

## COMPUTER DO'S AND DON'TS AT TAX TIME

Michael Rowand – USA Today – 2/26/16

Tax season can be frustrating enough. But it's also peak season for identity theft. So before you whip out that W-2, take a second to consider security.

“The key to protecting yourself from any type of fraud is to be aware and engaged,” says Rod Griffin, director of public education at Experian, a financial information company. “If you're going to be providing personally identifying information, make sure that you research that tax-preparation service, whether it's online or in person.”

Online security is particularly important, and many victims take unnecessary risks. Griffin pointed out that a recent survey by Experian found that 7% of people do their taxes on public, unsecured networks, which are “notorious for allowing the theft of personal and financial information.” Making sure that you complete and submit your taxes on a secure network can substantially reduce the risk of fraud.

Check your computer before you get started. Malware and phishing attacks are often used for identity theft and tax fraud. The best way to defend your computer is to use Internet security software before you start your taxes, says Brett Schetzle, consumer security specialist at Kaspersky Lab, a computer security company. “Most Internet security sweeps offer a very high detection rate of malware,” he says, which is important so that any malware already on the computer can be deleted.

Still, awareness and attention are the most important weapons. If a tax-preparation site you visit redirects you to another site with a different domain, Schetzle says, watch out. Similarly, an email claiming to be from your bank that doesn't include the bank's domain name suggests the work of a cybercriminal.

With many tax-preparation services now offering mobile apps, Schetzle notes, “mobile device protection is now also very important.”

Convenience often comes with a risk. While some apps offer the ability to take a picture of your W-2 and have the software input the information into the tax form for you, this is risky because the photo could be seen by someone with access to your phone, or stolen via malware. “Familial fraud is a very common source of identity theft,” Griffin points out. So, if uploading a W-2 this way, be sure to delete the photo from your phone or computer immediately.

“More and more, cybercriminals are depending on users to make a mistake,” Schetzle says.

### **Tips to stay safe**

- “Don't pay attention to emails from the IRS, because the IRS will never email you,” says Schetzle.
- Shred all documents and delete all photos containing personal and financial information. Records necessary to save should be kept in a secure spot.
- Investigate the security of any software, website or service you use. “Make sure you know how that information is secured,” says Griffin.

- Getting a refund check when you haven't completed your taxes, or having your submission rejected indicates you're the victim of tax fraud and identity theft. Contact the police and the IRS.