

Shopping online

- research companies you deal with before sending any payments
- identify delivery and return policies, including warranty details
- keep a written record of your purchases and check these against your credit card statement

Internet Banking

- change your internet banking passwords regularly
- notify your bank immediately of any unauthorised transaction

Email security

- use an email encryption system such as Pretty Good Privacy (PGP) or Verisign

This ensures that if your email is intercepted it is unreadable except by the person it is intended for

Did you know...

...when you telephone your credit card details through to companies that are online, they may record them on their potentially insecure computers?

For further information please contact:

Major Fraud Investigation Group
Queensland Police Service
200 Roma Street, Brisbane, Qld 4000

Phone: (07) 3364 6622
Facsimile: (07) 3364 6549
Website: <http://www.police.qld.gov.au/program/fraud/whatis.shtml>
Crime Stoppers 1800 333 000
Crime Stoppers TTY 1800 333 000
Emergency only 000

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Queensland Police Service Vision Statement

We are determined to be a professional police service, dedicated to excellence and committed to working in partnership with the people of Queensland to enhance the safety and security of our community.



Your guide to stopping

Shopping On-line

'Foiling the fraudsters'

What's Fraud?

Fraud is behaviour that's deceptive, dishonest, corrupt or unethical.

For a fraud to exist there needs to be an offender, a victim and an absence of control or safeguards.

Here in Queensland, the laws on fraud involve dishonesty in any of these situations:

- obtaining property belonging to someone else
- applying someone else's property to one's own use
- causing a detriment to another person or entity
- gaining a benefit or advantage for any person; and
- inducing or causing any person to deliver property to another person

Fraudulent activity in the workplace often results in the loss of revenue and property, while increasing operational costs and service charges. It can also mean obligations to employees, customers, suppliers or contractors can't be met.

The knock-on effect for businesses may:

- damage credibility
- compromise confidentiality
- result in public criticism

Common frauds include using false

- identities
- cheques
- credit and EFTPOS cards

Fraud Risks and Prevention Measures

With the rapid advancements in technology, frauds are becoming more sophisticated, widespread and complex. As a result, stamping out fraudulent practices becomes a huge challenge and requires extra vigilance on the part of businesses and individuals

Shopping Safely On The Net

More than half the Australian population has access to the Internet. Every day, more users are taking advantage of the convenience of shopping online from the comfort of their own home. Purchases might include a one-off hard to find book or some electronic gizmo, to the weekly household supermarket shopping.



Internet shopping is available 24 hours a day, 7 days a week. Exercise caution when using these services. As in the real world, cyber world companies may try and rip you off if you're not careful!

Why does it happen?

The main risks involved with shopping online are:

Personal information and security

- This may be intercepted and used for fraudulent activity

Credit Card

Shopping online with your credit card may involve your card details being:

- intercepted as it passes through various computer links
- sent in un-encrypted emails
- stored on insecure computers

Cyberspace companies

Companies on the Internet may appear to be bigger or more credible than they really are. This means you risk:

- dealing with bogus companies
- buying products that are misrepresented or of inferior quality
- payment of hidden fees, charges or duties

What can you do?

Here's a checklist of what you can do to minimise the risk becoming a victim of Internet fraud.

Computer Security

- **check that you are using a secure browser.**
Version 4 browsers and later use Secure Socket Layer (SSL) encryption.
- **install and update virus protection and firewall programs.**
These programs help prevent unauthorised access to the information on your computer.
- **check that the padlock or key is unbroken**
This is on the bottom line of your browser.
- **check for attachments to the keyboard connection cable.**
Some attached devices can record every keystroke, including your passwords!
- **check for any unidentified software on the computer.**
Some software programs are capable of recording all keyboard activity.