

Online fraudster

Level 2 • Intermediate

1 Key words

Read the definitions of these key words and answer the questions.

1. *Fraud* is a crime of obtaining money from someone or tricking them.
What is a **fraudster**?
2. If you go on a *drinking spree* you drink a lot in a short amount of time.
What is a **spending spree**?
3. Many payment systems use microchips and *personal identification numbers (PINs)*.
What is a **chip and pin** security system?
4. The majority of British people have a *mortgage* on their house, which can take them over twenty years to pay back to the bank.
What is a **mortgage**?
5. An *employee* is a person who is employed. A *divorcee* is a person who is divorced.
What is an **interviewee**?
6. Credit card companies and online shops are trying to protect customers against *scams*.
Is a **scam** an honest or dishonest way of making money?

What do you think the article will be about?

2 What do you think?

Read the headline. Tick the words you think will appear in the article.

- | | |
|-----------------|----------------|
| computer | criminal |
| prison sentence | climate change |
| athletics | phone |
| internet | conviction |
| fun | bottle |

Now read the article and check your answers.

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It's easy money, says online fraudster who stole £250,000

Bobbie Johnson, technology correspondent
Thursday May 3, 2007

- 1 On the outside, Tee was a typical student. Living away from home was expensive, and he had racked up a sizable debt in a short time. Like most students, he had a computer and a phone in his room - but instead of using them to study, he turned them into the tools of a 21st century criminal.
- 2 In his short career as a fraudster, Tee - who is trying to rebuild his life after serving a long prison sentence, and agreed to speak anonymously - estimates that he stole as much as £250,000 through stolen credit card details, identity theft and bank account takeover. Police officials last week said the volume of online crime was so high that they could not investigate every case, and that big criminals were moving into the fast-growing field.
- 3 For Tee, who served almost four years for conspiracy to defraud, the chance to use people's ignorance against them was just too easy. "Although it sounds really flippant, it wasn't even like a part-time job - because at least in a job you have to work a few hours," he said. "Maybe it took an hour a night if I really felt like it. But to me it felt like a bit of fun and a pastime which developed into an easy way of making money."
- 4 In spare moments around his university schedule - he was studying law - the young Yorkshireman would take card details lifted from insecure websites or passed on from other criminals, and embark on spending sprees that got him cars, clothes and cash. Sometimes scant details such as a name and phone number could open the door. "I used to go through different methods depending on how confident I felt," he said. "I used to call people up and pretend to be from a fraud department and just ask them for their details. But sometimes it's as easy as getting information from a local video shop."
- 5 Now 26, Tee admits that by the time he was caught he was looking into the possibility of getting bank loans and even mortgages using stolen identities. "It was just a game to see how far you could go," he said. "My favourite trick was that you get a card in someone's name and use it. Then, within 24 hours, you call the bank up and convince them that you're the genuine person and that you haven't made those transactions - and they refund it. Then you just go to the cash machine and take it all out again." He even sent flowers to one victim, using their stolen bank details to pay for the bouquet as a cruel gesture of thanks.
- 6 People like Tee represent the smallest end of what is now a multibillion pound criminal industry. Statistics from Cifas, the UK's fraud prevention service, show that identity theft was up almost 20% last year, while Internet and card fraud rose to an all-time high of £414m in 2006.
- 7 Martin Gill, a criminologist at the University of Leicester, who has studied the actions and motivations of fraudsters - Tee was one of his interviewees - said the perceived ease of fraud, particularly when using the Internet, was encouraging to those who commit crime. "One of the things that comes through is the belief that they're not going to get caught," he said. Industry insiders say a large number of cases still go unreported because conviction has proved so difficult.
- 8 "The common reaction among companies selling goods is a real frustration at how hard it is to prosecute and get convictions for people who commit fraud," said Keith Marsden, managing director of 192.com, which sponsors Prove-ID, a private industrial forum on dealing with fraud. "It's a hard process to go through." Instead, companies are choosing tougher security procedures and programmes to educate the public about safe Internet use.
- 9 But experienced fraudsters like Tee say that it is still too easy: even chip and pin, which has drastically cut physical fraud levels, can prove beneficial to the seasoned criminal. "I thought

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chip and pin was brilliant - now cashiers think they've got no right to look at your card. If I wanted to, I could pretend to be anyone, because nobody will ever check. It's a new opportunity for them."

10 How to avoid scams

- Never give personal details over the phone. Banks should never ask for pin numbers or codes.
- Only shop on secure websites that display a padlock or key symbol in your browser. The address should start https instead of http.

- Only open email attachments if you are entirely sure it is necessary.
- Be wary of suspicious-looking emails. Some viruses use the name of somebody you trust as a disguise.

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3 Comprehension check

Match the sentence halves.

1. Tee started online fraud when...
 2. He stole as much as £250,000...
 3. Tee viewed stealing as...
 4. Statistics show that online crime...
 5. Criminologists say that people commit online crime because...
 6. Tougher security and public awareness are...
 7. People should not give their personal...
 8. People should be careful of suspicious...
-
- a. details over the phone.
 - b. emails and attachments.
 - c. fun and easy.
 - d. has risen in the past year.
 - e. he was a student at university.
 - f. they think they won't get caught.
 - g. through stolen credit card details, identities and bank accounts.
 - h. two methods to stop crime.

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4 Vocabulary 1: Find the word

Find the word for the following definitions.

1. A phrasal verb meaning *to accumulate*. (para 1)
2. An adverb meaning *unknown, that nobody knows your name*. (para 2)
3. An adjective meaning *not serious*. (para 3)
4. An adjective meaning *few, little*. (para 4)
5. A verb meaning *to return money*. (para 5)
6. An adjective meaning *having a good effect or influence*. (para 9)
7. An adjective meaning *safe*. (para 10)
8. A noun meaning *something that hides a person's real identity*. (para 10)

5 Vocabulary 2: Odd word out

Circle the odd word out in each group and explain why.

1 fraudster director criminal criminologist	2 steal rob react defraud	3 mortgage padlock loan debt	4 industry money credit card cash	5 browser attachment cashier website
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6 Vocabulary 3: Prepositions

Complete the sentence with an appropriate preposition.

1. She's been living ____ from home for the past three years.
2. It's possible to use a laptop computer ____ many ways.
3. Climate change has developed ____ a major problem around the world.
4. It all depends ____ how you feel.
5. The government wants to educate young people ____ the dangers of smoking.
6. He gave his credit card details ____ the phone.
7. Be wary ____ suspicious-looking emails.

7 Discussion

Do you feel secure when shopping or giving out your personal details online? What security precautions do you take when using the Internet?