4th year /// Reading comprehension

Top techniques in identity theft

Identity theft is the illegal use of somebody else's personal information in order to obtain money or credit. Victims of identity theft can face financial and even legal problems in the future because an impostor has used their personal details to purchase something or give false information to the authorities. The best way of preventing thieves from stealing your identity is to know how they operate. Here are some of the most common identity theft techniques.

A Phishing

You get an email that claims to be from a financial institution or other business asking for some personal information from you. It contains a link to a web page where you have to key in your bank username and password. The new page may look real but it is, in fact, a fake. Identity thieves will take all of the information you give on the page and use it to steal money from your accounts.

B Smishing

You get a text message which seems to require your immediate attention, for example: '[Name of bank] confirms that you have bought a computer from [Name of retailer]. Call [Phone Number] if you have not made this purchase.' When you call the number, an automated voice response system asks you to confirm your credit card details. The text message is actually from a group of identity thieves who can create and use a duplicate bank card within 30 minutes of obtaining the necessary information.

C Vishing

This occurs when you receive a phone call on your landline from someone who seems to be trying to help you. The person claims to have detected fraudulent activity on your credit card and asks you to confirm your credit card details. The call is actually from an identity thief who wants to use your card to purchase things for himself.

D Spoofing

Hackers break into your computer and transfer communication from a legitimate website to a fake one. For example, when you try to log into Facebook, your computer will take you to the hacker's site, where they will steal your login information. From there, they will have access to plenty of details, such as your date of birth and the names of the members of your family. Later, they can use this information to steal your identity.

E Spyware

Spyware is a type of software used on the internet to gather information about a person or organization without their consent. Identity thieves often attach it to downloadable files, such as online games. When you install the game, a hacker records all your keystrokes, including things like credit card numbers or bank account logins.

F Digging through your dustbin

The dustbin can be a great source of personal information and in some cases, identity thieves actually go through the rubbish to see what they can find. Make sure you completely destroy your old credit cards when it is time to dispose of them. As far as official documents are concerned, you should put them all through a shredder or burn them before you throw them out.

Read the article and answer the questions with the paragraph letter:

In which technique...

1 does the victim put himself in danger by downloading files from the internet?

2 is the victim tricked into replying to an email?

3 does the thief look through the victim's things with his own hands?

4 is the victim tricked into making a phone call?

5 is the thief in control of the victim's electronic device?

6 does the thief speak to the victim personally?

Use the highlighted words to complete the sentences:

1 Please _____ your name and email address.

2 I have your mobile number but I don't have your _____

3 You can _____ any of these items at your online store.

4 If you _____ need room service, press 1.

5 Remember to use a shredder when you _____ any envelopes or letters that contain your personal information.

6 With digital TV, you _____ hundreds of different channels.

7 The police have asked for more time to _____ evidence.

8 Tomorrow I'm going to _____ my wardrobe and throw away all my old clothes.