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