

A Powerful Bait

Phishing, a form of online fraud, lures people to divulge information like their bank account or credit card numbers.

CASTING A WIDE NET

Phishers spew out millions of messages and hope to hit some of a company's customers. Bigger companies make better targets.

STEALING LOOKS

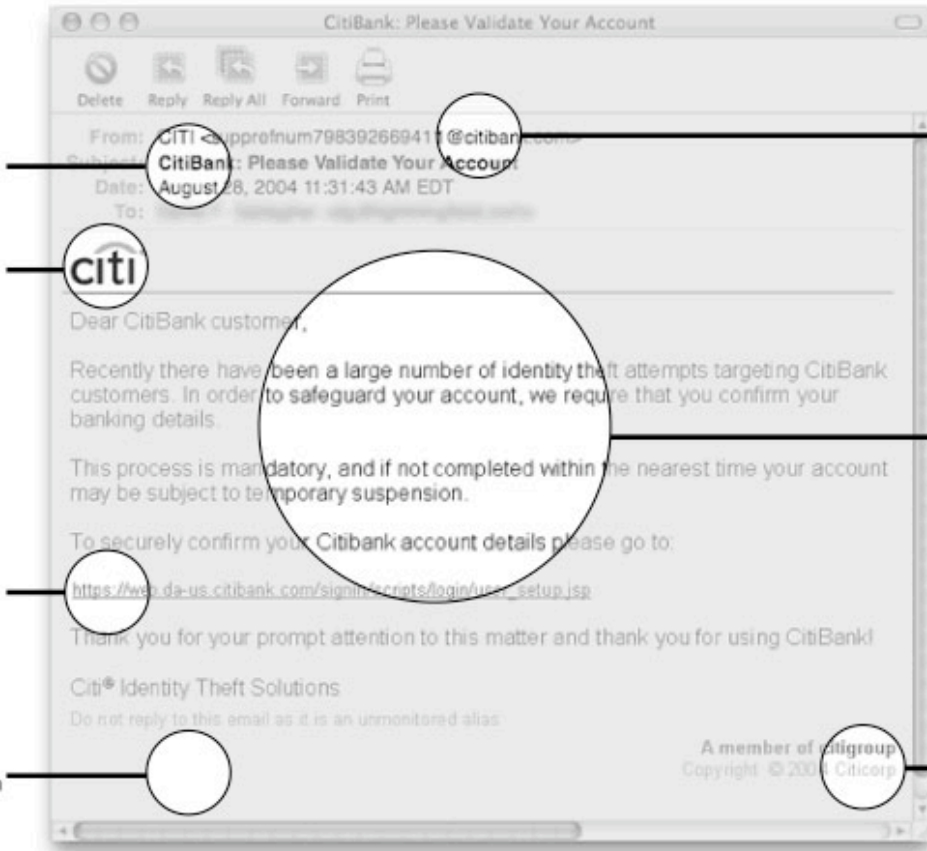
Online images are easily copied, and companies cannot prevent their use.

MISDIRECTION

This is a legitimate Citibank address, but clicking on it directs users to an imitation Citibank site requesting personal account information.

FOOLING THE FILTERS

An invisible string of words in white text (not seen here are "Easter" and "sorrow") helps evade spam filters by diluting the message with words not often found in spam.



A FAKE IDENTITY

The inventors of e-mail were not thinking much about fraud, so putting a fake return address on an e-mail message is almost as easy as putting one on a letter.

CLEANING UP

Once clumsy and riddled with grammatical errors, phishing messages have grown more sophisticated, with the same appearance as a legitimate query.

A SMALL SLIP

Sharp-eyed recipients might be tipped off by this mistake: Citicorp actually became Citigroup in 1998.

Sources: Anti-Phishing Working Group, MailFrontier Inc.