

Beware - Internet bees

There are times when I am truly, I believe the phrase is gob-smacked, by the increasingly desperate behaviour of financial organisations and their endless 'products', (a financial product is a product in the same sense as a rattlesnake is a product).

This magazine has done more than its fair share in responsibly alerting and educating its readership to modern diseases like phishing and the endless scams for which people amazingly still fall. Indeed my colleagues generally cover this important area so well that I have frequently found myself deliberately writing about something else by way of contrast. Please excuse me therefore if I too write about phishing this month. This time its personal.

This was precipitated by a mailshot from Halifax Card Services. An innocuous looking envelope arrived at the door with exactly the shape and feel of an unsolicited and unwanted mailshot of which we get many such in a week. In other words, I very nearly binned it without further thought and the fact that it said "If undelivered, please return to Card Services ..." in discreet letters on the back further suggested that it was merely bumf. By chance, I opened it to reveal 4 Halifax Credit Card Cheques complete with my name and all account details and a somewhat urgent invitation to use them at an APR of only 21.9%. How generous I thought - just the kind of offer I need with a base rate of a whopping 4.75%.

Quite apart from noting what a spectacular rip-off it was, I turned the letter over to reveal worse. The small print on the back of the covering letter requests me to tear them up if I don't want to use them and phone somebody to get them stopped in future. In other words, they send me something I don't want, put the onus on me to destroy them properly or stop them and if I just throw them away without reading the contents because it is essentially junk mail, it is anything but clear to me who is responsible for subsequent fraudulent use.

I wrote to them both to complain and to clarify the legal position. They replied to say that I would never be liable for their misuse which is reassuring and went on to say that cheque books were delivered the same way implying that this practice is therefore acceptable. It is not the same however, the crucial difference being that my cheque books come in easily recognisable form which I do not immediately throw in the recycling box.

Perhaps I am being over-sensitive but I spend an increasing amount of my time looking at the forensic aspects of phishing, scamming and all the other tricks and techniques, and I think this kind of thing is simply reckless. Fortunately most phishing attempts are so transparent that anybody with half a brain can spot them a mile off but when the so-called respectable financial organisations create more opportunities for phishing attacks to succeed, it really is too much.

Just on a point of biology, I noticed that everybody in computing (i.e. you know who) is now talking about honeypots to attract worms. Worms are not to my knowledge attracted by honey. So prepare for an upsurge in Internet bees. You read it here first.

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