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Nature Of Thieves 'Has Changed'

By Kwik Fit

A leading home insurer is warning of the changing nature of crime in the UK, as thieves focus their attention on small, high value items.

With figures from the Home Office showing a sharp drop in burglaries and a worrying rise in street crime, More Than is urging consumers to take preventative measures.

The sudden surge in street crime is likely to have been fuelled by the increase in small handheld gadgets such as iPods, blackberries and mobile phones, says More Than.

With increasing numbers of people carrying such high-value items around with them on a daily basis, thieves are no longer having to break into homes to get their hands on expensive goods.

Indeed the value of home-based items such as DVD players and stereos have fallen dramatically in recent years, so it is no surprise that opportunist thieves are going for mobiles, mp3 players, cash and jewellery instead.

And where criminals do manage to break into homes, they are taking smaller items such as purses and credit cards rather than hefty TVs.

Craig Allen, head of home insurance for More Than, said: "Increased household security has made an impact on the opportunist thief, as has the falling price of consumer goods like videos and DVD players.

"However, we are seeing a general increase in people carrying valuable items around with them during the day, which is making it easier for thieves to steal small, but high value items, such as handheld computers and mobile phones.

"The best advice is to take sensible preventative measures. We urge people not to advertise valuable items when out on the streets and to make sure all items are insured."

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Opting for a high value home insurance policy will not only protect against theft from the home, but it will also cover valuables when they are taken out of the home, either on holiday, during a move, or simply while out and about.

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How to Eliminate Credit Card Refunds from 'Digital Thieves'

By George Papazoglou

Can you encounter the number of times where a Credit Card Sale was generated, only to receive a "Refund Notification" from your contracted e-commerce processor on behalf the "customer"?

Welcome to the electronic world of "cyber-shoplifting".

Unscrupulous surfers, disguised as potential "customers", systematically opt to ordering goods (using credit cards) in electronic form of delivery, only to request a refund minutes or days later after receiving the product.

The "cyber thieves" consent the well-known "loophole" of specific e-commerce processors who deploy a "no questions asked" refund policy.

Some... might concur to the predicament that a "liberal refund policy" boosts sales, but it is statistically verified that these claims are unthinkingly based gross sales figures, where refunds are *not* accumulated to extract the "net profit" (minus refunds).

In numerous cases, the cyber thieves (or else called freebie hunters) automate their thievery, by using pre-made templates to ask for a refund, in order to save time and reap as many digital products as possible, for gratis.

A portion of cyber thieves, download a digital product, whether ebook or software, only to illegally sell it online at eBay or sell it in "warez sites".

Optimistically, these unprincipled pinches are either prosecuted to the fullest extend of the law, for infringement of copyrights, or face imprisonment along with heavy fines.

So if you want to avoid getting targeted by cyber thieves (and losing thousands), the wisest approach

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is to conduct business with an e-commerce processor who will protect you against dodgy "freebie hunters" (see

<http://traffic-engine.net/stormpay>

for a genuine payment processor).

After all, it is **your duty** to forming your own "refunds policy", not your processor's.

George Papazoglou is the author behind

<http://cyber-software.com>

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How to Eliminate Credit Card Refunds from 'Digital Thieves'

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