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UNIVERSAL METHODOLOGY OF COUNTERING TYPICAL MANIFESTATIONS FINANCIAL FRAUD ON THE INTERNET

УНІВЕРСАЛЬНА МЕТОДОЛОГІЯ ПРОТИДІЇ ТИПОВИМ ПРОЯВАМ ФІНАНСОВОГО ШАХРАЙСТВА В ІНТЕРНЕТІ

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У даній статті розглянуте таке поняття як «Інтернет шахрайство», його прояв у сучасному суспільстві. Були виявлені типові прояви шахрайства в глобальній мережі Інтернет, а також надані деякі рекомендації щодо протидії цьому явищу як і на місцевому, так і на міжнародному рівні.

В данной статье рассмотрено такое понятие как «Интернет мошенничество», его проявление в современном обществе. Были выявлены типичные проявления мошенничества в глобальной сети Интернет, а также предоставлены некоторые рекомендации, по противодействию этому явлению, как и на местном, так и на международном уровне.

This article considered such a thing as "Internet fraud", its manifestation in modern society. Typical manifestations of fraud were found in the global Internet, and were offered some recommendations to combat this phenomenon as locally and internationally.

Ключові слова: фінанси, шахрайство, мережа, Інтернет злочин, всесвітня павутина, електронна пошта

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Keywords: finance, fraud, network, Internet crime, the World Wide Web, e-mail

INTRODUCTION

Active process of Ukraine's integration into the international information space since the nineties of the twentieth century was the initial step in the development of communication technologies. This contributed to the creation of global computer networks and software, and the active introduction of computers in all sectors of the economy and ordinary life of the people.

However, economic globalization and integration of individual states into a single global system brings positive development potential and a number of negative factors. One of them, which could adversely affect the social life is crime. In modern conditions it becomes a global problem.

Occurs intellectualization of economic crime, which uses the latest achievements of science and technology to their advantage. Internet increasingly used for illegal penetration into corporate and personal databases, implementation of a variety of fraud.

From early 2013 thanks to investigative units Interior Ministry of Ukraine in Kiev was opened 399 criminal proceedings under Art. 190 of the Criminal Code "Fraud"

and announced 175 reports of suspected individuals involved in Internet fraud [1, 2 c. 91].

OBJECTIVE OF WORK is to study the modern manifestations of fraud in the global Internet and means to combat this phenomenon.

METHODS

Methodological and informational basis for writing scientific works are local authors, materials of periodicals, Internet resources

RESULTS

The term "fraud on the Internet" can apply to any fraudulent machinations that use one or more elements of the Internet, such as e-mail or website in order to attract potential victims for fraudulent transactions or transfer of proceeds of fraud to financial institutions or others who are involved in such financial fraud. Fraudsters use power of the Internet, such as sending e-mails around the world in seconds, or posting information on the website in order to carry out their machinations much faster than how it was before.

This type of fraud has two components: psychological

and technological. The psychological component affects significant elements motivating potential victim and encourages it to take actions in the interests of fraud.

These elements influence can be:

1) desire for profit. Get rich quick - the basis of most fraudulent offers (such as investment fraud, pyramid schemes);

2) wish to receive free some premium services and products (offer free mobile and Internet access);

3) desire for purchase some things that are either difficult or impossible to buy in other ways. This promotes a different type of auction fraud and the sale of non-existent goods and services;

4) sympathy and pity.

Based on these elements of the human psyche fraudsters build different schemes begging (imaginary fundraising for the orphanage, to help terminally ill, victims of disasters, etc.). The technological component gives fraudsters the opportunity to present:

1) convey the necessary information to potential victims;

2) to ensure their anonymity and security;

3) receive money from the victim, without engaging her in direct contact.[3. C.122]

Fraudsters during conducting their scams using such tools the Internet:

1. World Wide Web-system that allows access to the interconnected documents are located on different computers connected to the Internet.

2. E-mail-technology that allows you to send and receive messages on the Internet.

3. BBS – Bulletin Board System.

4. Electronic payment system - a system of payments between financial institutions, business organizations and Internet users in the sale of various goods and services through the Internet.

Frauds use human love for all free. This love has a particularly strong expression in people with children's personality, people who, regardless of their biological age - remain children. And children normally take, thus not giving anything instead.

There are many Internet frauds that have become popular because of its simplicity for the user.

One of these is "fraud by using SMS». For example: "Your account was blocked because of spam. To verify your identity, send an SMS to number ... "or" Congratulations! You win a gift! For instructions on getting the present send SMS ... ». Almost always, the cost of the message will repeatedly exceed the original price. Is widespread viruses, which block the user in the system or make it difficult, and to improve performance or to unlock send SMS to short number.

Another popular method of Internet fraud is phishing. The purpose of phishing - get your data from bank cards. To do this, on your mailing address, attackers send a letter, supposedly from banking or payment by offering go to the website of the bank / payment system, in which is located on the main page ad, for example, to change the security system of the bank.For the further use of credit card are asked to enter a pin number and personal information contained on the card. Subsequently, these data will be used to make new plastic card due to which criminals transferred all cash funds held in your account.

Another popular method is the "Internet begging."In the network ads appear, for example, of a seriously ill child. It is told that the child is seriously ill and the parents do not have the money to pay for expensive surgery. Everyone who wants to help proposed send funds to a bank account or pay through another payment system. Fraudsters can put a network in real photograph of a sick child with true charity's website or any other.

One method of Internet fraud is false online shop. These stores use simple method - you order a product, you are connected and ask to prepay for goods. Typically, no goods or funds you will not have.

And last popular method is well-known "Pyramid scheme". Pyramid scheme–an organization in which membership is acquired under condition of bringing certain fees, contributions or other payments and allows profit organization members depending on the number of participants involved in them. Pyramid schemein any manifestation is doomed to failure because so many people achieve to constantly pay income to investors is not possible. Investment, usually not returned.

To protect your money from Internet fraudsters is sufficient follow some tips:

1. Do not trust different messages, which are asked to provide your personal data.

2. Ignore spam.

3. Do not send money to unknown users or organizations.

4. Never notify your personal data to persons in honesty you are not sure.

5. Be careful when carrying out online purchases, make sure that the online store is authentic, he will ensure the privacy of your personal data.

6. Install antivirus software on your computer or application "defenders" of spyware attacks.

CONCLUSIONS

As you can see, Internet fraud is very widespread. The reason for this complexity are considered in the legislative regulation of the Internet or differences in it throughout the world. Inconsistencies in interstate cooperation on combating crime network make the Internet an attractive place for fraud. In order to counteract the Internet fraudsters need:

1. Create specialized centers for the collection and analysis of information on all cases of Internet fraud.

2. The practical coordination of the law enforcement systems of different countries, especially those who suffer most from such crimes.

3. Conduct research all kinds of fraud and to develop methods to counter those crimes.

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