Cybersecurity: What is Phishing? How to Avoid Identity Theft

You may have heard of the word "phishing" but what does that mean, exactly? Phishing means an attempt, usually by email, to trick you into revealing private information about yourself, or get you to install malware on your computer, by imitating someone else. A common form of phishing is where you receive an email from a friend, or institution (like American Express), that asks you to open a document that is attached to the email. Opening the document will infect your computer, which usually results in harvesting data that is found on your computer. That would include financial accounts and email contacts. The goal is identity theft. The perpetrators want to be able to access your bank and investment accounts, and/or open credit cards in your name. They also want to use your email contact list to send more phishing emails to people you know and make it appear that the email came from you.

Initial phishing attempts were very crude and contained obvious spelling and grammar errors (the bad guys are often from other countries). But today the attempts are quite sophisticated. What can happen is that the bad guys hack the computer of someone you know. They find your contact information in that person's email software. Using that information they google your name and look at social media accounts (Facebook, Twitter,…) to find out as much as possible about you. Then they send a phishing email to you that appears to come from your friend, and which includes information about you, that you think only a friend would know, to build your trust. That increases the likelihood that you will open an attachment or click on a link, or reply with sensitive information about yourself.

Unfortunately, in today's world, you MUST be suspicious of every single email that you receive. Be very aware of anything that strikes you as unusual or odd, even if the email came from someone that you know. If you have any doubts whatsoever about the legitimacy of the email, it is best to call that person and verify that they sent the email. That may sound like a hassle, but it is nowhere near the hassle of being the victim of identity theft.

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