

## **What is Phishing? A.k.a. spoof or hoax**

Creating a legitimate looking email that asks for an update or confirmation on personal data. That is it appears to be from a well-know company. For example, Citibank has had their image used multiple times for phishing schemes. The bait used is the combination of a legitimate looking email and web page combined with language that has a sense of urgency or paints a threatening condition. Below is an excerpt of one of the spoofed messages:

### **What does the email look like?**

*“We have recently reviewed your account, and suspect that your Citibank Internet Banking account may have been accessed by an unauthorized third party. Protecting the security of your account and of the Citibank network is our primary concern. Therefore, as a preventative measure we have temporarily limited access to sensitive account features.*

*To restore your account access, please take the following steps to ensure that your account has not been compromised...”* The message goes on to include instructions on how to login to a website (link is included in message) and provide account, pin, reset password, etc.

Spoofed emails generally include a link to a “spoofed web site.”  
Clicking on the link can initiate an installation of key logging software or viruses.

### **What are they Phishing for?**

Phishing expeditions are looking for a big catch such as, passwords, PINS, credit card validation codes, ATM/Debit or credit card number, social security numbers, and/or bank account number.

Even if you don't provide the information that is being requested, simply clicking on the link could subject you to background installations of key logging programs and other equally threatening programs.

### **What can I do to protect myself?**

- Don't open suspicious emails or click on links contained in those emails.
- Do not provide sensitive information to emails via email (even if requested). Call requestor and verify.
- Keep Antivirus software installed and current
- Keep OS and Applications patched
- Use anti-Spyware/Adware software
- Use a Firewall

### **Where can I find out more information?**

Excellent resource <http://www.citibank.com/domain/spoof/learn.htm>