MailFrontier™
Email is good again.™

Anatomy of a Phishing Email

Christine Drake, Jonathan Oliver and Eugene Koontz

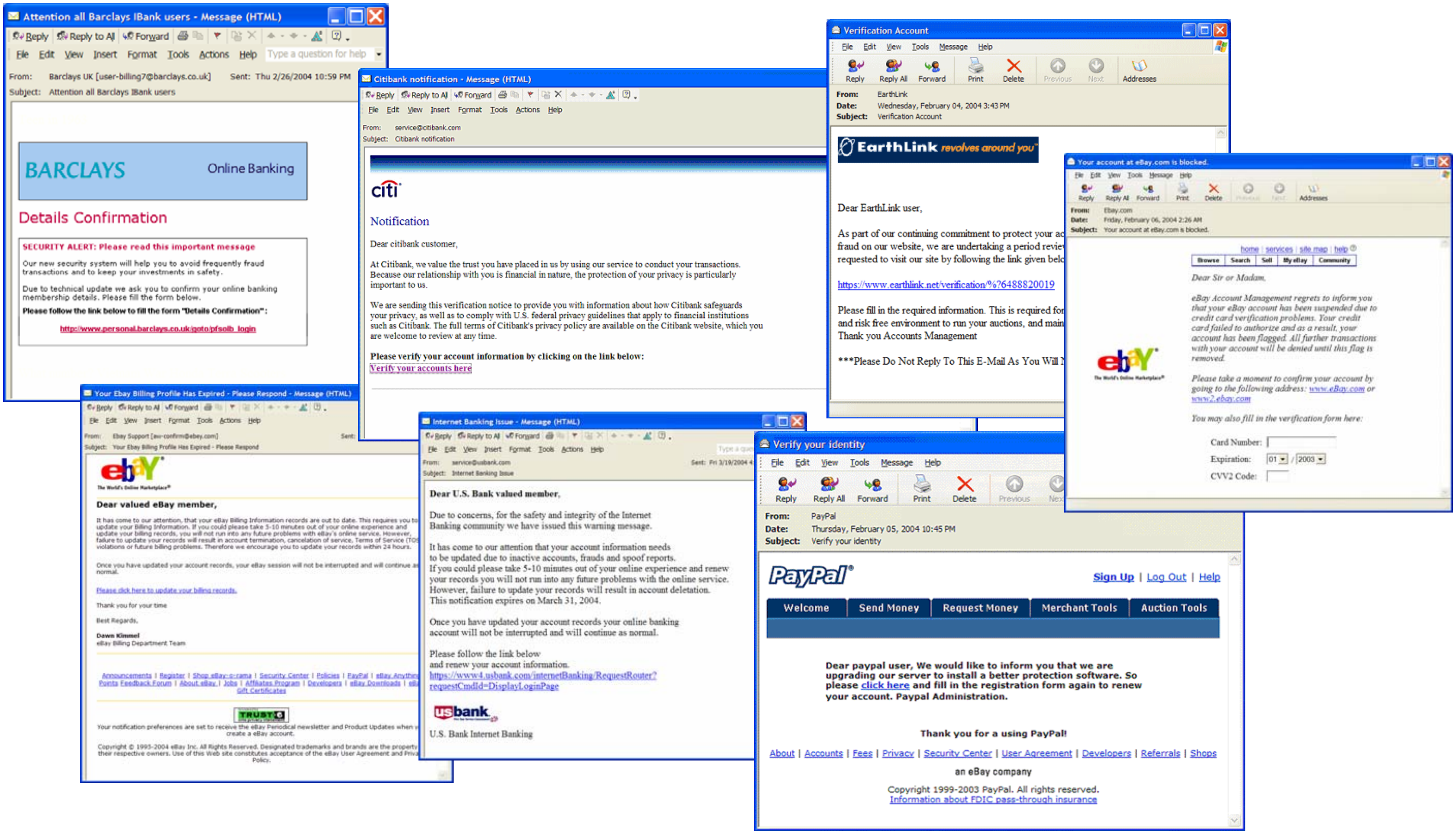
First Conference on Email and Anti-Spam
July 30-31, 2004

Definition of Phishing

Emails that spoof a reputable company in an attempt to defraud the recipient of personal information.

The term phishing was coined because the fraudsters are "fishing" for personal information.

Tricks Used in Fraudulent Emails



From: Barclays UK [user-billing7@barclays.co.uk] Sent: Thu 2/26/2004 10:59 PM
Subject: Attention all Barclays IBank users

BARCLAYS Online Banking

Details Confirmation

SECURITY ALERT: Please read this important message

Our new security system will help you to avoid frequently fraud transactions and to keep your investments in safety.

Due to technical update we ask you to confirm your online banking membership details. Please fill the form below.

Please follow the link below to fill the form "Details Confirmation":

http://www.personal.barclays.co.uk/goto/pfsolb_login

From: service@citibank.com
Subject: Citibank notification

citi

Notification

Dear citibank customer,

At Citibank, we value the trust you have placed in us by using our service to conduct your transactions. Because our relationship with you is financial in nature, the protection of your privacy is particularly important to us.

We are sending this verification notice to provide you with information about how Citibank safeguards your privacy, as well as to comply with U.S. federal privacy guidelines that apply to financial institutions such as Citibank. The full terms of Citibank's privacy policy are available on the Citibank website, which you are welcome to review at any time.

Please verify your account information by clicking on the link below:
Verify your accounts here

From: EarthLink
Date: Wednesday, February 04, 2004 3:43 PM
Subject: Verification Account

EarthLink revolves around you

Dear EarthLink user,

As part of our continuing commitment to protect your ac
fraud on our website, we are undertaking a period revie
requested to visit our site by following the link given belo

https://www.earthlink.net/verification/%?6488820019

Please fill in the required information. This is required for
and risk free environment to run your auctions, and main
Thank you Accounts Management

***Please Do Not Reply To This E-Mail As You Will N

From: Ebay.com
Date: Friday, February 06, 2004 2:26 AM
Subject: Your account at eBay.com is blocked.

Dear Sir or Madam,

eBay Account Management regrets to inform you that your eBay account has been suspended due to credit card verification problems. Your credit card failed to authorize and as a result, your account has been flagged. All further transactions with your account will be denied until this flag is removed.

Please take a moment to confirm your account by going to the following address: www.eBay.com or www2.ebay.com

You may also fill in the verification form here:

Card Number:
Expiration: 01 / 2003
CVV2 Code:

Your Ebay Billing Profile Has Expired - Please Respond - Message (HTML)

From: Ebay Support [aw-confirm@ebey.com] Sent:
Subject: Your Ebay Billing Profile Has Expired - Please Respond

ebay The World's Online Marketplace

Dear valued eBay member,

It has come to our attention, that your eBay Billing Information records are out to date. This requires you to update your Billing Information. If you could please take 5-10 minutes out of your online experience and update your billing records, you will not run into any future problems with eBay's online service. However, failure to update your records will result in account termination, cancelation of service, Terms of Service (TOS violations or future billing problems. Therefore we encourage you to update your records within 24 hours.

Once you have updated your account records, your eBay session will not be interrupted and will continue as normal.

Please click here to update your billing records.

Thank you for your time

Best Regards,

Dawn Kimmel
eBay Billing Department Team

Announcements | Register | Shop eBay-o-rama | Security Center | Policies | PayPal | eBay Anything Points Feedback Forum | About eBay | Jobs | Affiliates Program | Developers | eBay Downloads | eB Gift Certificates

TRUST e

Your notification preferences are set to receive the eBay Periodical newsletter and Product Updates when y create a eBay account.

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From: service@usbank.com Sent: Fri 3/19/2004 4
Subject: Internet Banking Issue

Dear U.S. Bank valued member,

Due to concerns, for the safety and integrity of the Internet Banking community we have issued this warning message.

It has come to our attention that your account information needs to be updated due to inactive accounts, frauds and spoof reports. If you could please take 5-10 minutes out of your online experience and renew your records you will not run into any future problems with the online service. However, failure to update your records will result in account deletation. This notification expires on March 31, 2004.

Once you have updated your account records your online banking account will not be interrupted and will continue as normal.

Please follow the link below
and renew your account information.
https://www4.usbank.com/internetBanking/RequestRouter?requestCmdId=DisplayLoginPage

usbank

U.S. Bank Internet Banking

From: PayPal
Date: Thursday, February 05, 2004 10:45 PM
Subject: Verify your identity

Dear paypal user, We would like to inform you that we are upgrading our server to install a better protection software. So please click here and fill in the registration form again to renew your account. Paypal Administration.

Thank you for a using PayPal!

About | Accounts | Fees | Privacy | Security Center | User Agreement | Developers | Referrals | Shops

an eBay company

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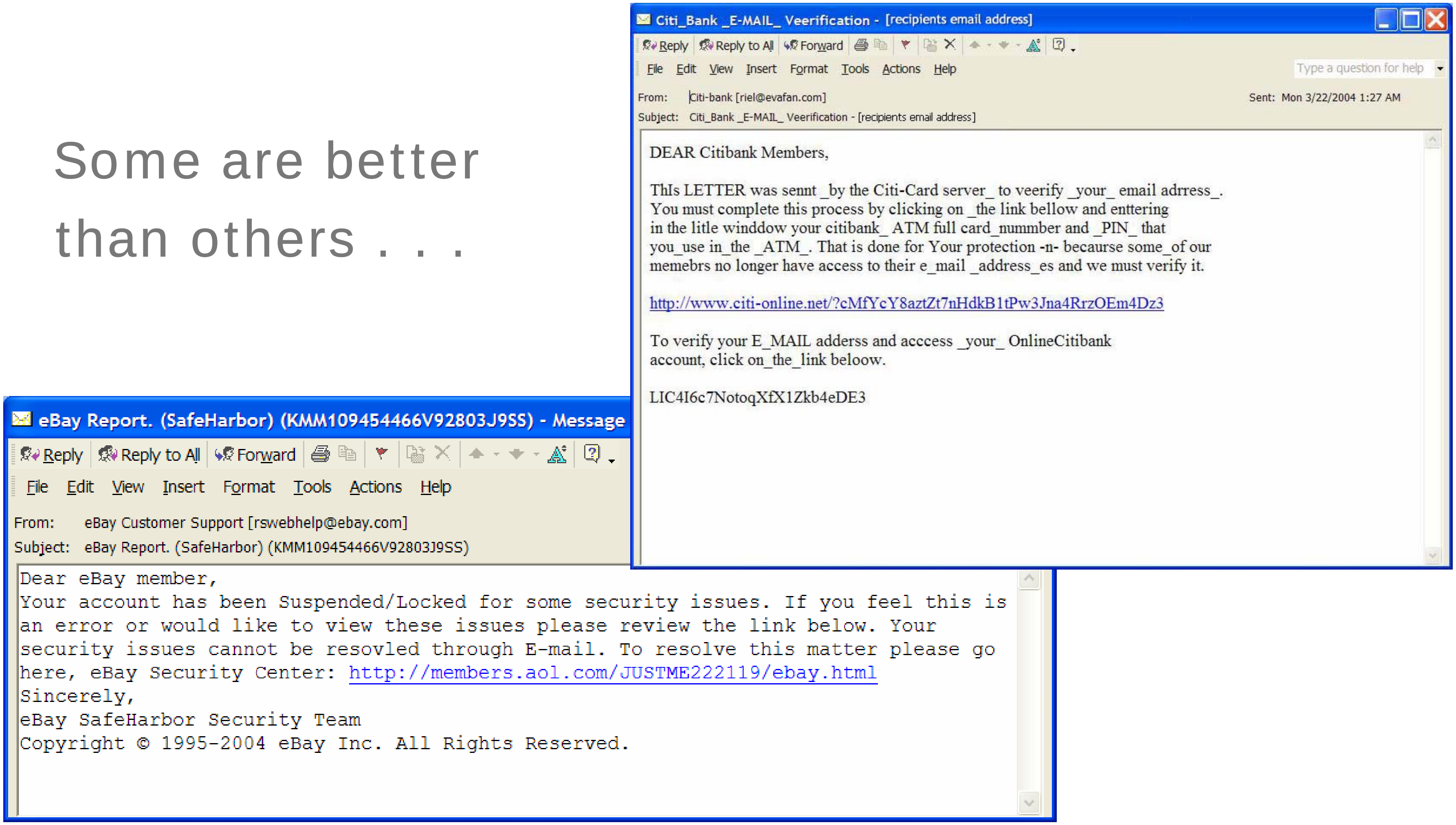
Information about FDIC pass-through insurance

“Spoofing” Reputable Companies

Some are better than others . . .



From: Citi-bank [riel@evafan.com]

Sent: Mon 3/22/2004 1:27 AM

Subject: Citi_Bank _E-MAIL_ Veerification - [recipients email address]

DEAR Citibank Members,

ThIs LETTER was sennt _by the Citi-Card server_ to veerify _your_ email adrress_.
You must complete this process by clicking on _the link bellow and enttering
in the litle winddow your citibank_ ATM full card_nummber and _PIN_ that
you_use in_the _ATM_. That is done for Your protection -n- becaurse some_of our
memebrs no longer have access to their e_mail _address_es and we must verify it.

http://www.citi-online.net/?cMfYcY8aztZt7nHdkB1tPw3Jna4RrzOEm4Dz3

To verify your E_MAIL adderss and acccess _your_ OnlineCitibank
account, click on_the_link beloow.

LIC4I6c7NotoqXfX1Zkb4eDE3

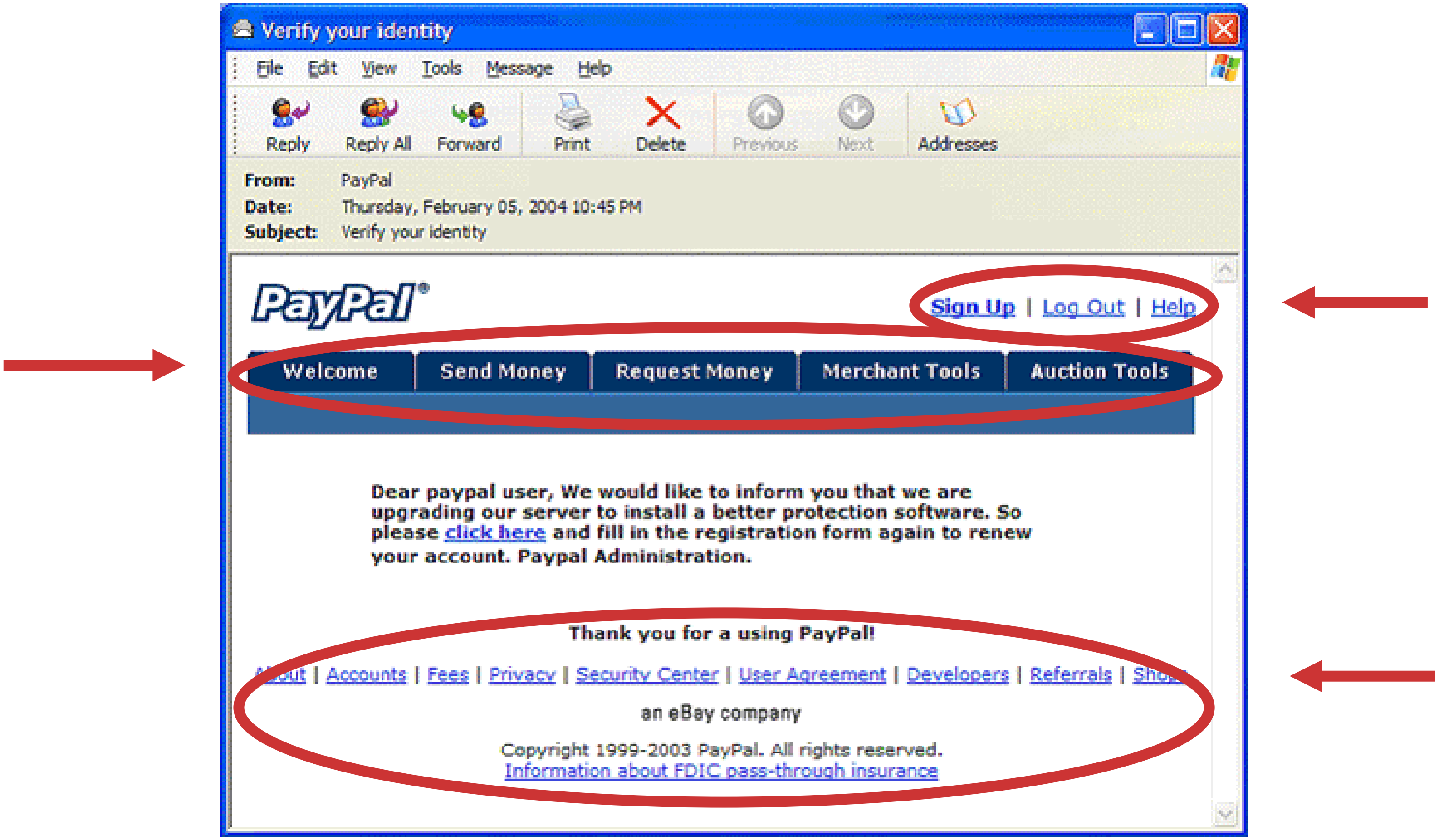
From: eBay Customer Support [rswebhelp@ebay.com]

Subject: eBay Report. (SafeHarbor) (KMM109454466V92803J9SS)

```
Dear eBay member,
Your account has been Suspended/Locked for some security issues. If you feel this is
an error or would like to view these issues please review the link below. Your
security issues cannot be resolved through E-mail. To resolve this matter please go
here, eBay Security Center: http://members.aol.com/JUSTME222119/ebay.html
Sincerely,
eBay SafeHarbor Security Team
Copyright © 1995-2004 eBay Inc. All Rights Reserved.
```

“Spoofing” Reputable Companies

- Links to the Real Company Site



From: PayPal
Date: Thursday, February 05, 2004 10:45 PM
Subject: Verify your identity

Dear paypal user, We would like to inform you that we are upgrading our server to install a better protection software. So please click here and fill in the registration form again to renew your account. Paypal Administration.

Thank you for a using PayPal!

out | Accounts | Fees | Privacy | Security Center | User Agreement | Developers | Referrals | Sho

an eBay company

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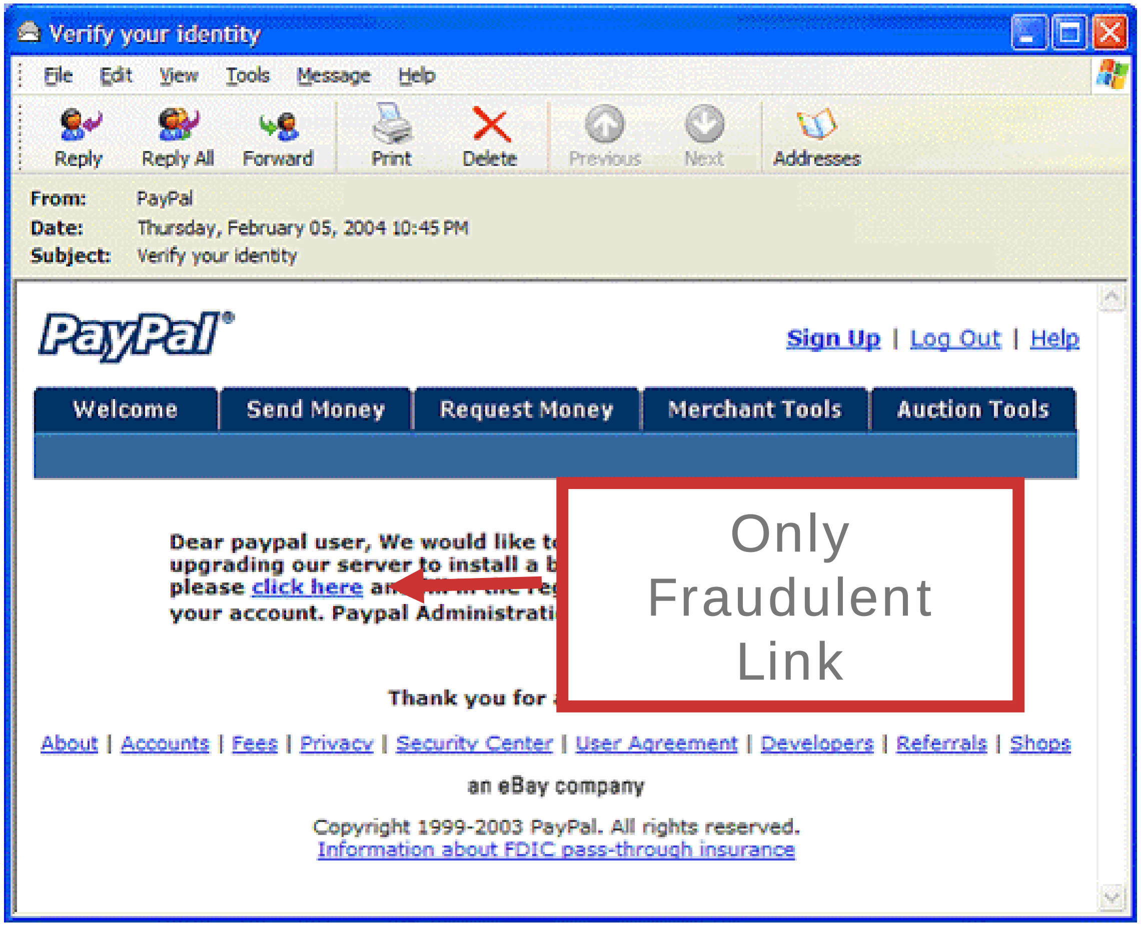
Information about FDIC pass-through insurance

“Spoofing” Reputable Companies

- Links to the Real Company Site



From: PayPal
Date: Thursday, February 05, 2004 10:45 PM
Subject: Verify your identity

Dear paypal user, We would like t
upgrading our server to install a b
please click here an
your account. Paypal Administrati

Thank you for

About | Accounts | Fees | Privacy | Security Center | User Agreement | Developers | Referrals | Shops

an eBay company

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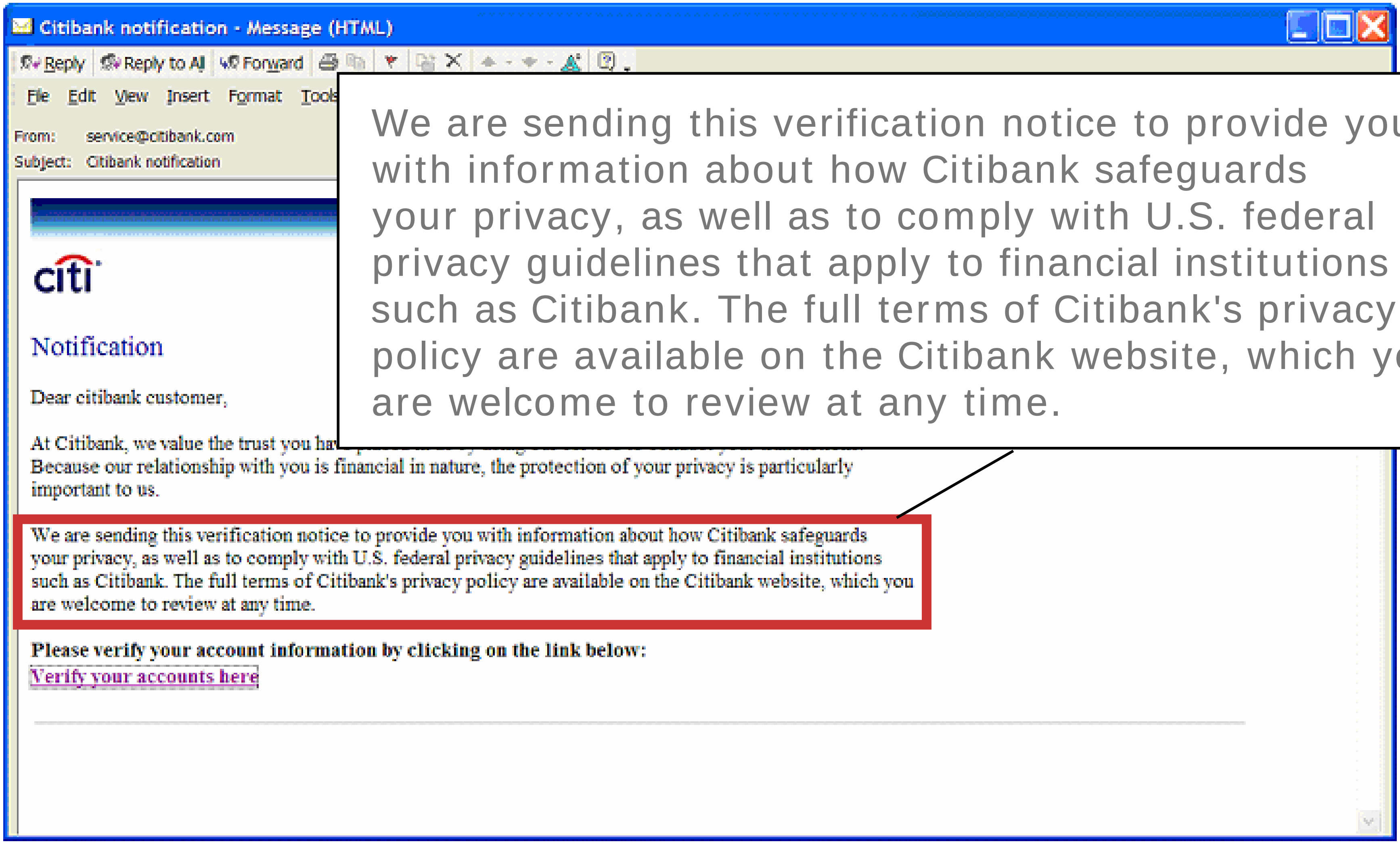
Information about FDIC pass-through insurance

Only Fraudulent Link

Creating a Plausible Premise



From: service@citibank.com
Subject: Citibank notification

Notification

Dear citibank customer,

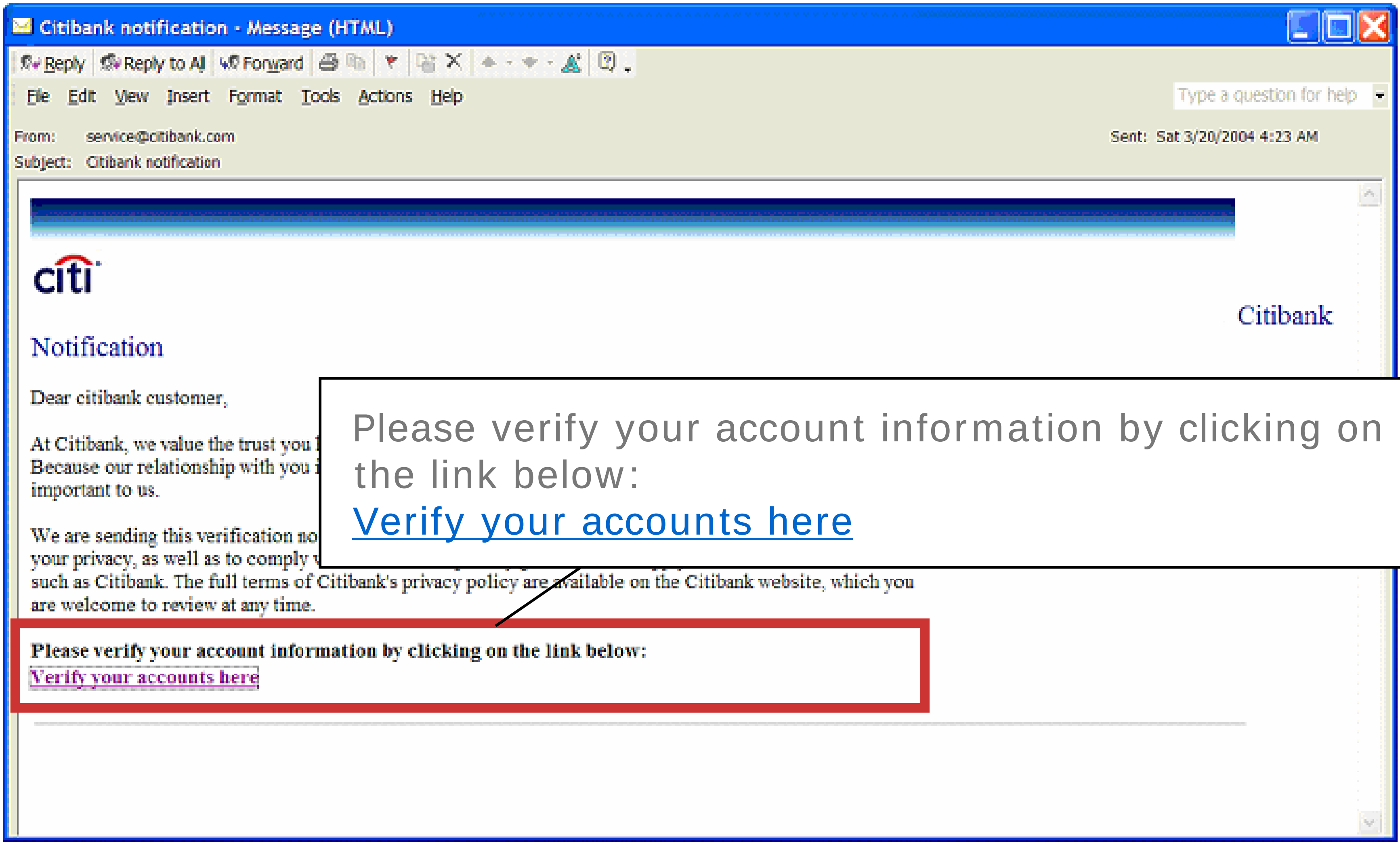
At Citibank, we value the trust you ha
Because our relationship with you is financial in nature, the protection of your privacy is particularly important to us.

We are sending this verification notice to provide you with information about how Citibank safeguards your privacy, as well as to comply with U.S. federal privacy guidelines that apply to financial institutions such as Citibank. The full terms of Citibank's privacy policy are available on the Citibank website, which you are welcome to review at any time.

Please verify your account information by clicking on the link below:
Verify your accounts here

We are sending this verification notice to provide you with information about how Citibank safeguards your privacy, as well as to comply with U.S. federal privacy guidelines that apply to financial institutions such as Citibank. The full terms of Citibank's privacy policy are available on the Citibank website, which you are welcome to review at any time.

Creating a Plausible Premise



From: service@citibank.com

Subject: Citibank notification

Sent: Sat 3/20/2004 4:23 AM

Citibank

Notification

Dear citibank customer,

At Citibank, we value the trust you
Because our relationship with you i
important to us.

We are sending this verification no
your privacy, as well as to comply v
such as Citibank. The full terms of Citibank's privacy policy are available on the Citibank website, which you are welcome to review at any time.

Please verify your account information by clicking on the link below:
[Verify your accounts here]

Please verify your account information by clicking on the link below:

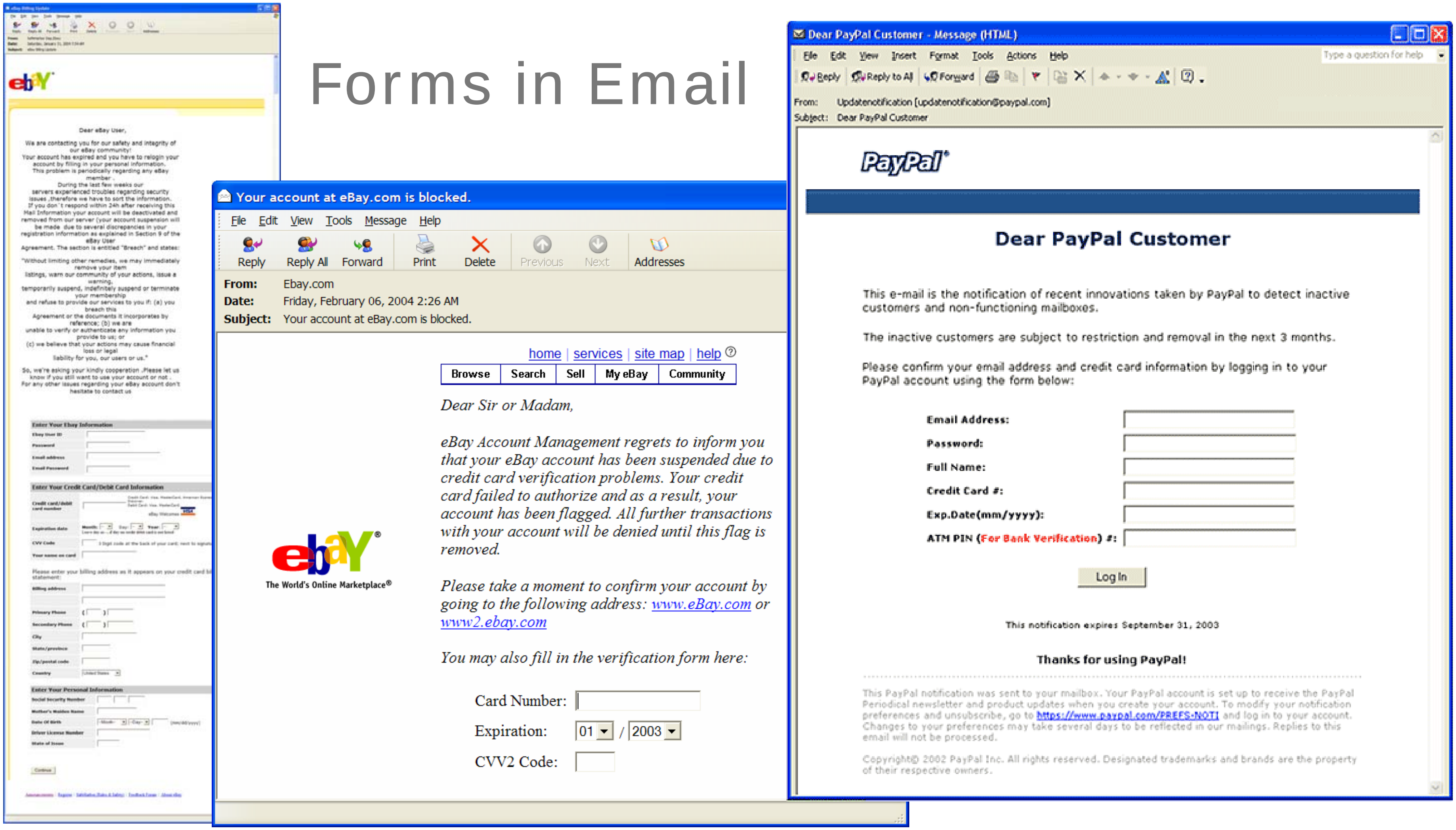
Verify your accounts here

Conference on Email and Anti-Spam
July 30-31, 2004
© MailFrontier 2004

MailFrontier
Email is good again.

Collecting Information in the Email

Forms in Email



eBay Billing Update

From: Information Dep.Ebay

Date: Saturday, January 31, 2004 7:34 AM

Subject: eBay Billing Update

Dear eBay User,

We are contacting you for our safety and integrity of our eBay community!
Your account has expired and you have to relogin your account by filling in your personal information.
This problem is periodically regarding any eBay member .
During the last few weeks our
servers experienced troubles regarding security issues ,therefore we have to sort the information.
If you don´t respond within 24h after receiving this Mail Information your account will be deactivated and removed from our server (your account suspension will be made due to several discrepancies in your registration information as explained in Section 9 of the eBay User
Agreement. The section is entitled "Breach" and states:

"Without limiting other remedies, we may immediately remove your item
listings, warn our community of your actions, issue a warning,
temporarily suspend, indefinitely suspend or terminate your membership
and refuse to provide our services to you if: (a) you breach this
Agreement or the documents it incorporates by reference; (b) we are
unable to verify or authenticate any information you provide to us; or
(c) we believe that your actions may cause financial loss or legal
liability for you, our users or us."

So, we're asking your kindly cooperation .Please let us know if you still want to use your account or not .
For any other issues regarding your eBay account don't hesitate to contact us

Enter Your Ebay Information

Ebay User ID

Password

Email address

Email Password

Enter Your Credit Card/Debit Card Information

Credit card/debit card number — Credit Card: Visa, MasterCard, American Express, Discover. Debit Card: Visa, MasterCard. eBay Welcomes

Expiration date — Month: Day: Year:

CVV Code — 3 Digit code at the back of your card; next to signature

Your name on card

Please enter your billing address as it appears on your credit card bill statement:

Billing address

Primary Phone ( )

Secondary Phone ( )

City

State/province

Zip/postal code

Country — United States

Enter Your Personal Information

Social Security Number

Mother's Maiden Name

Date Of Birth — -Month- -Day- (mm/dd/yyyy)

Driver License Number

State of Issue

Continue

Announcements | Register | SafeHarbor (Rules & Safety) | Feedback Forum | About eBay

Your account at eBay.com is blocked.

From: Ebay.com

Date: Friday, February 06, 2004 2:26 AM

Subject: Your account at eBay.com is blocked.

home | services | site map | help

The World's Online Marketplace®

Dear Sir or Madam,

eBay Account Management regrets to inform you that your eBay account has been suspended due to credit card verification problems. Your credit card failed to authorize and as a result, your account has been flagged. All further transactions with your account will be denied until this flag is removed.

Please take a moment to confirm your account by going to the following address: www.eBay.com or www2.ebay.com

You may also fill in the verification form here:

Card Number:

Expiration: 01 / 2003

CVV2 Code:

Dear PayPal Customer - Message (HTML)

From: Updatenotification [updatenotification@paypal.com]

Subject: Dear PayPal Customer

Dear PayPal Customer

This e-mail is the notification of recent innovations taken by PayPal to detect inactive customers and non-functioning mailboxes.

The inactive customers are subject to restriction and removal in the next 3 months.

Please confirm your email address and credit card information by logging in to your PayPal account using the form below:

Email Address:

Password:

Full Name:

Credit Card #:

Exp.Date(mm/yyyy):

ATM PIN (For Bank Verification) #:

Log In

This notification expires September 31, 2003

Thanks for using PayPal!

This PayPal notification was sent to your mailbox. Your PayPal account is set up to receive the PayPal Periodical newsletter and product updates when you create your account. To modify your notification preferences and unsubscribe, go to https://www.paypal.com/PREFS-NOTI and log in to your account. Changes to your preferences may take several days to be reflected in our mailings. Replies to this email will not be processed.

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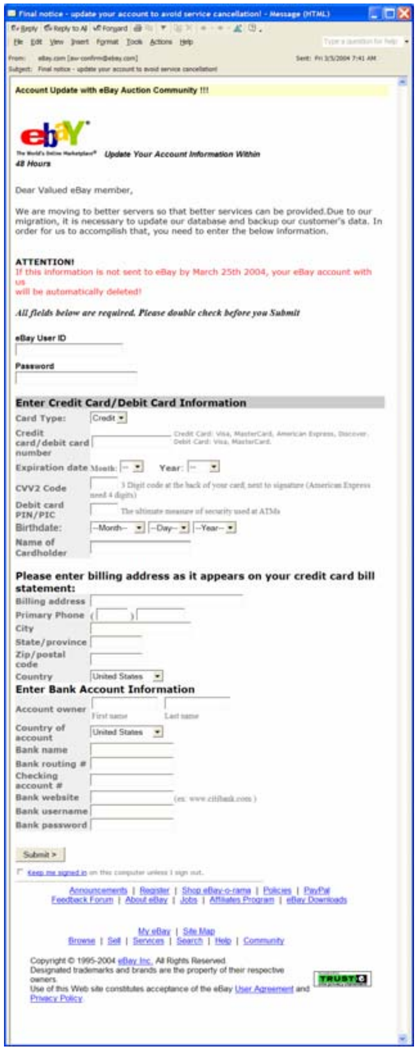
Collecting Information in the Email

"Action" Attribute

The email pictured appears to be from eBay, but actually sends the information to: action=http://www.christmas-offer.com/sendmail.php

<FORM action=http://www.christmas-offer.com/sendmail.php method=get target=_blank>


Final notice - update your account to avoid service cancellation! - Message (HTML)
Reply | Reply to All | Forward
File Edit View Insert Format Tools Actions Help
Type a question for help

From: ebay.com [aw-confirm@ebay.com] Sent: Fri 3/5/2004 7:41 AM
Subject: Final notice - update your account to avoid service cancellation!

Account Update with eBay Auction Community !!!

Update Your Account Information Within 48 Hours

Dear Valued eBay member,

We are moving to better servers so that better services can be provided.Due to our migration, it is necessary to update our database and backup our customer's data. In order for us to accomplish that, you need to enter the below information.

ATTENTION!
If this information is not sent to eBay by March 25th 2004, your eBay account with us
will be automatically deleted!

All fields below are required. Please double check before you Submit

eBay User ID

Password

Enter Credit Card/Debit Card Information

Card Type: Credit
Credit card/debit card number — Credit Card: Visa, MasterCard, American Express, Discover. Debit Card: Visa, MasterCard.
Expiration date Month: -- Year: --
CVV2 Code — 3 Digit code at the back of your card, next to signature (American Express need 4 digits)
Debit card PIN/PIC — The ultimate measure of security used at ATMs
Birthdate: --Month-- --Day-- --Year--
Name of Cardholder

Please enter billing address as it appears on your credit card bill statement:

Billing address
Primary Phone ( )
City
State/province
Zip/postal code
Country United States

Enter Bank Account Information

Account owner First name Last name
Country of account United States
Bank name
Bank routing #
Checking account #
Bank website (ex: www.citibank.com)
Bank username
Bank password

□ Keep me signed in on this computer unless I sign out.

Announcements | Register | Shop eBay-o-rama | Policies | PayPal
Feedback Forum | About eBay | Jobs | Affiliates Program | eBay Downloads

My eBay | Site Map
Browse | Sell | Services | Search | Help | Community

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Use of this Web site constitutes acceptance of the eBay User Agreement and Privacy Policy.

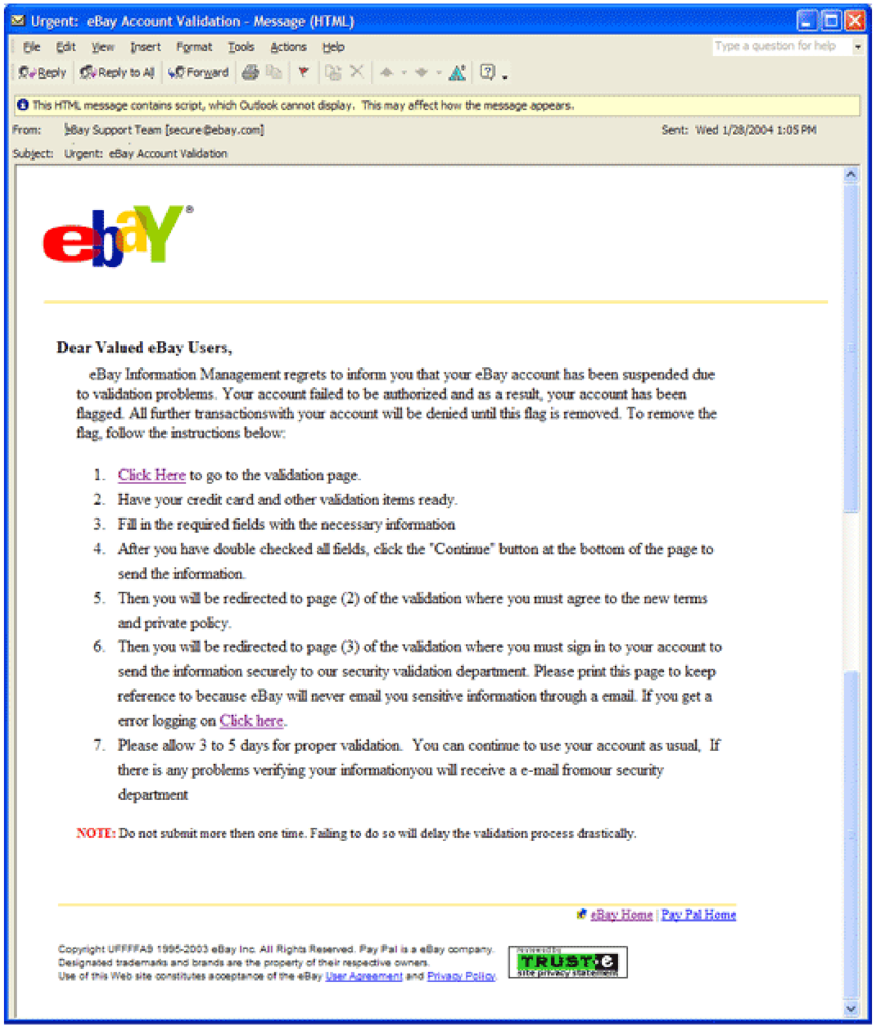
Links to Web Sites
That Gather Information

Register Similar Domain Names

The Click Here links in this fraudulent eBay email take the user to:

http://www.ebay-secure.com

Hoping to fool the recipient into believing that this is an eBay site.


Urgent: eBay Account Validation - Message (HTML)
File Edit View Insert Format Tools Actions Help
Type a question for help
Reply Reply to All Forward

This HTML message contains script, which Outlook cannot display. This may affect how the message appears.

From: eBay Support Team [secure@ebay.com]

Sent: Wed 1/28/2004 1:05 PM

Subject: Urgent: eBay Account Validation

Dear Valued eBay Users,

eBay Information Management regrets to inform you that your eBay account has been suspended due to validation problems. Your account failed to be authorized and as a result, your account has been flagged. All further transactionswith your account will be denied until this flag is removed. To remove the flag, follow the instructions below:

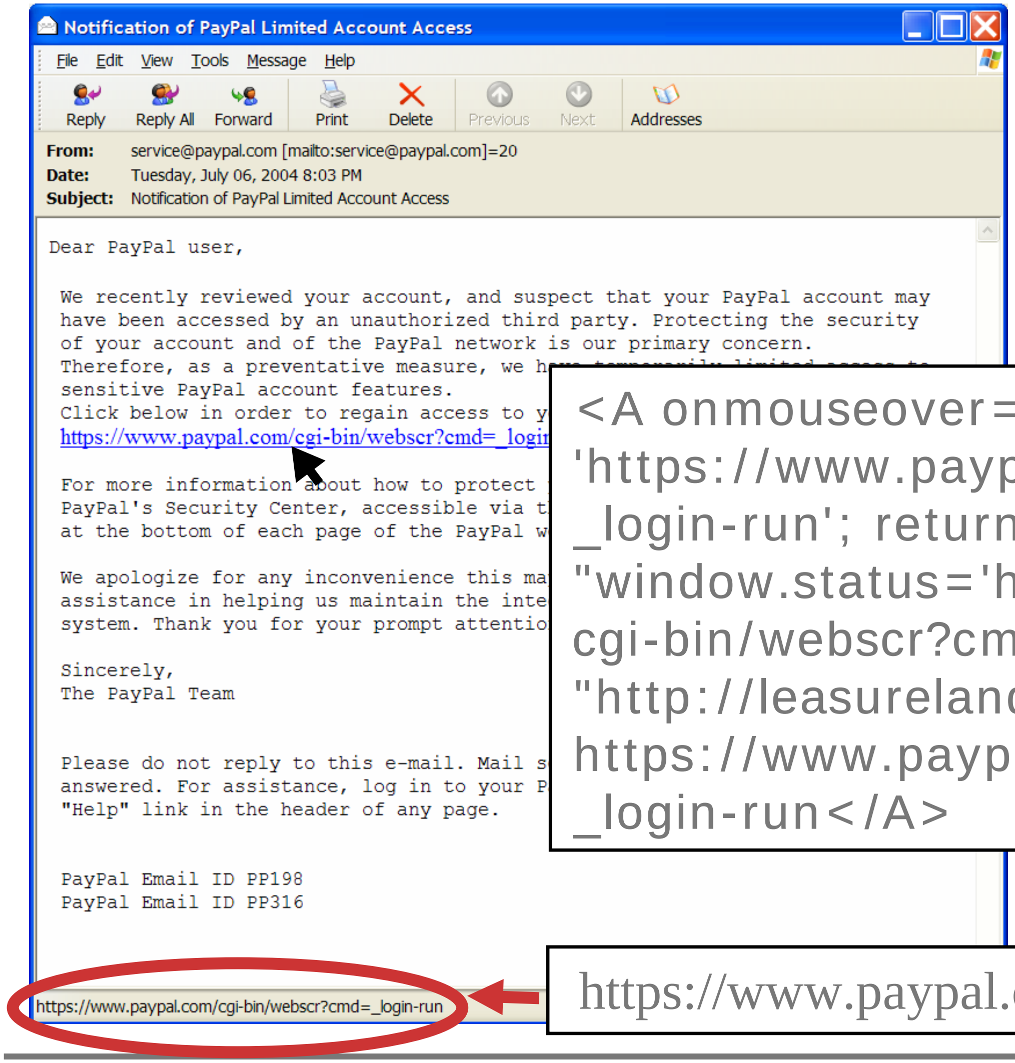
1. Click Here to go to the validation page.
2. Have your credit card and other validation items ready.
3. Fill in the required fields with the necessary information
4. After you have double checked all fields, click the "Continue" button at the bottom of the page to send the information.
5. Then you will be redirected to page (2) of the validation where you must agree to the new terms and private policy.
6. Then you will be redirected to page (3) of the validation where you must sign in to your account to send the information securely to our security validation department. Please print this page to keep reference to because eBay will never email you sensitive information through a email. If you get a error logging on Click here.
7. Please allow 3 to 5 days for proper validation. You can continue to use your account as usual, If there is any problems verifying your informationyou will receive a e-mail fromour security department

NOTE: Do not submit more then one time. Failing to do so will delay the validation process drastically.

eBay Home | Pay Pal Home

Copyright UFFFFA9 1995-2003 eBay Inc. All Rights Reserved. Pay Pal is a eBay company.
Designated trademarks and brands are the property of their respective owners.
Use of this Web site constitutes acceptance of the eBay User Agreement and Privacy Policy.

Using onMouseOver to Hide the Link


Notification of PayPal Limited Account Access
File Edit View Tools Message Help
Reply
Reply All
Forward
Print
Delete
Previous
Next
Addresses

From: service@paypal.com [mailto:service@paypal.com]=20
Date: Tuesday, July 06, 2004 8:03 PM
Subject: Notification of PayPal Limited Account Access

Dear PayPal user,

We recently reviewed your account, and suspect that your PayPal account may have been accessed by an unauthorized third party. Protecting the security of your account and of the PayPal network is our primary concern. Therefore, as a preventative measure, we h
sensitive PayPal account features.
Click below in order to regain access to y
https://www.paypal.com/cgi-bin/webscr?cmd=_logi

For more information about how to protect
PayPal's Security Center, accessible via t
at the bottom of each page of the PayPal w

We apologize for any inconvenience this ma
assistance in helping us maintain the inte
system. Thank you for your prompt attentio

Sincerely,
The PayPal Team

Please do not reply to this e-mail. Mail s
answered. For assistance, log in to your P
"Help" link in the header of any page.

PayPal Email ID PP198
PayPal Email ID PP316

https://www.paypal.com/cgi-bin/webscr?cmd=_login-run

Shows a false URL in the status bar of the user's email application.

```
<A onmouseover="window.status=
'https://www.paypal.com/cgi-bin/webscr?cmd=
_login-run'; return true" onmouseout=
"window.status='https://www.paypal.com/
cgi-bin/webscr?cmd=_login-run'"href=
"http://leasurelandscapes.com/snow/webscr.dll">
https://www.paypal.com/cgi-bin/webscr?cmd=
_login-run</A>
```

https://www.paypal.com/cgi-bin/webscr?cmd=_login-run

Hiding the Host Information

Link in Email: <userinfo><null>@<host>

<null> prevents the host information from being displayed in the address bar of the browser.

<userinfo> = shown in browser address bar
<host> = actual site accessed (hidden by null)

Previous Example:

<a href=““http://www.ebay.com %00@34675.netfirms.com">[eBay Billing Center]</a>

- <userinfo> = http://www.ebay.com (Shown in browser address bar)
- <null> = %00 (hides host information)
- <host> = 34675.netfirms.com (Site opened in browser)

To further conceal the URL, the @ symbol can be represented by its hexadecimal character code “%40.”

Switching Ports

A port can be specified by following the URL with a colon and the port number.

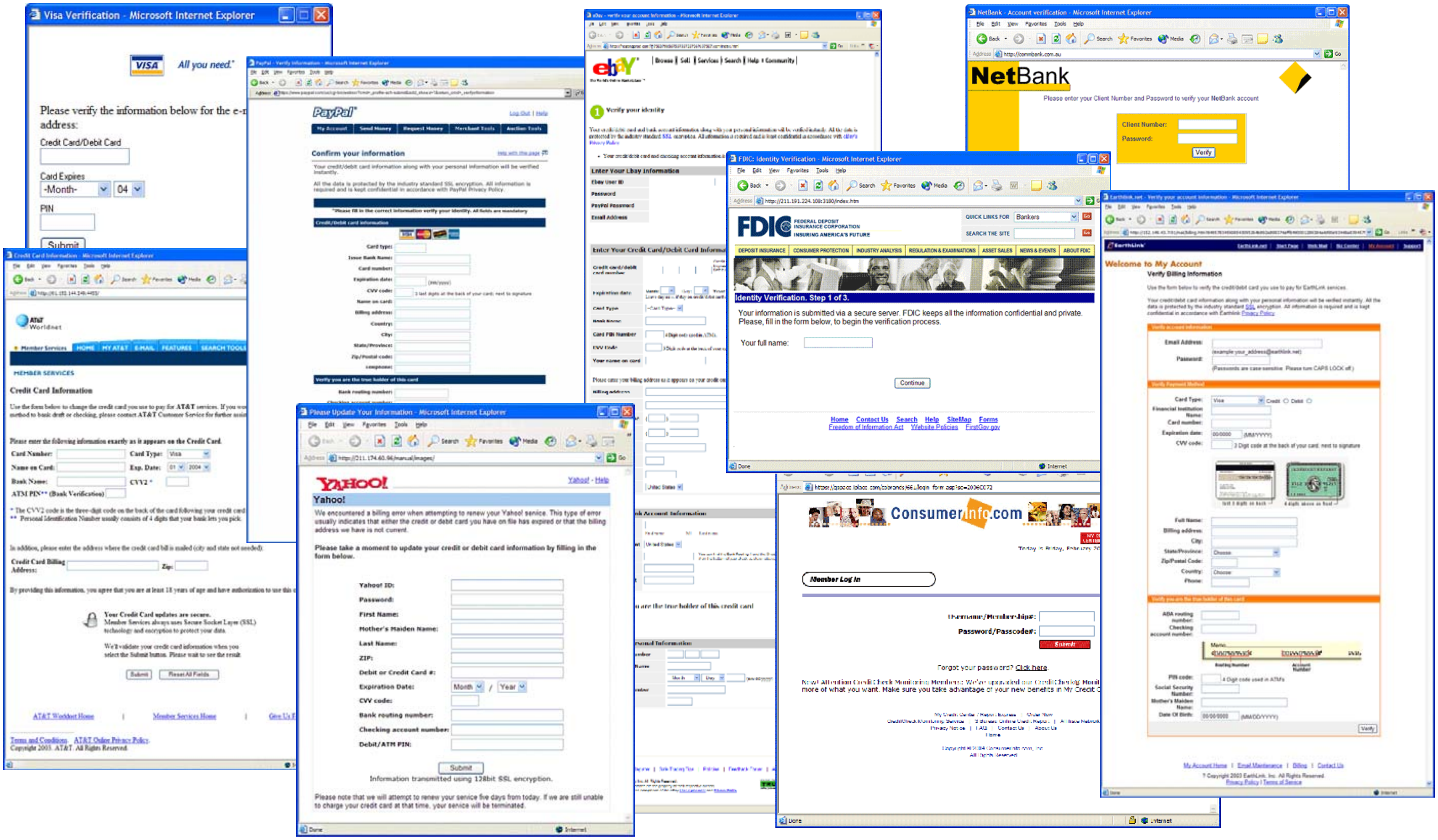
If no port is specified, the browser uses port 80, the default port for Web pages.

Scammers occasionally use other ports to hide their location.

Example:
http://www.citibankonline.com:ac-KTtF4BD6y4TZlcv6GT5D
@64.29.173.91:8034/

<userinfo> = http://www.citibankonline.com:ac-KTtF4BD6y4TZlcv6GT5D
<host> = 64.29.173.91 (IP Address)
<port> = :8034

Tricks Used in Fraudulent Web Sites



Visa Verification - Microsoft Internet Explorer

VISA All you need.

Please verify the information below for the e-m address:

Credit Card/Debit Card

Card Expires -Month- 04

PIN

Submit

Credit Card Information - Microsoft Internet Explorer

http://61.155.144.148:4483/

AT&T Worldnet

Member Services HOME MY AT&T E-MAIL FEATURES SEARCH TOOLS

MEMBER SERVICES

Credit Card Information

Use the form below to change the credit card you use to pay for AT&T services. If you wo method to bank draft or checking, please contact AT&T Customer Service for further assi

Please enter the following information exactly as it appears on the Credit Card.

Card Number:		Card Type:	Visa
Name on Card:		Exp. Date:	01 2004
Bank Name:		CVV2 *	
ATM PIN** (Bank Verification)			

* The CVV2 code is the three-digit code on the back of the card following your credit card
** Personal Identification Number usually consists of 4 digits that your bank lets you pick.

In addition, please enter the address where the credit card bill is mailed (city and state not needed).

Credit Card Billing Address: Zip:

By providing this information, you agree that you are at least 18 years of age and have authorization to use this c

Your Credit Card updates are secure. Member Services always uses Secure Socket Layer (SSL) technology and encryption to protect your data.

We'll validate your credit card information when you select the Submit button. Please wait to see the result.

Submit Reset All Fields

AT&T Worldnet Home | Member Services Home | Give Us F

Terms and Conditions. AT&T Online Privacy Policy.
Copyright 2003. AT&T. All Rights Reserved.

Please Update Your Information - Microsoft Internet Explorer

http://211.174.60.96/manual/images/

YAHOO! Yahoo! - Help

Yahoo!

We encountered a billing error when attempting to renew your Yahoo! service. This type of error usually indicates that either the credit or debit card you have on file has expired or that the billing address we have is not current.

Please take a moment to update your credit or debit card information by filling in the form below.

Yahoo! ID:
Password:
First Name:
Mother's Maiden Name:
Last Name:
ZIP:
Debit or Credit Card #:
Expiration Date: Month / Year
CVV code:
Bank routing number:
Checking account number:
Debit/ATM PIN:

Submit

Information transmitted using 128bit SSL encryption.

Please note that we will attempt to renew your service five days from today. If we are still unable to charge your credit card at that time, your service will be terminated.

NetBank - Account verification - Microsoft Internet Explorer

http://commbank.com.au

NetBank

Please enter your Client Number and Password to verify your NetBank account

Client Number:
Password:
Verify

FDIC: Identity Verification - Microsoft Internet Explorer

http://211.191.224.108:3180/index.htm

FDIC FEDERAL DEPOSIT INSURANCE CORPORATION INSURING AMERICA'S FUTURE

QUICK LINKS FOR Bankers Go
SEARCH THE SITE Go

DEPOSIT INSURANCE | CONSUMER PROTECTION | INDUSTRY ANALYSIS | REGULATION & EXAMINATIONS | ASSET SALES | NEWS & EVENTS | ABOUT FDIC

Identity Verification. Step 1 of 3.

Your information is submitted via a secure server. FDIC keeps all the information confidential and private. Please, fill in the form below, to begin the verification process.

Your full name:

Continue

Home Contact Us Search Help SiteMap Forms
Freedom of Information Act Website Policies FirstGov.gov

Consumerinfo.com

Member Log In

Username/Member-Name:
Password/Passcode:
Submit

Forgot your password? Click here

EarthLink.net - Verify your account information - Microsoft Internet Explorer

Welcome to My Account

Verify Billing Information

Use the form below to verify the credit/debit card you use to pay for EarthLink services.

Email Address: (example your_address@earthlink.net)
Password: (Passwords are case sensitive. Please turn CAPS LOCK off.)

Card Type: Visa Credit ○ Debit ○
Financial Institution Name:
Card number:
Expiration date: 00/0000 (MM/YYYY)
CVV code: 3 Digit code at the back of your card, next to signature

Full Name:
Billing address:
City:
State/Province: Choose
Zip/Postal Code:
Country: Choose
Phone:

ABA routing number:
Checking account number:
PIN code: 4 Digit code used in ATM's
Social Security Number:
Mother's Maiden Name:
Date Of Birth: 00/00/0000 (MM/DD/YYYY)

Verify

My Account Home | Email Maintenance | Billing | Contact Us

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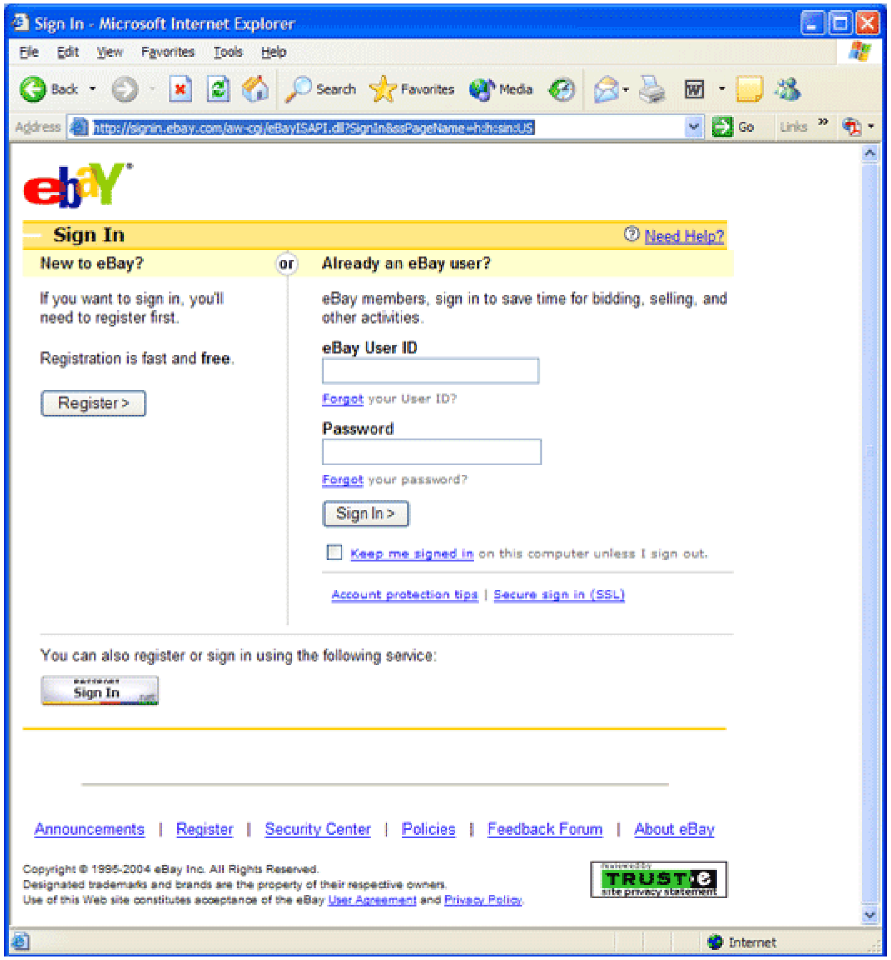
Privacy Policy | Terms of Service

Continuing to Spoof the Company


Sign In - Microsoft Internet Explorer

Address: http://signin.ebay.com/aw-cgi/eBayISAPI.dll?SignIn&ssPageName=h:h:sin:US

Sign In

Need Help?

New to eBay?

or

Already an eBay user?

If you want to sign in, you'll need to register first.

Registration is fast and free.

Register >

eBay members, sign in to save time for bidding, selling, and other activities.

eBay User ID

Forgot your User ID?

Password

Forgot your password?

Sign In >

☐ Keep me signed in on this computer unless I sign out.

Account protection tips | Secure sign in (SSL)

You can also register or sign in using the following service:

PASSPORT Sign In

Announcements | Register | Security Center | Policies | Feedback Forum | About eBay

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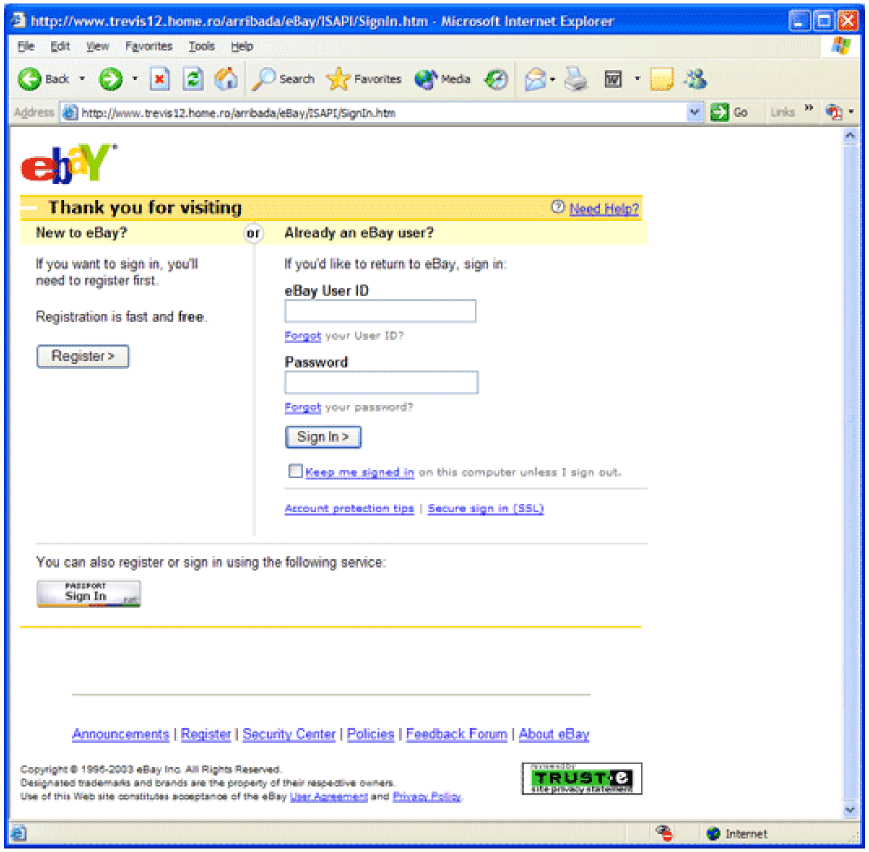
Real eBay site


http://www.trevis12.home.ro/arribada/eBay/ISAPI/SignIn.htm - Microsoft Internet Explorer

Address: http://www.trevis12.home.ro/arribada/eBay/ISAPI/SignIn.htm

Thank you for visiting

Need Help?

New to eBay?

or

Already an eBay user?

If you want to sign in, you'll need to register first.

Registration is fast and free.

Register >

If you'd like to return to eBay, sign in:

eBay User ID

Forgot your User ID?

Password

Forgot your password?

Sign In >

☐ Keep me signed in on this computer unless I sign out.

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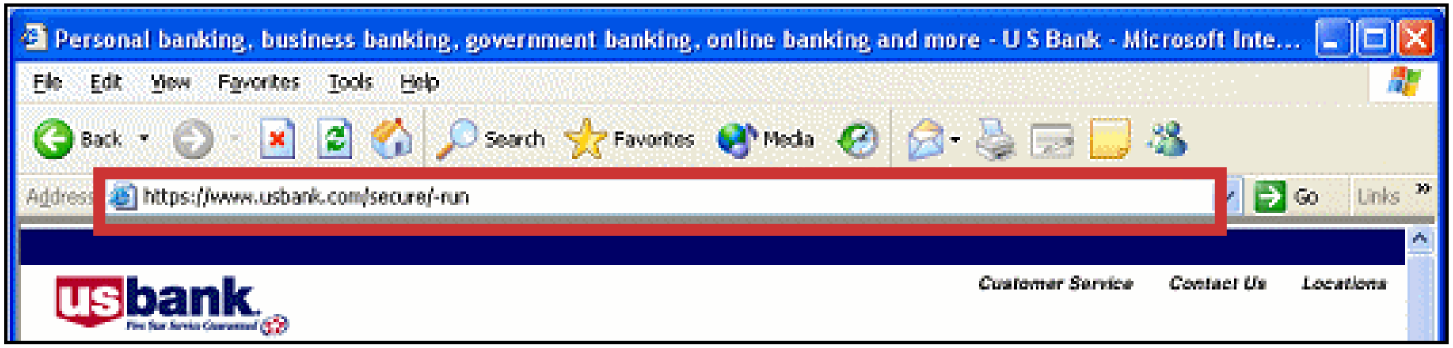
Fraudulent eBay site at: http://www.trevis12.home.ro/arribada/eBay/ISAPI/SignIn.htm

Fake Address Bar



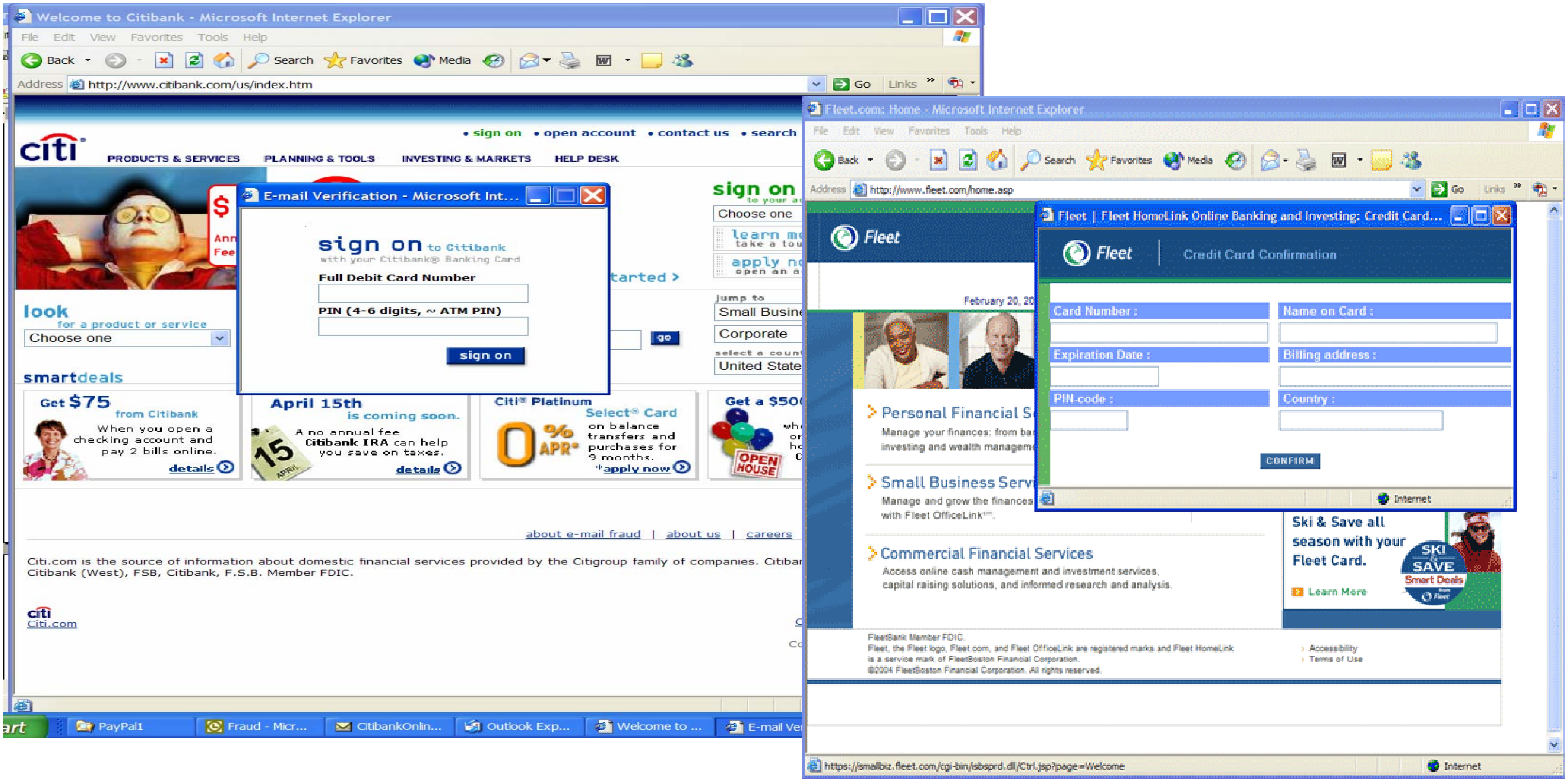
Personal banking, business banking, government banking, online banking and more - U S Bank - Microsoft Inte...

Address https://www.usbank.com/secure/-run

In the example above, JavaScript opens second browser window that looks like a small white window with a fake URL in it. This new browser window is placed over the real address bar.

Another method uses JavaScript to close the address bar and uses a table in the Web page to show a fake address bar in the first row and the rest of the fraudulent Web page in the second row.

Using Pop-Ups



Welcome to Citibank - Microsoft Internet Explorer

Address http://www.citibank.com/us/index.htm

E-mail Verification - Microsoft Int...

sign on to Citibank
with your Citibank® Banking Card

Full Debit Card Number

PIN (4-6 digits, ~ ATM PIN)

Get $75 from Citibank
When you open a checking account and pay 2 bills online.

April 15th is coming soon.
A no annual fee Citibank IRA can help you save on taxes.

Citi® Platinum Select® Card
0% APR* on balance transfers and purchases for 9 months.

Citi.com is the source of information about domestic financial services provided by the Citigroup family of companies. Citibar
Citibank (West), FSB, Citibank, F.S.B. Member FDIC.

Fleet.com: Home - Microsoft Internet Explorer

Address http://www.fleet.com/home.asp

Fleet | Fleet HomeLink Online Banking and Investing: Credit Card...

Fleet | Credit Card Confirmation

Card Number :

Name on Card :

Expiration Date :

Billing address :

PIN-code :

Country :

February 20, 20

Personal Financial S
Manage your finances: from ba
investing and wealth manageme

Small Business Serv
Manage and grow the finances
with Fleet OfficeLink℠.

Commercial Financial Services
Access online cash management and investment services, capital raising solutions, and informed research and analysis.

Ski & Save all season with your Fleet Card.

FleetBank Member FDIC.
Fleet, the Fleet logo, Fleet.com, and Fleet OfficeLink are registered marks and Fleet HomeLink is a service mark of FleetBoston Financial Corporation.
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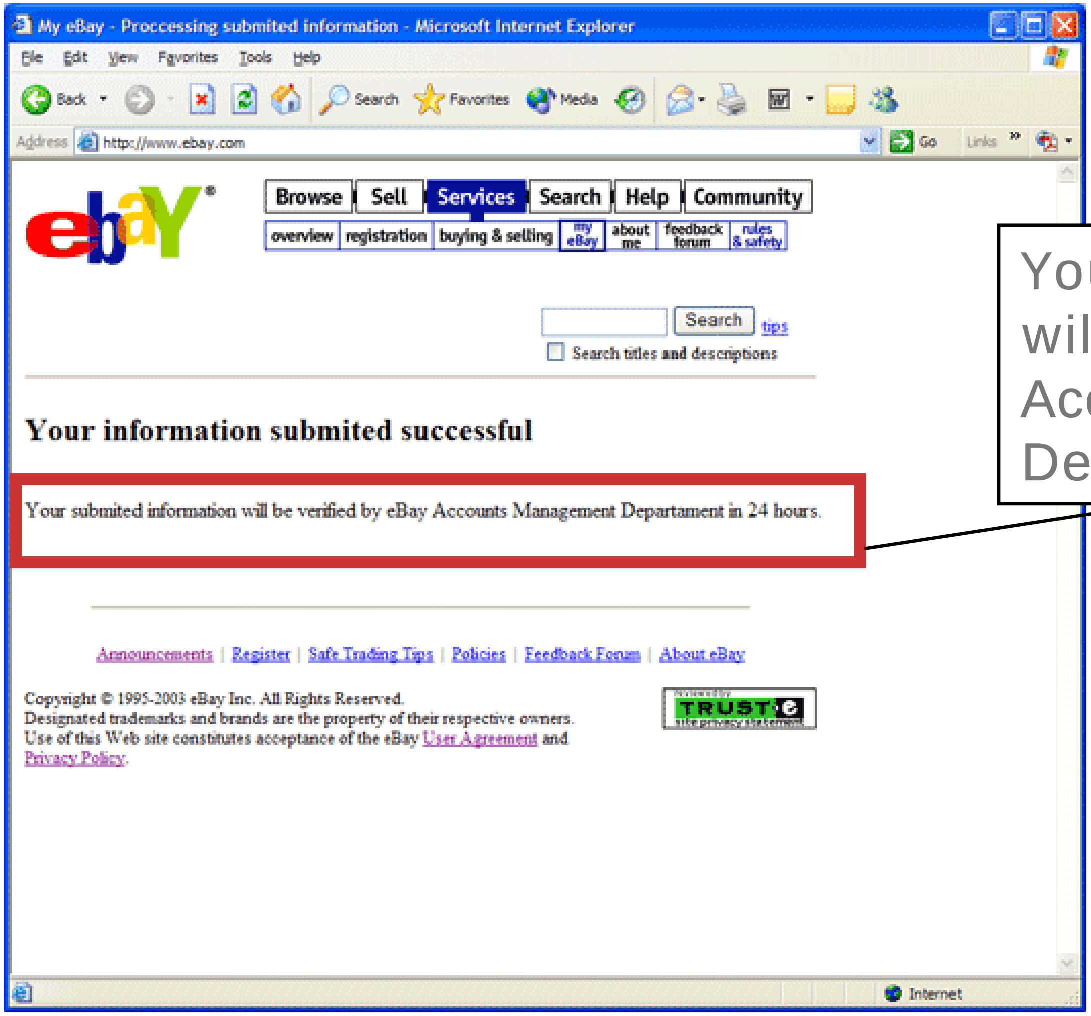
https://smallbiz.fleet.com/cgi-bin/sbsprd.dll/Ctrl.jsp?page=Welcome

Fraudulent pop-ups over real sites.

Buying Time to Access Accounts



My eBay - Proccessing submited information - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://www.ebay.com
Go Links
Browse Sell Services Search Help Community
overview registration buying & selling my eBay about me feedback forum rules & safety
Search tips
Search titles and descriptions
Internet

Your information submited successful

Your submited information will be verified by eBay Accounts Management Departament in 24 hours.

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Your submitted information will be verified by eBay Accounts Management Department in 24 hours.

New Trends & Conclusion

New scam threat at EBay
Hackers obtained information on some customers

Carrie Kirby, Chronicle Staff Writer

> The hackers were able to download customer information including names, email addresses, home addresses and transaction information. This data can now be used in fraudulent emails not only to personalize the salutation, but also to reference recent transactions, making them even more convincing.

By analyzing the tricks used by the scammers, we are better equipped to create technology that can surmount Internet fraud.

The MailFrontier Phishing IQ Test

http://survey.mailfrontier.com/survey/quiztest.html (10 Questions)

Based on results from over 83,450 Respondents
(subset of total responses):

- 26.7% of the people were fooled across all respondents and all questions.
- Only 13.8 % of respondents answered all questions correctly.

Respondents misclassified fraud as good email and good email as fraud.