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We've Got Your Back

Upgrade offer is from thieves, not PayPal

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The scam : Vigilant Got Your Back reader Jason saved his father from being scammed recently through a fake PayPal e-mail. PayPal, the tool used to make and receive secure online payments, is one of the most important tools on the Web for people who do business there. This scam is designed to fool people into thinking they're using PayPal.

The scam: You've gotten an e-mail from PayPal. They've limited your account because suspicious activity has been detected. You're asked to "upgrade" your PayPal account. It comes with an official PayPal header and even has an anti-fraud reminder. It provides a link to access your account.

What to do: Don't go there. PayPal says it never sends e-mail with the greeting "Dear PayPal User" or "Dear PayPal Member." Real PayPal e-mails will use an individual's first and last name or the business name associated with your PayPal account. Potential PayPal frauds should be forwarded to spoofer@paypal.com. PayPal says the automatic response you get may not address you by name. PayPal never asks you to enter your password or financial information in an e-mail. You should only share information about your account once you have logged in to <http://www.paypal.com> , it says. PayPal also says it won't send you an attachment or software update to install on your computer.

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