▶ Stealing Identities by "Phishing" and "Spoofing" – Be Aware of Internet Traps and Tricks

▶ DATATrue develops interface for K Soft and RTO Pro customers.

▶ Providing Great Customer Service often begins with starting a customer conversation successfully.

DATATrue focus

ADDRESSING THE NEEDS OF THE SMALL BALANCE LOAN, RENT-TO-OWN AND LENDING INDUSTRIES, NATION WIDE.

DATATrue
REALTIME INFORMATION VERIFICATION

Phishing & Spoofing – Internet Crooks Using New Tricks

Recently the FBI, FTC and EarthLink jointly issued a warning on how the growing ranks of internet crooks are using new tricks called "Phishing" and "Spoofing" to steal consumer's identity. An FBI official said "Bogus e-mails that try to trick customers into giving out personal information are the hottest, and most troubling, new scam on the Internet.

The FBI's Internet Fraud Complaint Center (IFCC) has seen a steady increase in complaints that involve some form of unsolicited e-mail directing consumers to a phony "Customer Service" type of web site.

"Spoofing," or "phishing," frauds attempt to make Internet users believe that they are receiving e-mail from a specific, trusted source, or that they are securely connected to a trusted web site, when that is not the case. Spoofing is generally used as a means to convince individuals to provide personal or financial information that enables the perpetrators to commit credit card/bank fraud or other forms of identity theft.

In "E-mail spoofing" the header of an e-mail appears to have originated from someone or somewhere other than the actual source. Spam distributors and criminals often use spoofing in an attempt to get recipients to open and possibly even respond to their solicitations. IP Spoofing" is a technique used to gain unauthorized access to computers, whereby the intruder sends a message to a computer with an IP address indicating that the message is coming from a trusted source. "Link alteration" involves altering the return address in a web page sent to a consumer to make it go to the hacker's site rather than the legitimate site. This is accomplished by adding the hacker's address before the actual address in any e-mail, or page that has a request going back to the original site. If an individual unsuspectingly receives a spoofed e-mail requesting him/her to "click here to update" their account information, and then are redirected to a site that looks exactly like their Internet Service Provider, or a commercial site like EBay or PayPal, there is an increasing chance that the individual will follow through in submitting their personal and/or credit information.

"Businesses that serve consumers continue to be victims of identity theft" "Customers using DATATrue front-end verification services and Alert1 One increase their chances of detecting fraud before a loss occurs" says Dan Jobrack, Exec V.P. of DATATrue.
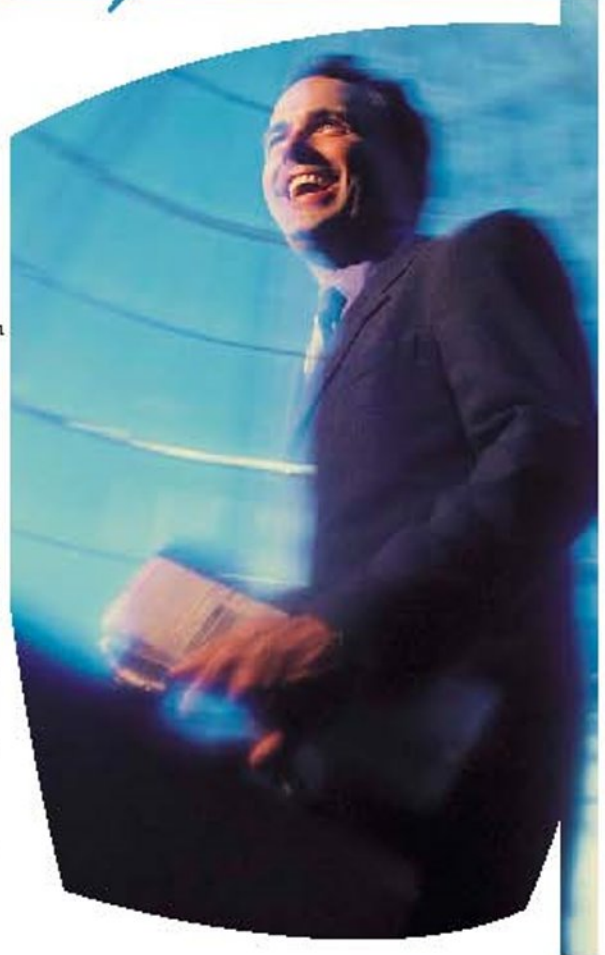
DATATrue "connects" with K-Soft and RTO Pro – DATATrue is pleased to announce that it has successfully integrated its verification program with K-Soft Corporation and RTO Pro.

·K Soft Corporation is a leader in developing custom operating applications in the Payday Loan and Check Cashing industry.

• RTO Pro is a complete point of sale software program for Rent to Own (RTO) and Retail stores. RTO Pro was the first commercially available, 32bit Windows based software package (Windows 95/NT) for the Rent to Own industry.

DATATrue customers that also use K Soft or RTO Pro software can access DATATrue automatically and when they enter a customer's information on the K Soft or RTO Pro systems. For more information, contact DATATrue at 209-951-9375.
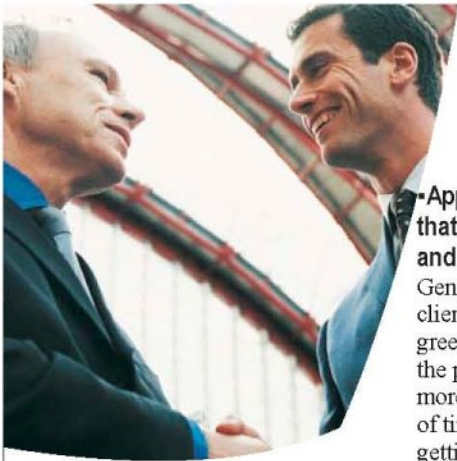
Starting a Customer Conversation is a great way to provide *great* customer service.

- Appropriate tone of voice that includes being friendly and calm.

Generating Rapport - When a client approaches you, your greeting should be short and to the point. But sometimes, it is more appropriate to spend a bit of time in conversation before getting down to business. .....spend a minute or two asking questions or talking on subjects other than the reason you are there. The purpose is to establish a form of relationship with the individual, or to recognize that a relationship already exists. Using Names – People like to hear their own names. Likewise, they like to know your name. The use of names helps both parties see each other as real people, and as unique individuals.

When possible you want to use the person's name as early as you can. You probably want to give your name, if that is appropriate.

If you provide service to customers, your words and behavior are the tools you use to create a positive customer perception of you and your company.

Whether you are a novice working with customers or a seasoned pro, what you do and say will affect how customers see you and your company. You can't help it, so you might as well learn how to create positive opinions.

Whether you deal with customers in person or on the phone, the way you begin a conversation or interaction will affect how the customer treats you.

You know what they say -- first impressions are hard to change. Compare the way that you begin customer interactions with our suggested inclusions.

An effective greeting includes:
- Appropriate non verbal behavior.
- Eye contact posture that indicates interest in the customer.

For more information about *DATATrue*™ services contact Djobrack@datatrue.net or call 406.702.1201

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