## Radio Days – 2011-06-04

## **Discussion – Scams**

## Introduction

Many people have had calls reporting a problem with their Windows computer. My record is three such calls in a single day. The best thing that you can do is hang up on these people or, if you have a warped mind, keep them on the phone for as long as you can so that they do not have as much time to annoy people less savvy than yourself.

Of course, scams are not limited to you and your computer. There are so many scams that the best thing to do is to be as sceptical as possible whenever someone tries to tell you that they have the answer to all your woes. If you get a call from a well-meaning person who tells you that your computer is infected with a virus and that you need to pay them to install an anti-virus solution on your computer please be aware that they are trying to scare you.

The Problem

The main problem that you are likely to have as a result of following their "advice" is that you will find that there are many charges to your credit card and that you may have trouble explaining to your bank why they should refund the money taken from your account. This, in itself, is likely to cause you to think again when you next get a similar call. Do you need this lesson to be so expensive?

If you stop to think about your experience you will realise that the only reason that you are getting this call is that many people are falling for this scam so that the scammers are ahead in their efforts to get other people to pay their bills.

There is another possible side effect of this type of call: your computer is then turned into the sort of computer which attracts the attention of the police. One of my clients felt that there was something wrong with their computer so asked me to look at it. It was used by people to store for both pornography and bomb-making instructions. Their computer was accessible to **everybody** who knew how to get in, and I could not find out how to remove the program which allowed all this access. The only way I knew how to remove the problem was to backup all their data and reformat their hard disc and reinstall Windows and all their programs. This process always takes time and it also has the risk that some of the data on the computer is lost in the process.

The Solution

The only solution for this problem is to be on your guard when you get a call from anybody you do not know who wants both your credit card details and to install a program on your computer. This sort of telephone call is sure to cost you much more than you expect if you do what they ask you to do! Please remember that it is your responsibility to install a good antivirus program that you trust. For this I suggest that you use Microsoft Security Essentials and that you download and install it yourself. Now you can tell your caller where to go!

## Further Information

ACCC <u>www.accc.gov.au</u> Microsoft Security Essentials <u>www.microsoft.com/security\_essentials</u>