

Task 10. Complete the text with the words from the box.

spyware website illegal Fraudsters gambling confirm
infected password record scam

HI-TECH FRAUD

Both the US and the UK are experiencing a rise in 'phishing', pronounced 'fishing'. 1 send an e-mail message that seems to come from a bank (Citibank, Lloyds) or a company like E-bay or Amazon. The message looks genuine, and may direct you to a 2 which includes a corporate logo. You are asked to send or 3 personal information, such as your bank account number or 4. This information is then used for fraudulent activity, such as online 5, or to siphon off money from your account. As many as 20% of recipients are fooled by this 6. This is another example of spamming. The nature of spam is changing from being just a nuisance to more serious financial scams. Many mails sell fake pharmaceuticals on the black market. Financial and pharmaceutical spam now make up an incredible 70% of all spam. IT managers estimate that over 90% of computers in organisations have been 7 by some kind of spyware. Many employees unknowingly download 8 onto their machines. This software, which hides somewhere in your computer, collects information about you and what you do on the internet – it may even 9 your credit card details if you shop on the Internet. On average, every PC has 28 so called spyware programs installed on it, according to one recent audit by a software firm. Adware is a form of spyware, which installs secret advertising software on your computer, such as annoying pop-up ads. There are government moves in various countries to make spam 10. As the Internet becomes more and more an integral part of our lives, so we have to give more time to protecting ourselves against cyber-crime.

Task 11. Find words in the text corresponding to the definitions below.

- (a) to move money from one bank account to another illegally or dishonestly
- (b) a symbol that represents an organisation or company
- (c) risking money, often in a game, hoping to win more if you are lucky
- (d) made to look like something real in order to trick people
- (e) an official examination of a situation within a company