

Fraudulent e-file Site



LATE-EF.COM

It's fast, it's easy, it's simply the best way to file... **START NOW!**

Free Refund Calculation

Warning: Federal Taxpayer education through LATE-EF.COM is \$10,000 - \$50,000 more if federal returns are filed.

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ABOUT FREE FILE



Congratulations! You found Late-EF.com Right here, online, right now, you can catch up on your old and late taxes. All we do is file late tax returns for you. We've got all of them available below. We even guarantee your refund will be the highest allowable by law or your money back. That's our no risk Maximum Refund Money Back Guarantee.

Late-EF.com, as a member of the Free File Alliance, has teamed up with the Internal Revenue Service to provide many U.S. taxpayers the opportunity to e-file their tax returns for free over the internet. The partnership was established to help the IRS promote their IRS e-file program, while at the same time providing companies such as ours the opportunity to gain public exposure and, best of all, giving taxpayers the ability to file their taxes for free over the internet, and experience e-filing using established and reputable providers. Each member of the Free File Alliance is required to independently make a Free E-filing offer to the Public. For the 2007 tax season **Late-EF.com** is offering Free online tax preparation and IRS e-filing to any taxpayer whose Adjusted Gross Income is between \$10,000 & \$50,000.

P.S. It should only take you 10 - 15 minutes because we turned a complicated tax code into a simple system for you. We'll help you if you get stuck, just ask.

LATE-EF

The speed, accuracy, and convenience of computers allow e-filed returns to be processed faster and more accurately than paper returns. You can e-file your return from home or through a tax professional using an authorized software package anytime of the day or night.

Start a new return

Your Federal tax return is guaranteed accurate. Easy to use, user-friendly software. File prior year taxes for years: 2004, 2005, 2006, 2007

MORE INFORMATION >>>

Continue your return

The IRS will have to complete your return, so you can't see the result at the time. You can start your return, stop and come back as many times as you need to finish your return.

MORE INFORMATION >>>

Check E-File status

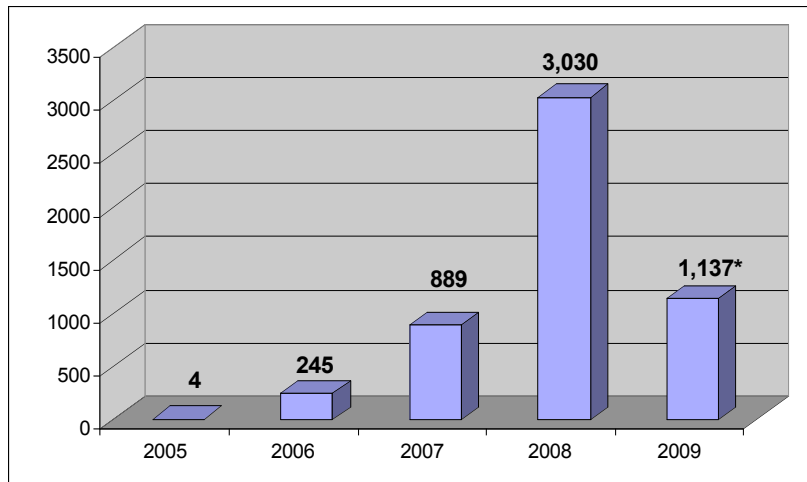
Receive a refund in about half the time as a paper file with e-file

MORE INFORMATION >>>



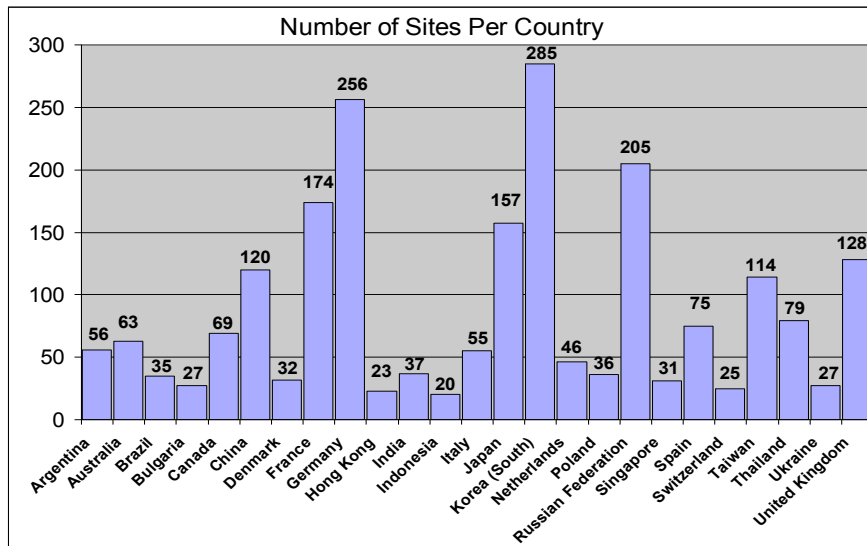

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IRS phishing statistics 2005 - 2009



* As of April 24, 2009

Foreign hosted phishing sites targeting IRS



* Per Phishing Incident Tracking System thru March 31, 2009

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“Dark Market” takedown

- ▶ In October 2008, the FBI and its global partners in the UK, Germany, Turkey, and other countries arrested 56 individuals worldwide culminating from a 2-year, undercover Cyber operation
- ▶ Cyber criminals established an online “supermarket” for buying and selling stolen credit card data, login credentials, and electronic equipment for financial crimes
- ▶ Over 2,500 registered members during the peak
- ▶ An FBI agent infiltrated the site posing as a Cyber crook and rose to the rank of a site “Administrator”
- ▶ Operation prevented about \$70 million in potential losses



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A major hacking ring busted

- ▶ In August 2008, 11 perpetrators stealing and distributing more than 40 million debit/credit card numbers from major U.S. retailers charged with conspiracy, computer intrusion, fraud, and identity theft
 - Defendants - U.S., Estonia, Ukraine, China, and Belarus
- ▶ Hacked into the wireless computer networks of major retailers including TJX Companies, BJ's Wholesale Club, OfficeMax, Boston Market, Barnes & Noble, Sports Authority, Forever 21, and DSW.
- ▶ Once inside the networks, installed "sniffer" programs to capture card numbers, passwords, and account information
- ▶ Concealed data in encrypted computer servers controlled in Eastern Europe and the U.S.
- ▶ Stolen numbers were "cashed out" by encoding card numbers on the magnetic strips of blank cards.
- ▶ Defendants used the cards to withdraw tens of thousands of dollars at a time from ATMs
- ▶ Investigation represented a cooperative effort of the Department of Justice, Secret Service, IRS, and other law enforcement agencies

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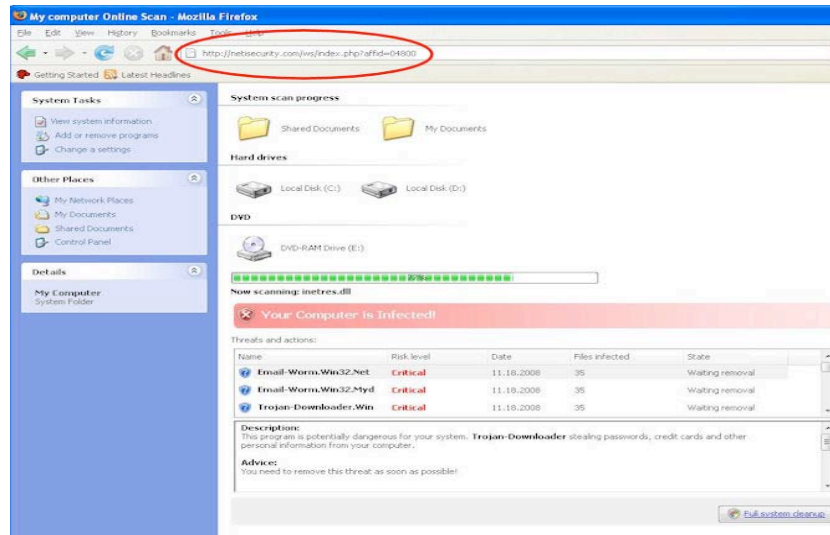
Fake antivirus scareware

- ▶ Posted by the University of Alabama at Birmingham's Director of Research in Computer Forensics, Gary Warner
- ▶ <http://garwarner.blogspot.com/2008/12/more-than-1-million-ways-to-infect-your.html>



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But a closer look will indicate that you are actually only seeing an animation playing from the netisecurity.com Web site:



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A "Windows Security Alert" pops up when scan is "completed".



In reality you are still on the netisecurity.com Web site

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Clicking the "Remove All" button, which seems to be the reasonable thing to do...



...actually prompts the download of "install.exe":

Internet-connected coffee maker has security holes



- ▶ CNET News, June 17, 2008
 - This \$2,000 coffee maker can be connected to the Internet for remote control of the settings.
 - But it also can open up your PC to remote attacks, a security expert says.

Protecting your identity

- ▶ Protect Social Security Numbers and other account numbers and access codes
- ▶ Protect personal data and dispose of it carefully (e.g., shred)
- ▶ Check credit reports at least annually
- ▶ Check bills and financial statements routinely for unauthorized activity



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Recommended IT security practices

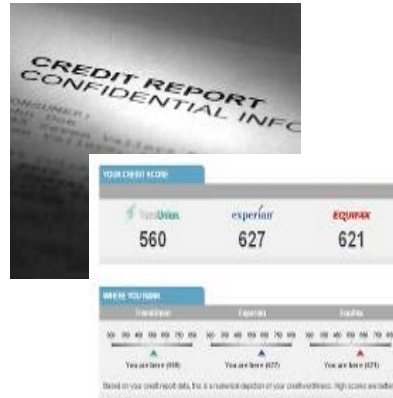
- ▶ Subscribe/install antivirus services or software
- ▶ Beware of suspicious e-mails with Web links/attachments
- ▶ Protect your laptop and PDAs
- ▶ Have a Disaster Recovery Plan/Continuity of Operations (COOP) Plan
 - Back up all of your critical data
 - Practice/exercise using back-up system
- ▶ Develop IT security policy for your agency/company (e.g., no file sharing)



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Actions to take if you experience identity theft

- ▶ Contact your financial institutions and take appropriate action
- ▶ Contact credit bureaus to place a fraud alert and get free copies of credit reports
 - Equifax: www.equifax.com
 - Experian: www.experian.com
 - Trans Union: www.transunion.com
- ▶ File a police report with local law enforcement
- ▶ Contact the Federal Trade Commission: www.consumer.gov/idtheft/index.htm



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Other helpful resources

- ▶ www.irs.gov - Keyword "Identity Theft" or "Phishing"
 - Safeguarding Taxpayer Information (Publication 4600)
 - Identity theft/phishing
- ▶ www.onguardonline.gov
 - IT security, fraud, personal information protection tips
- ▶ www.us-cert.gov
 - Technical and non-technical alerts and security tips
- ▶ Please report suspicious tax related e-mails
 - IRS: phishing@irs.gov
- ▶ All other identity theft related e-mails
 - FTC: www.ftc.gov/idtheft
- ▶ Additional resources and contacts:
 - Free Credit Reports annually: www.annualcreditreport.com
 - www.SSA.gov
 - Taxpayer Advocate Assistance: (877) 777-4778
 - IRS Identity Protection Specialized Unit: (800) 908-4490

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