

A

A few clicks of the mouse, and you become a doctor

It's your dream job but you don't have the qualifications. So, instead of studying for the results you need, you find an Internet website that promises you a certificate with your requirements for just £165. You send your payment and in a few days you receive an authentic-looking fake certificate – an exact copy of one issued by a real university.

The owner of this lucrative business has been investigated by the police several times, but he has never been charged.

B

Dear Mr Chadwick,

As part of our fraud detection measures, we are trying to identify transactions which may have been undertaken without your consent.

Please check the items below. If they are genuine, no further action is required. If you do not recognise one or more transactions, please call us.

09 / 06	£27.80	China Village Restaurant	OK
10 / 06	£31.37	BP Garage	OK
11 / 06	£10,000.00	Harrods	<i>Not me!! Never been to Harrods!</i>

C

Online fraud cases triple

The number of fraud cases involving Internet auction sites nearly tripled in the United States from 2001 to 2002 as an increasing number of people use the sites to buy everything from pets to automobiles. Consumers were defrauded out of \$54 million last year.

A typical case involves a cashier's check, thought by many people to be the same as cash. Jessica Roth advertised a flute on an Internet site for \$825. Someone emailed to say he was interested in buying it. He promised to send her a cashier's check for \$5,000 and asked her to wire him the change. When the check arrived, Jessica posted the flute to the buyer and sent him the change of \$4,175. The next week her bank told her the cashier's check was a fake.



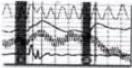







D

Identity theft: a new crime

Identity theft and identity fraud refer to crimes in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception.

In one notorious case, the criminal not only incurred more than \$100,000 of credit card debt, obtained a home loan, and bought homes in the victim's name, but called his victim to taunt him – saying that he would continue to pose as the victim for as long as he wanted. He eventually filed for bankruptcy, also in the victim's name. While the victim and his wife spent four years and \$15,000 of their own money to restore their credit and reputation, the criminal served a brief prison sentence.

A Below are some of the ways technology can help to solve crime. Discuss the advantages and disadvantages of each device with your partner, using expressions from the Useful language box below. Write notes about each device in the table.

Device	Used for	Advantages	Disadvantages
Fingerprints 	<i>Finding and identifying criminals</i>	<i>Unique to one person</i>	<i>Can easily be wiped off</i>
Photofit picture 			
Lie-detector 			
Street cameras (CCTV) 			
DNA testing 			
Watermarks / foil strips in banknotes 			
Iris recognition 			
Telephone tapping 			
Computer records 			
Chip and PIN technology 			

Useful language

... is very/quite sophisticated/accurate but it ...
 ... is almost foolproof, but it is expensive.
 Although it is ..., it is also ...
 Some people would object to the idea of (phone tapping).
 ... would be useful/effective in certain circumstances/situations.

B Discuss these questions in pairs or groups.

- 1 Do you think fraud and similar crimes are on the increase? Why? Do you take any steps to avoid becoming a victim yourself?
- 2 People say that criminals are always one step ahead of the police. Why is this? What can the police do about it?
- 3 Have you or has anyone you know ever been the victim of fraud?