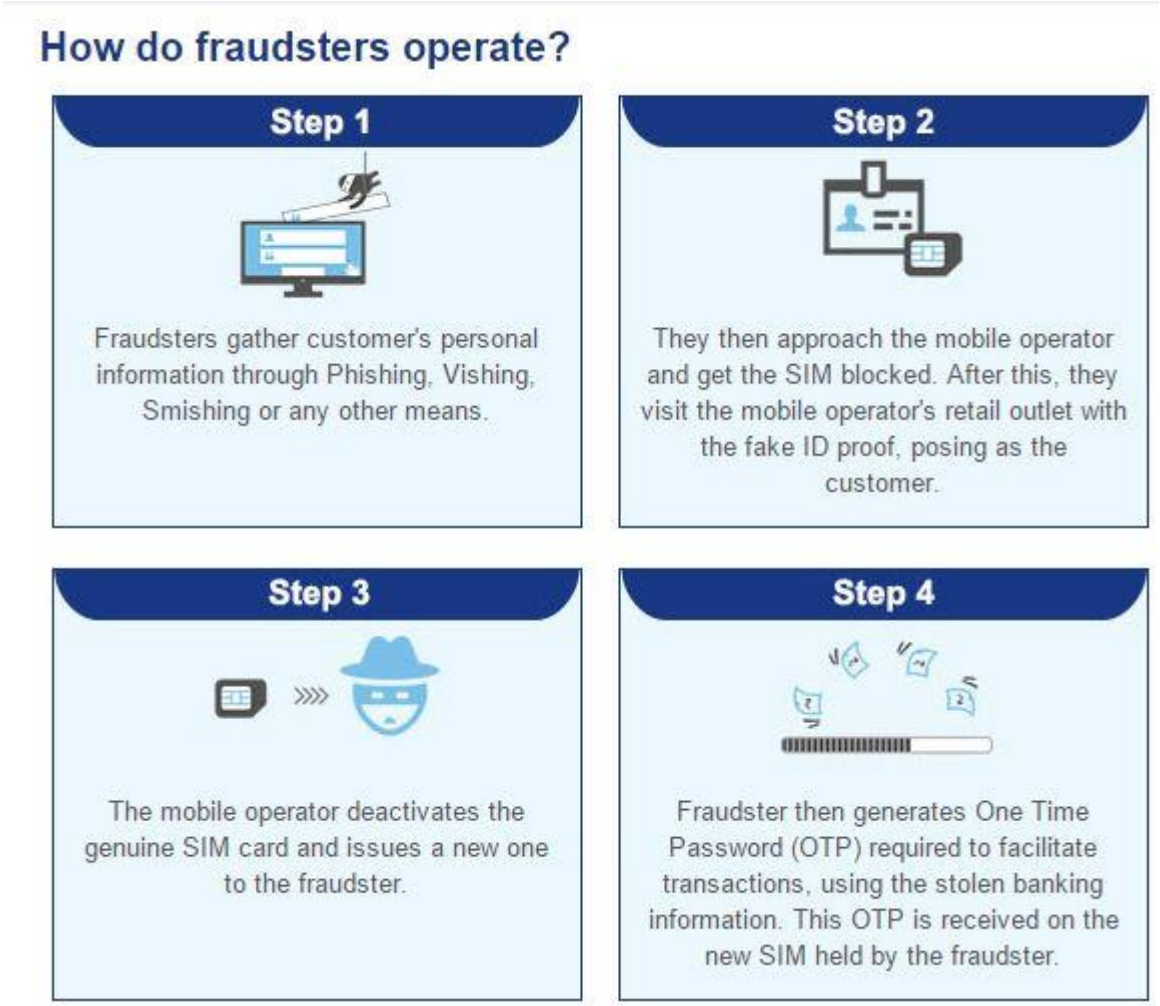
Thanks to *Scamsters*, new words are being formed. Here are a few of them. Be careful of them too.

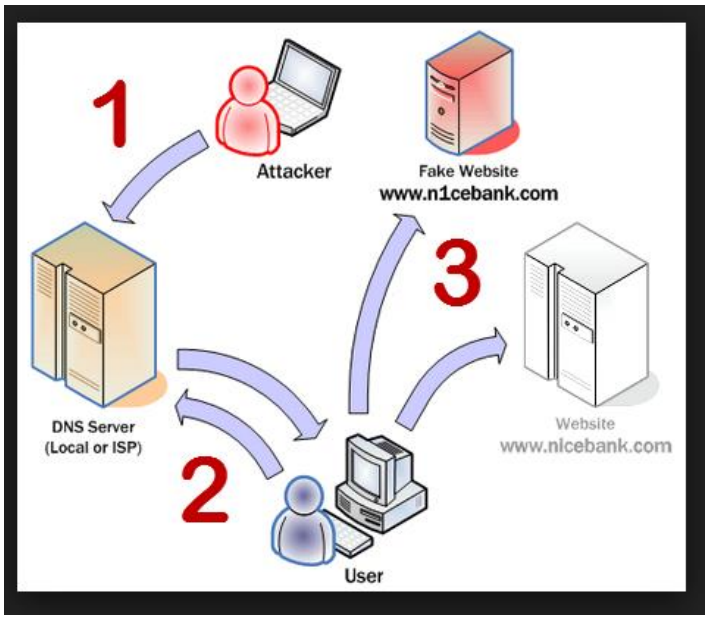


Phishing

On the Internet, "phishing" refers to criminal activity that attempts to fraudulently obtain sensitive information. There are several ways a scam artist will try to obtain sensitive information such as your social security number, driver's license, credit card information, or bank account information. Sometimes a scam

artist will first send you a benign email (think of this as the bait) to lure you into a conversation and then follow that up with a phishing email. At other times, the scam artist will just send one phishing email.

Pharming



Pharming is another scam where a hacker installs malicious code on a personal computer or server. This code then redirects clicks you make on a Web site to another fraudulent Web site without your consent or knowledge. To avoid pharming, follow the basic computer safety guidelines in Protect Your Computer. Also, be careful when entering financial information on a Web site. Look for the key or lock symbol at the bottom of the browser. If the Web site looks different than when you last visited, be suspicious and don't click unless you are absolutely certain the site is safe.

Vishing

Criminals use the phone to solicit your personal information. This telephone version of phishing is sometimes called vishing. Vishing relies on “social engineering” techniques to trick you into providing information that others can use to access and use your important accounts. People can also use this information to pretend to be you and open new lines of credit.

Smishing

Here, criminals use cell phone text messages to lure consumers in. Often the text will contain an URL or phone number. The phone number often has an automated voice response system. And again just like phishing, the smishing message usually asks for your immediate attention.

Thanks to:

1. HDFC Bank – promotion email
2. https://www.google.co.in/search?q=pharming&espv=2&biw=1366&bih=643&source=lnms&tbm=isch&sa=X&ei=v6WeVc6GD5GXuAS4o5fADA&ved=0CAYQ_AUoAQ&dpr=1#imgrc=-yhbzog4rDyF4M%3A
3. https://www.google.co.in/search?q=vishing+meaning&espv=2&biw=1366&bih=643&source=lnms&tbm=isch&sa=X&ei=raeeVdn3JZWJuATf4a_YDA&ved=0CAcQ_AUoAg#imgrc=UpF3BKFOmfUcLM%3A
4. http://www.therightdevice.com/cell-phone-scams-avoid-victim/
5. https://security.intuit.com/phishing.html