



SANS OUCH!

SANS Institute Security Newsletter for Computer Users

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[Editor's Note: (Hoffman) "*Caveat venditor*" ("Let the seller beware!") doesn't get heard nearly as often as its familiar counterpart. But the unfortunate truth is that sellers, like buyers, are susceptible to many kinds of online fraud. For the purposes of this article, let's assume that the item for sale is a tangible object, rather than a service, although many of the same good practices apply to both.] (1)

Safer Online Selling

Before You Start...

Any advertisement of an item for sale tells the marketplace that you possess something of value. The information in your ad, and others that you have placed previously, may make it possible to deduce facts about you, your economic status, or your other possessions that you have no desire to reveal. (2) And that may make you a target for theft, making it critical to give careful consideration to precisely what, how and where you advertise.

Know Your Merchandise

Try to determine an item's fair value before you put it up for sale. It's one thing to use online sales to clean out your garage or attic, but be realistic about the value and condition of the items you wish to sell. Just about anything is sure to be regarded as "collectable" by someone. You can check other online ads easily to establish a baseline. For items of exceptional value, an independent appraisal may be the best guide. Obtaining one may eat into your profit, but it will also help speak to buyers with authority and might make you decide to keep the item.

Know Your Sales Site

Each site has its own terms of use and terms of sale. If you use an auction site, learn the rules for each type of auction and participate only in those that you understand and are comfortable using. Never list the same item simultaneously on multiple sites unless you're certain you won't create a problem for yourself. Auction sites typically have an implicit contract that obligates you to complete the sale once your terms and price have been met by a bidder/buyer. This means you may not be able to arbitrarily decline offers from buyers who are prepared to meet your terms and your price.

Know Your Buyer

Some online sales sites, such as Craig's List (3), favor local markets, much like classified ads in newspapers. Others, such as eBay (4), are global in their scope. The broader the market, the more likely it is that you'll be shipping the items that you sell rather than asking the buyers to pick them up. You may also have to deal with the complexities of fluctuating exchange rates and international payments.

The major sales sites allow buyers and sellers to rate one another. When considering an offer from a prospective buyer, consult the ratings given to them by other sellers. Take what you read with a grain of salt, too. You'll learn by experience to quickly spot raters who have a chip on their shoulder. Don't hesitate to decline buyers who insist on payment methods you're unwilling to accept, or who wish to impose terms and conditions you're uncomfortable with. It's always best to state your own terms, conditions, and acceptable forms of payment and shipping clearly and up-front as part of your advertisement.

Accept Only Secure Methods of Payment

For smaller items sold in person, you might just have to get comfortable with accepting cash. But in general, a third-party payment service (e.g., PayPal (5), Amazon Payments (6) or Google Payments (7)) will make financial transactions easier and more attractive for prospective buyers. These services transfer funds promptly and securely to your account. The small fees that they charge outweigh the hassles of dealing with bad checks and other problems. Choose payment services that are members in good standing of organizations such as TRUSTe (8) or the Better Business Bureau (9) and that have received positive reviews from others. (10)

If you decide to accept personal checks, bank checks or money orders, never release the item until all of the funds have cleared your bank completely. Under no circumstances should you accept third-party checks, or those with amounts greater than the sale price. A common scam involves the buyer signing over a large third party check to the seller, departing with the item, and keeping the change. The unwary seller is left holding a worthless check that never clears. And the bank fee for attempting to deposit the bogus check will only add insult to injury. Never give out your bank account numbers or credit card numbers to a buyer.

Limit Your Exposure to Personal Risk

Before you put anything up for sale on the Internet, give careful consideration as to how much personal information will be disclosed in the process. Avoid posting your home address, land-line phone number, or general-purpose email address. Most online sales sites will let you create an anonymous email address. Don't advertise "best times" to call you since it's a safe bet that there will be nobody home at the other times. Including several good quality, unretouched photos of the for sale items in your posting reduces the need for you to meet buyers in person or let them into your home. However, if you ship items to the buyer, consider using a post office box or mailing service to avoid revealing your home address. If you must meet the prospective buyer in person, do so in a safe, public and neutral location.

Be On Guard Against Phishing Attacks

Users of online sales sites and payment services are frequent targets of phishing attacks. Reputable sites and services never send emails requesting confirmation of your account numbers, login information or other personally identifying information. Never reply to such emails, and never click on any hyperlinks they may include. Always contact sales sites and service providers that you do business with using previously obtained and verified contact information and report any suspicious emails or other activity to them.

Keep Your Antivirus and Anti-malware Software Up-to-Date

Security software is a must, and all the more so if you are selling online. One of the best ways to protect your computer is to avoid opening email from unknown sources, but you'll be doing precisely that once you've placed online advertisements. Spammers mine online sales sites frequently for valid email addresses, so expect to see an increase in your junk email. To avoid this, consider using a dedicated email address for each of your accounts. If your Internet Service Provider (ISP) or the sales site offers disposable email addresses, use them in your ads and then disable them to cut off unsolicited emails after your sale is complete. Another option is to use free email accounts, like those provided by Gmail, Yahoo and

Windows Live.

Secure Your Accounts

Protect your online sales and payment service accounts with unique usernames and strong passwords. Make sure you haven't posted the answers to common security questions (such as where you were born, where you went to school, the make and model of your first car, etc.) on social networking sites.

Tips!

- Always insure the items that you ship, and use methods that provide you with proof of delivery.
- Once you know the buyer's location, use the shipper's website to estimate shipping costs.
- Adjust your price to account for the fees imposed by the sales site and payment service.
- Understand the dispute resolution policies and procedures used by your sales site and payment service. These sometimes give preferential treatment to buyers or limit your appeals to binding arbitration.
- Consult your tax advisor. Your sales might be subject to sales and use tax, income tax and/or capital gains tax.

More Information:

<http://www.microsoft.com/protect/fraud/finances/selling.aspx>

<http://www.microsoft.com/protect/fraud/finances/paying.aspx>

The Federal Trade Commission <https://www.ftccomplaintassistant.gov/> can help you research complaints against online sales sites and payment services, or file complaints of your own.

Notes:

(1)*Caveat lector*: ("Let the reader beware!") Don't be surprised if some of the advice presented here contradicts some of the advice about "Safer Online Buying" presented in the June 2010 issue of the OUCH! Buyers and sellers have different objectives, and occasionally need to follow differing strategies in order to protect their property and themselves.

(2)Selling a 40-foot sailboat trailer that is in "excellent condition" but that you've "recently outgrown" suggests that you've bought a new boat. Advertising "a shoe box containing 500 assorted baseball cards" says that you're cleaning out the garage; no harm in that. But placing ads several weeks apart for "rookie year" cards from famous players may tip-off a crook that you have a valuable collection.

(3)<http://www.craigslist.org/>

(4)<http://www.ebay.com/>

(5)<https://www.paypal.com/>

(6)<https://payments.amazon.com/sdui/sdui/business/overview>

(7)<http://checkout.google.com/sell/?gsessionid=97lfeghkPUM>

(8)<http://www.truste.com/>

(9)<http://www.bbb.org/online/>

(10)<http://www99.epinions.com/>

Patches and Updates Roundup

Operating Systems/Applications

Windows & PC Office: <http://update.microsoft.com> &
<http://www.microsoft.com/security/updates/bulletins/201008.aspx>

Mac Office:
<http://www.microsoft.com/mac/help.mspx?CTT=PageView&clr=99-0-0&ep=7&target=ffe35357-8f25-4df8-a0a3-c258526c64ea1033>

OS X:
<http://support.apple.com/kb/HT1338>

iPad:
http://www.ehow.com/how_6256127_update-restore-apple-ipad.html

iPhone, iPod & iPod touch:
<http://support.apple.com/kb/HT1414>

iPod: <http://support.apple.com/kb/HT1483>

Windows Adobe Reader:
<http://www.adobe.com/support/downloads/product.jsp?product=10&platform=Windows>

OS X Adobe Reader:
<http://www.adobe.com/support/downloads/product.jsp?product=10&platform=Macintosh>

Flash Player:
<http://get.adobe.com/flashplayer/>

Firefox:
<http://www.mozilla.com/en-US/firefox/update/>

Safari:
http://www.ehow.com/how_2033324_update-safari.html

Opera:
<http://www.opera.com/>

Chrome:
<http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95414>

Java:
<http://www.java.com/en/download/manual.jsp>

Windows iTunes:
http://www.ehow.com/how_2016273_update-itunes-pc.html

OSX iTunes:
http://www.ehow.com/how_2016270_update-itunesmac.html

Security Suites

Symantec:

<http://service1.symantec.com/SUPPORT/sharedtech.nsf/docid/2002021908382713>

Norton:

http://www.symantec.com/business/security_response/definitions/download/detail.jsp?gid=n95

McAfee:

http://www.mcafee.com/apps/downloads/security_updates/dat.asp

Kaspersky:

<http://www.kaspersky.com/avupdates>

AVG:

<http://free.avg.com/us-en/download-update>

Panda:

<http://www.pandasecurity.com/homeusers/downloads/clients/>

PC Tools:

<http://www.downloadatoz.com/pc-tools-internet-security/smart-update.html>

BitDefender:

<http://www.bitdefender.com/site/view/Desktop-Products-Updates.html>

Avast:

<http://www.avast.com/download-update>

Webroot:

<http://support.webroot.com>

Trend Micro:

<http://esupport.trendmicro.com/Pages/How-to-update-Trend-Micro-Internet-Security-Pro-2010.aspx>

Microsoft Security Essentials:

<http://www.microsoft.com/security/portal/Definitions/HowToMSE.aspx>

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