- Never respond to e-mails, do not click on the links proposed in the message. Contact the bank which is requesting your personal codes.
- To access the website of your online bank type the URL directly into the address bar of your browser or reach it through your "favourites" or "bookmarks" in your address book.
- Check your bank statement and your credit or cash card transactions regularly.

Submit an online report to the Postal and communications police every time you suspect your personal information are being misused.

27/04/2011