THE ULTIMATE GUIDE TO SECURITY

Jim Tubb

January 13, 2020

SECURITY IN THE INTERNET ERA

WHAT ARE THE THREATS

- Viruses and Malware
- Hacking
- Phishing and E-mail
- Scams
- Identity Theft

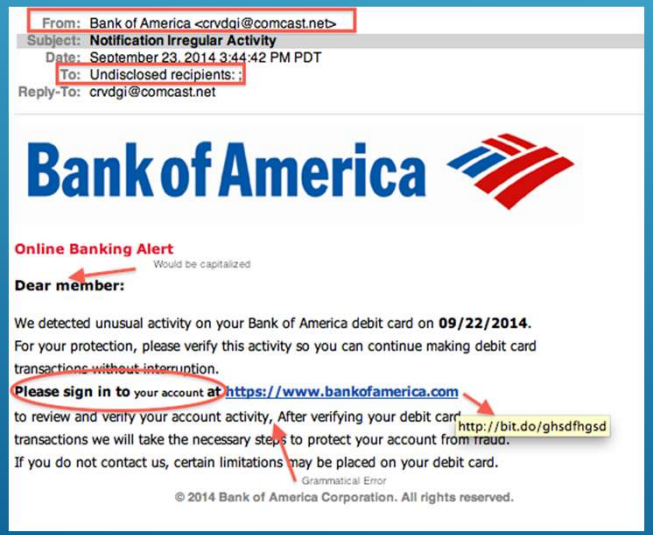
- Use a good antivirus program. The built in Windows Security was recently named as the top antivirus
- Keep your antivirus current
- Use Malwarebytes

VIRUSES AND MALWARE

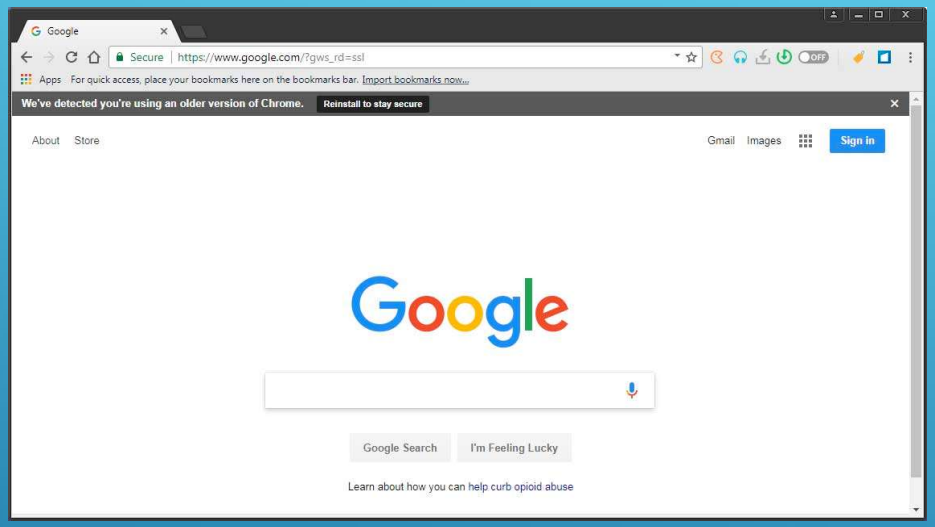
HACKING

- Keep your Windows patched
- Keep all software patched
- Keep your hardware patched
- Ransomware

PHISHING AND E-MAIL THREATS



- Be sure you know who an e-mail is from
- Be sure that links in an e-mail are valid
- Don't open attachments from e-mail until you are certain it is legitimate
- Don't respond to unwanted e-mails, just block them and report as spam



BROWSING THE INTERNET

- Make sure sites are HTTPS not HTTP if you are going to share any information
- Always log out of a site that you have logged on to at the end of the session
- When setting up an account that asks for personal information, lie. Use a made-up birthday or pets name or other security question and make a record of it in your password manager in case you need it again later.
- Check your security settings for your browser.
- When joining a new site watch for pre-checked boxes offering to send you e-mails or otherwise annoy you.

IDENTITY THEFT

- Over 16 million people experienced identity theft in 2017 at a cost of over $16 billion
- Any financial transaction puts you at risk for identity theft
- Phony bank sites
- New Credit card accounts in your name
- Credit card fraud
- Card skimmers
- E-commerce fraud
- Tax fraud
- New cell phone accounts
- Medicare Fraud

DON'T GET SCAMMED

- Be aware of scams that are going around
- Be careful with e-mail. Check to see who it is really from and where that link is taking you
- If you get an unexpected e-mail from a company you do business with asking you to log in use a dummy password and see if it accepts it. If it does it isn't legit and you haven't given your real password.
- Remember, no reputable business or government entity will call you demanding instant payment, and they don't take gift cards.
- Microsoft will never call you.
- Don't respond to onscreen messages telling you to call a number to fix your computer.
- Don't send money to someone you meet online

CURRENT SCAMS

- IRS unpaid taxes
- Social Security will suspend your account
- Grandson in Jail
- PGE will shut off your power
- Go to jail for failure to appear for Jury Duty
- "Microsoft" says something is wrong with your computer
- Virus Alert
- 1 ring calls
- Dating site request for money to meet you
- Phony Charities

IDENTITY THEFT

- Social Security Number
- Drivers License
- Medicare ID
- Health Insurance ID
- Credit card info
- Bank routing and account number
- Personal Information such as birthday, pets names, schools you went to, current and previous addresses.

YOUR PASSWORDS

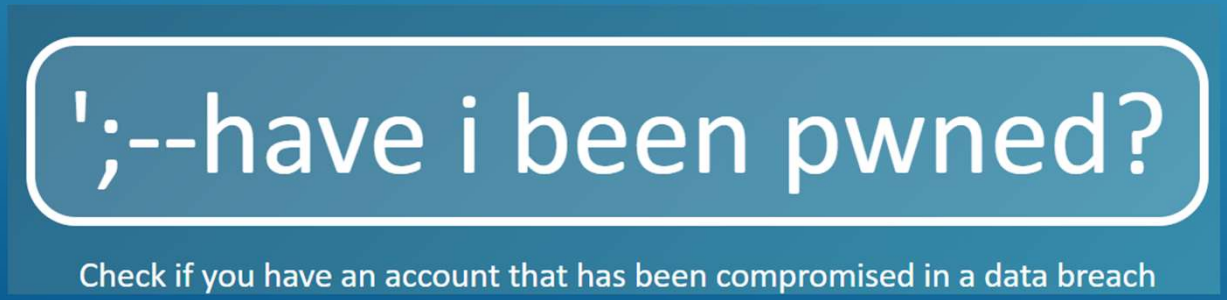
- Don't re-use passwords
- Don't write your passwords down and store in an easy to find place
- Don't share your passwords with anyone you don't completely trust
- Use a Password Manager!!!
- For important sites use 2 factor authentication
- Use Biometric authentication
- Have your passwords been compromised? Have you been pwned?

PASSWORD MANAGERS

- Built in to your browser (free)
- Last Pass (free and paid)
- Keypass (free)
- 1Password (paid)
- Microsoft Keeper (free)
- Let the password manager create complex passwords
- Best Practices
  - Don't let the password manager autofill on important sites
  - Don't use common words. If you must, change capitalization and letters e.g. paSsw0rD
  - Use phrases with 20+ characters if you want a password (passphrase) you can remember

HAVE YOU BEEN PWNED?

- Check at https://haveibeenpwned.com/Passwords
- Use checking tools such as:
  - Google Chrome Password Checkup
  - Pass Protect Extension
  - Firefox Monitor
- If you suspect that an account has been compromised change your password immediately



2 FACTOR AUTHENTICATION

- Text message
- E-mail
- Phone call
- Device

BIOMETRIC AUTHENTICATION

- Fingerprint
- Facial recognition

SHOPPING AND BANKING

- Don't allow online stores to store your credit card
- Use 1-time credit card numbers to pay at sites you will use only once and have doubts about
- Use a digital wallet such as Apple Pay or Google Pay to protect your credit card number at checkout
- Use a credit card instead of a debit card and use the chip to authenticate, don't slide
- Sign up for Bank notifications
- Check your banking and credit card statements every month to look for suspicious activity
- Check your credit report
- Put a freeze on your credit reporting
- Dispose of expired credit cards properly

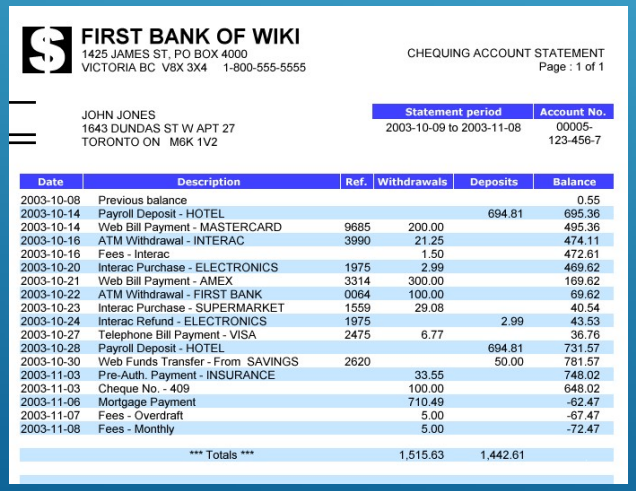
PROTECT YOUR CREDIT

- Use 1-time credit cards for insecure purchases
- Don't let online stores keep your credit card number
- Use a credit card instead of a debit card
- Use a digital wallet for purchases

USE BANK NOTIFICATIONS

- Have your bank and credit card company notify you of unusual transactions

CHECK YOUR STATEMENTS



FIRST BANK OF WIKI
1425 JAMES ST, PO BOX 4000
VICTORIA BC V8X 3X4 1-800-555-5555

CHEQUING ACCOUNT STATEMENT
Page : 1 of 1

JOHN JONES
1643 DUNDAS ST W APT 27
TORONTO ON M6K 1V2

Statement period	Account No.
2003-10-09 to 2003-11-08	00005-123-456-7

Date	Description	Ref.	Withdrawals	Deposits	Balance
2003-10-08	Previous balance				0.55
2003-10-14	Payroll Deposit - HOTEL			694.81	695.36
2003-10-14	Web Bill Payment - MASTERCARD	9685	200.00		495.36
2003-10-16	ATM Withdrawal - INTERAC	3990	21.25		474.11
2003-10-16	Fees - Interac		1.50		472.61
2003-10-20	Interac Purchase - ELECTRONICS	1975	2.99		469.62
2003-10-21	Web Bill Payment - AMEX	3314	300.00		169.62
2003-10-22	ATM Withdrawal - FIRST BANK	0064	100.00		69.62
2003-10-23	Interac Purchase - SUPERMARKET	1559	29.08		40.54
2003-10-24	Interac Refund - ELECTRONICS	1975		2.99	43.53
2003-10-27	Telephone Bill Payment - VISA	2475	6.77		36.76
2003-10-28	Payroll Deposit - HOTEL			694.81	731.57
2003-10-30	Web Funds Transfer - From SAVINGS	2620		50.00	781.57
2003-11-03	Pre-Auth. Payment - INSURANCE		33.55		748.02
2003-11-03	Cheque No. - 409		100.00		648.02
2003-11-06	Mortgage Payment		710.49		-62.47
2003-11-07	Fees - Overdraft		5.00		-67.47
2003-11-08	Fees - Monthly		5.00		-72.47
	*** Totals ***		1,515.63	1,442.61	

- Always check your bank and credit card statements closely for unknown charges
- Know what your Bank's policy is for reporting bad chargesa

WIFI

- Make sure your home Wi-Fi is using WPA2 Personal encryption, not WEP
- Make sure you are not using the default password for your home router
- Make sure your router is kept up to date to prevent hacking
- When you are out, use a VPN when using an open Wi-Fi hotspot such as Starbucks or a hotel
- Never do anything like banking or using your credit card on hotspots without using a VPN
- When you log into a new network you will be asked if you want to be visible on the network. If it is not your own network select public
- At airports and hotels be careful. Criminals will set up their own Wi-Fi hotspots with similar names to trick you. Ask the hotel for the exact name of their Wi-Fi hotspot

- When you log on to a public wi-fi and are asked if it is secure, choose public
- Don't do any type of financial transaction on a public wi-fi.
- If you need to do any sensitive transactions be sure to use a VPN

BE CAREFUL ON PUBLIC WI-FI

TRAVELING

- The same rules apply as for safe use of public wi-fi
- Be careful of hotspots at airports and hotels. Hackers may set up their own wi-fi with a similar name
- Be careful with charging stations in public places. Remember that USB connection you are using can also transfer data

PROTECT YOUR DATA

- Be sure to remove information from old devices before disposing of them
- Always have a backup
- Consider using encryption for your hard drive

HAVE A BACKUP

- Local Backup using an external drive - An external drive is a better choice than a USB stick
- Use Windows' File History
- Do a system image backup
- Get a cloud backup

PROTECT YOUR PHONE

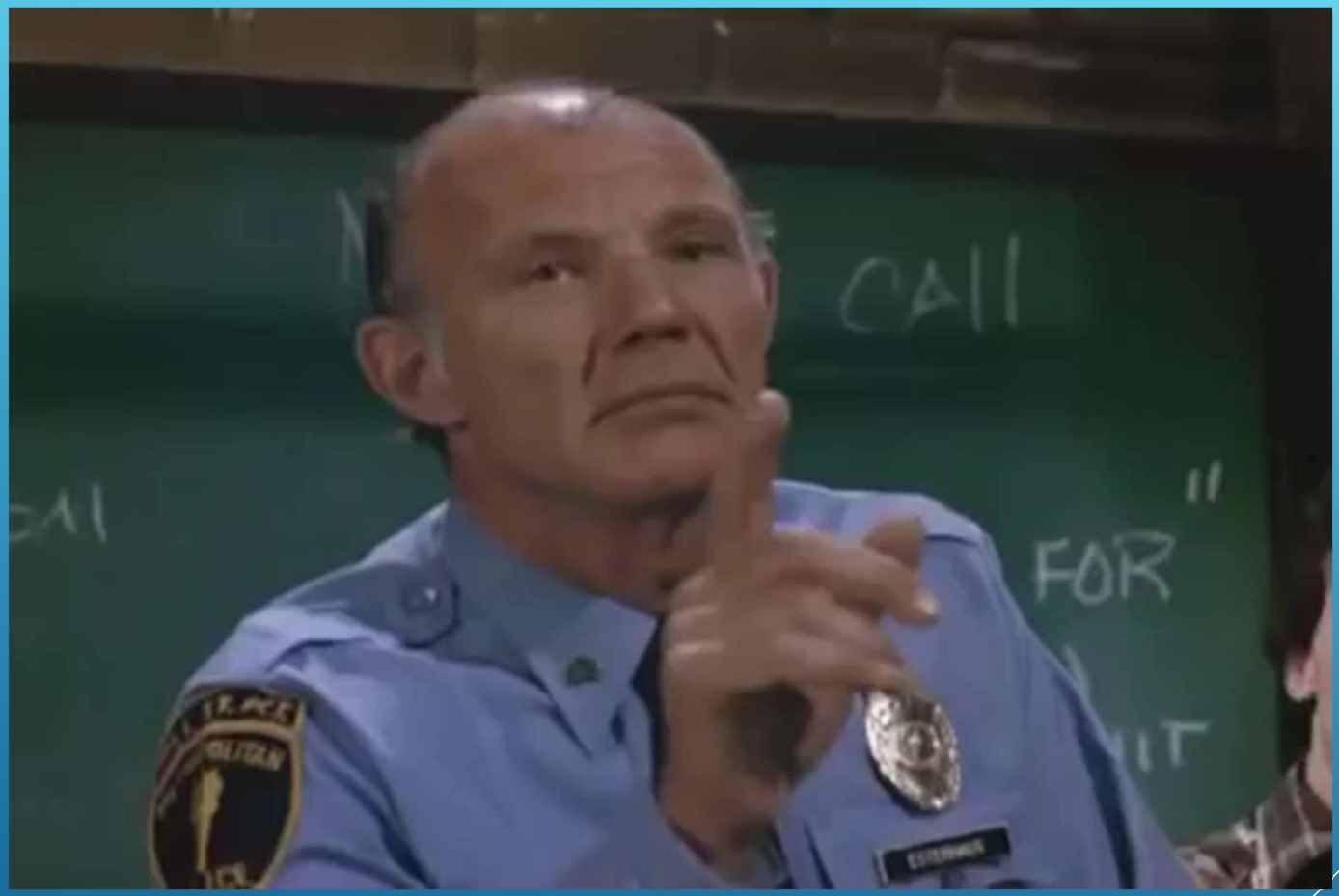
- Lock your home screen – Face recognition, fingerprint, password, pattern or pin
- Security settings
- Get an antivirus app if not included
- App permissions
- Same rules for public Wi-Fi as computer
- Install updates and patches
- Beware SIM Swapping
- Keep an eye on your device
- Be careful returning calls from unknown numbers
- Beware charging your phone at public charging stations

MAIL AND PACKAGE THEFT

- Post Office Informed delivery
  informeddelivery.usps.com
- Take your outgoing mail to the Post Office
- Get a Post Office Box or locked mailbox
- Amazon Lockers
  GNC in Windsor
  Whole Foods in Coddingtown
  Rite Aid In Healdsburg
- Video Cameras and Doorbell cameras
- Get sensitive documents online

PROTECT YOUR HOME

- Get an alarm system (AARP 15% off at Simpli Safe)
- Install Security cameras
- Install smoke and carbon monoxide sensors and check the batteries twice a year. When daylight savings begins and ends is a good time to remember to do it.
- Make sure your insurance coverage is up to date.


CALL
FOR