Radio Days – 2009-09-26

Tip of the Week – They Did What?

In the last few weeks I have had a number of calls from people whose computers do not do what they want them to do. One person had an email program which would not send or receive emails. This problem was easy to solve because they had internet access: this meant that the problem was in the settings in the email program itself. Sure enough, the person who had setup the email program had used common settings. These settings, unfortunately, were not correct and the emails did not come or go. A quick check on the ISP's website showed the correct settings, and the emails flooded in once the correct settings were in place.

In the other case the entries for their accounting program had been made badly and all their reports were now wrong. The bank account had, supposedly, been reconciled (all transactions had been checked) but many of them were wrong and others were duplicated. Correcting these errors made the reports correct, and the client was then able to continue entering new transactions.

The moral of this story is to check out the person who does the work on your computer just as you check out every other person who does work for you.

Banks Saving You Money

During the week I had a phone call from my bank. It was in the evening, so was unexpected. The caller said that a *card not present* transaction had been made at an American pharmacy for less than $ US 1. Apparently many of these people test the water with a small transaction to see if that will work.

My bank was, for obvious reasons, reluctant to provide too much information about the means used to detect fraud in case I was a trainee fraudster trying to improve my skills. From what I gleaned, and from what have I deduced with 35 years' computing experience, is that all banks monitor all card transactions. They look for transactions which have a number of characteristics:

- The organisation or individual making the transaction
- The amount and location of the transaction
- Whether the card was present or not

In my case the transaction triggered an alarm so it was passed to a real person who rang to ask if I had made the transaction. Because the fraudster had my card details the only option was to cancel that card and issue another. This was annoying, as I had to visit the branch to collect the new card, but a lot less annoying than losing all my money to fraudsters.

I now sleep more soundly knowing that my bank has people working night and day to keep my money safely in my hands.

I could find the details of methods that you can use to increase your on-line security on some, but not all, of the banks' websites. Please remember, also, that the cause of the problem may well be another person entirely.

Websites

ANZ	www.anz.com
Bendigo	www.bendigobank.com.au
Commonwealth	www.commbank.com.au
NAB	www.nab.com.au
St George	www.stgeorge.com.au
Westpac	www.westpac.com.au