

Steer Clear of E-mail Business Offers from Strangers



More and more frequently, my office receives e-mail inquiries from consumers asking about business offers they receive over the Internet.

Consumers are wise to seek independent information about a business they've never heard of, and we always stress that just because we don't have negative information about the business, that doesn't mean it's safe.

While the Internet is a tremendous resource for consumers, it is also a vehicle for rampant fraud. You can shop safely on the Internet—millions do every day—but you must take some simple precautions.

Be cautious if you cannot find any information about a business except what the business itself offers. You should be able to figure out where the business is physically located and you should be able to find independent information about it.

Be doubly cautious when the business contacts you through unsolicited e-mails...spam. Don't be fooled just because it looks like an individual e-mails you personally.

When the e-mail comes from an

individual whose name you don't recognize, be aware that the person's name (and Internet identity) has likely been hijacked by a spammer. It may look like a personal message from someone who happened to hear about you, but it is not. It is one of millions of baited hooks being dangled in front of people to try and steal their money.

Legitimate retailers and services who market over the Internet generally do so by maintaining Web sites and online catalogs. You can use a search engine to find sellers of products that interest you. The Web site will provide a physical address and the business will be listed in all the usual directories (like local phone directories). Many offer toll-free telephone contacts as well.

Legitimate retailers and services who market over the Internet generally do NOT market their products by sending unsolicited e-mails. On the contrary, they generally provide visitors to their Web sites the opportunity to sign up for e-mail special offers and then scrupulously honor customers' requests to opt out of further unsolicited e-mail contact.

If an offer sounds too good to be true, it is most likely a scam. If you are asked by a stranger in an unsolicited e-mail to send an up-front fee to get more money later, please think twice.

The reasons offered for you to send money may include all sorts of investments, earnings, debt or mortgage services and complicated financial deals. The stories are getting more and more sophisticated and persuasive.

By now, many Internet users are too savvy to fall for the sad story of the widow of the political fugitive who was the Minister of Finance needing to transfer \$30 million out of his worn-torn country. Today the offers sound more like business transactions and employment opportunities. Don't lose sight of the fact that a stranger is simply asking you to send money on a promise.

If a stranger approached you on the street and said, "Give me money and I'll make more money with it and share it with you later," would you do it? Not likely. It doesn't make sense to do business that way. When someone you don't know sends you an e-mail and the bottom line is that you should send him money, delete the e-mail and forget about it. It is a trap.

POINTS TO REMEMBER

Avoiding Internet Fraud

- **E-mails from strangers are usually spam, generated by the millions, looking for a victim/unsuspecting consumer.**
- **Most legitimate online businesses do not market by sending spam.**
- **Just because the Attorney General and Better Business Bureau do not have negative information about a business does not mean it is legitimate.**
- **Most legitimate online businesses provide a verifiable physical address and telephone contact information.**
- **If an unsolicited e-mail offer is supposed to make or save you money (or erase debt), but you have to send money first, it is almost certainly a scam.**

**If you are a victim of Internet fraud, report your information to:
Internet Fraud Complaint Center (IFCC)
www.ifccfbi.gov/index.asp**

Because internet fraud complaints are likely to cross jurisdictional lines, the IFCC acts as a clearinghouse for law enforcement nationwide. Your complaint to the IFCC will come to the attention of our own investigators as well as other agencies who may be able to assist you.

Read about spam at
www.oag.state.tx.us



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Information on this and other topics is available on the Attorney General's Web site at www.oag.state.tx.us.