Computer Safety

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Is My Private Information Safe?

NO!!

- Millions of people's Information has been stolen to date
  - Bloomindales, Best Buy, Delta, Experian, Ticketmaster, Sears, Target, Yahoo, Uber, even Equifax and (most recently) Lifelock have been some of the largest/well known break-ins
  - Thousands of U.S. Voter Personal Records recently Leaked by Robocall Firm
  - According to a recent report, 52 percent of US retailers have suffered a data breach in the past year and 75 percent have had one at some time in the past.
  - Information stolen includes email addresses, credit card information, and passwords
    - Using the same passwords on several sites is a *bad/dangerous* practice
  - This information is for sale on hacker sites (typically $5-6 per person)
  - The average website gets attacked 44 times a day

What should I do?

- Be paranoid!!
  - Check your credit card statements carefully
    - Hackers have gotten smart they often just charge small amounts to your card
    - When I eat out, I often adjust the tip to ensure that the total bill ends in ".00" or ".50" This males it easy to scan my credit card bill for false charges
  - Check your credit report using www.annualcreditreport.com. Check a different one every 4 months
  - You can contact the 3 credit card agencies and have them put a fraud alert on your account.
    - Anyone trying to open an account in your name will be blocked and you will be asked to OK the transaction
  - You can get further information on Identity theft from the Federal Trade Commission http://ftc.gov/idtheft

What About Passwords?

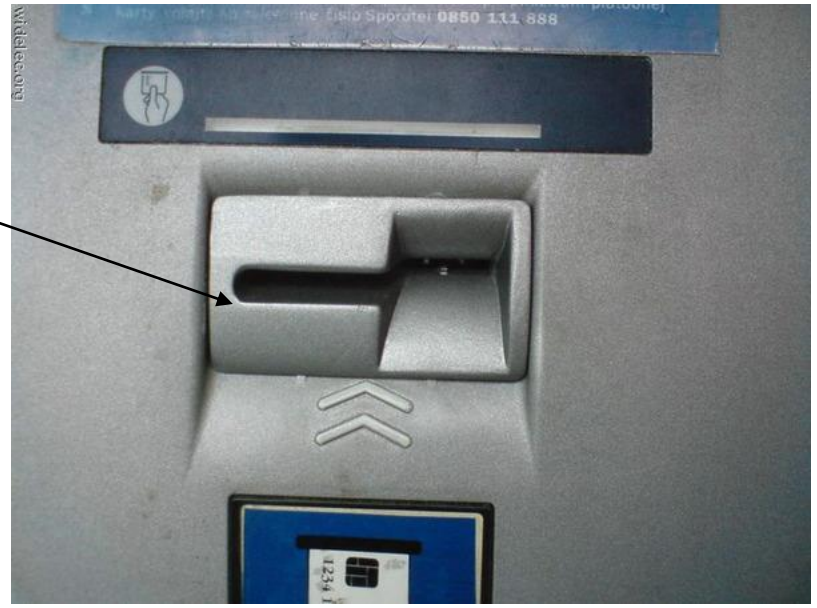
- It is poor practice to use the same password for different sites
- How can I remember all these different passwords?
  - There are several Apps for that
    - I now recommend DASHLANE (Free for a single computer, $3/Mo for multiple) https://www.dashlane.com/plans
    - In the past, I have recommended LASTPASS (Free for a single computer, $4/Mo for multiple) https://www.lastpass.com/pricing
      - Either will remember and automatically fill out your login information
      - When you login to a site that's not in either's data base …
        It will ask you if you want Lastpass to remember your login information
      - When you change the password at a site (and you should)
        - Either will recognize what you are doing and offer to generate a password for you
          - It will then remember the new password for future logins
        - More information can be found in my Computer club handouts: http://www.scscc.club/smnr/Password_Managers.pdf

What else can I do?

- Some Cards (American Express) will send you a text alert anytime a payment is made and the card is not present.
  - You can also get alerts for purchases over a given amount
- Some Cards (Citi) will allow to get “Virtual Credit Cards”, which will expire on any date you specify.
  - You can also specify a maximum value for the card.
  - When making a purchase on a web site you are not familiar with
    - You can use a virtual card which expires the next day and is only good for the amount of the purchase.

What else can I do?

- Hackers often insert “skimmers” in the card slots of ATMs, Gas Pumps, etc.
  - Jiggle the card slot looksfeels funny/different – check with the owner
  - To prevent them from “seeing” you enter your pin …
    Hold one hand over the keypad while you enter pin with the other
- Be alert when surfing the web
  - Learn how to understand “URL’s”
  - See following Charts



Links/URL's

How to decipher a Link

- The secret is to locate the “Domain”
  - The domain consists of two parts, the domain name and the TLD/Country
    - The TLD is usually two to four letters, the Country Code is usually two letters
- For Example:
  - https://abcd.efgh,ijkl,***domain.xxx***/mnop?qrst.uvw.xyz
  - Do.not.reply@***domain.xxx***
- Typical TLD’s are:
  - *com, info, gov, net, edu, org, tv*, and *club*
  - Typical Country Code’s are:
  - *us* (USA), *ca* (Canada), *cn* (China), *jp* (Japan), and *ru* (Russia)

How to decipher a Link -2

- The First part is always http:// or https://
  - 'https://' uses an "encrypted tunnel" and is the safest way to go. It should ALWAYS be used when communicating with banks, brokers, etc.
  - Check the address bar of your browser to be sure you are using the encrypted tunnel
  - Anything after the single slash "/" should be ignored
  - If the link contains pure numbers, they are trying to hide the domain DO NOT go there

Known Phishing Sites

- Aetna.cm, aol.cm, chase.cm, citicards.cm, Costco.cm, facebook.cm, geico.cm, itunes.cm, suntrust. cm, turbotax.cm and Walmart.cm
- BofA.ch, Sears.tw,

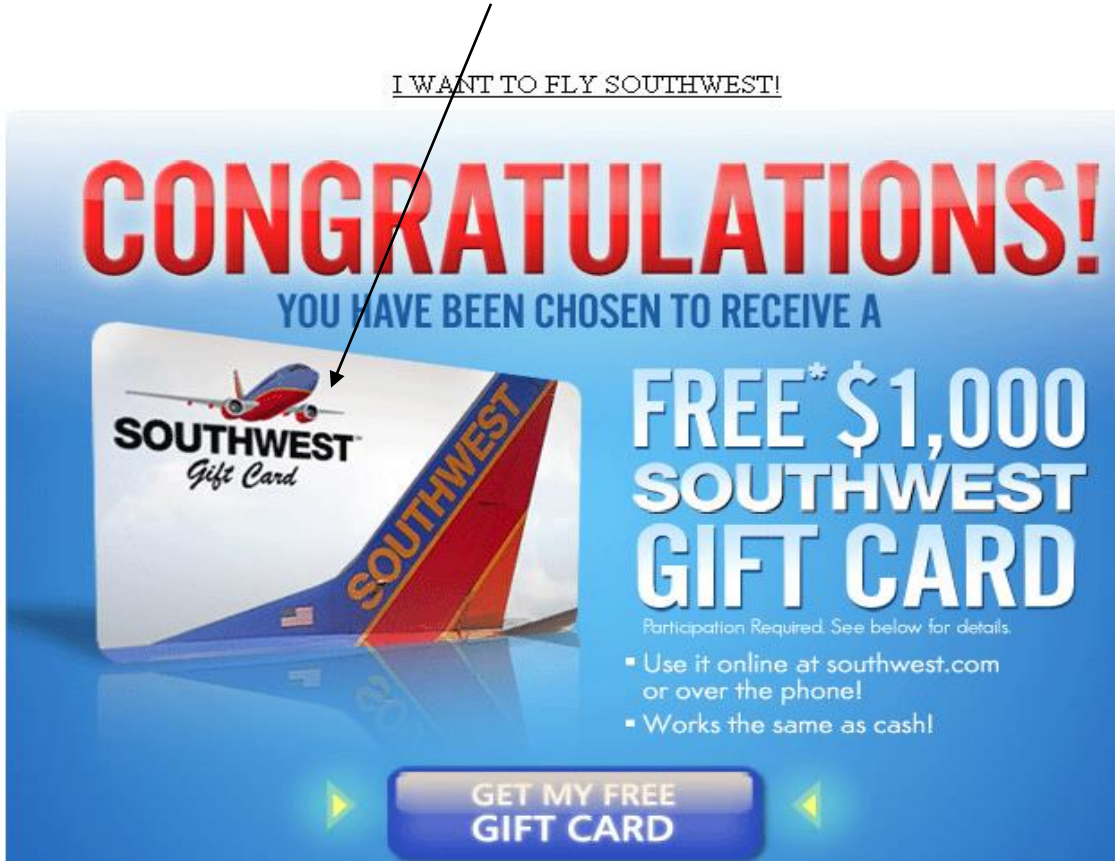
Typical Links – Which are suspicious?

- http://BofA.Accounts.cm/CustomerService
- http://BofA.Accounts.us/CustomerService
- http://donotreply.BofA.com/197835?google.com
- notification+zrdpfzvzhrpz@facebookmail.com
- smith89134@cox.org
- registrar@unv.com
- SCSCS@yahoogroups.com
- support@amazon.jp
- reply@rs.email.nextdoor.com

Spam and Phishing

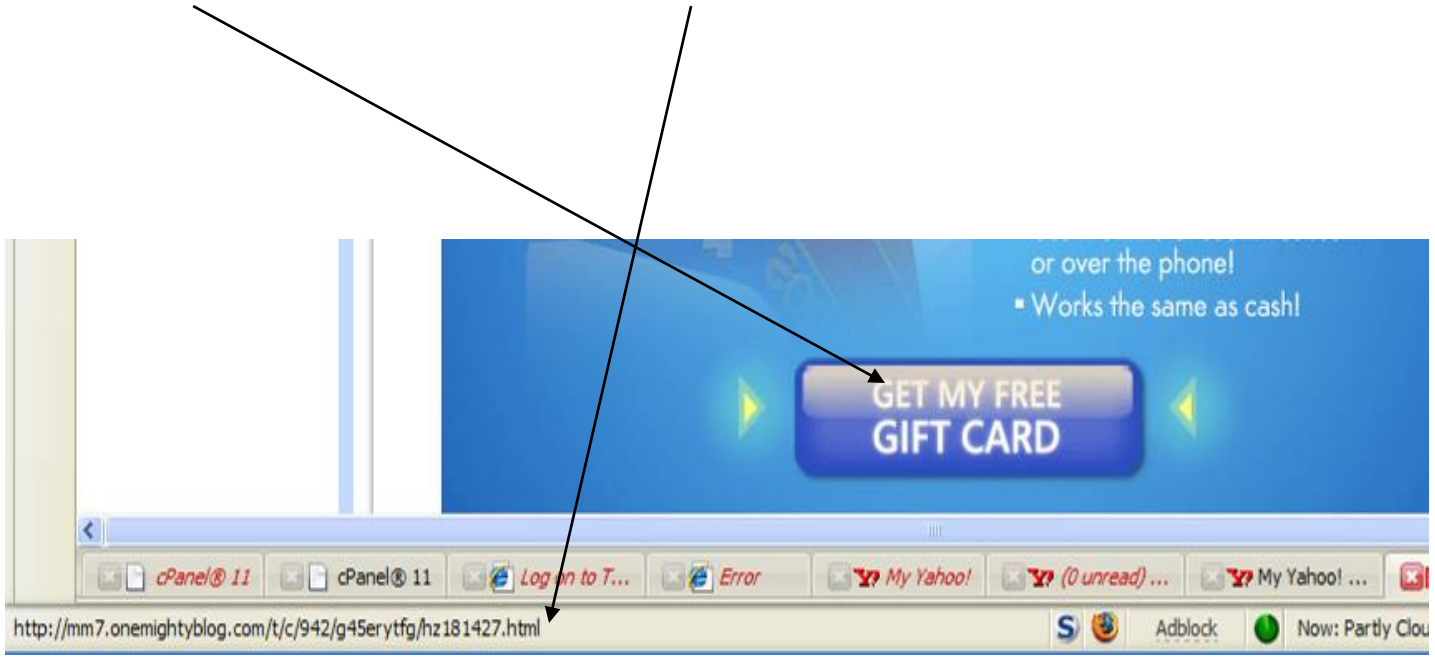
Phishing -1

- Phishing emails look like they came from a known source



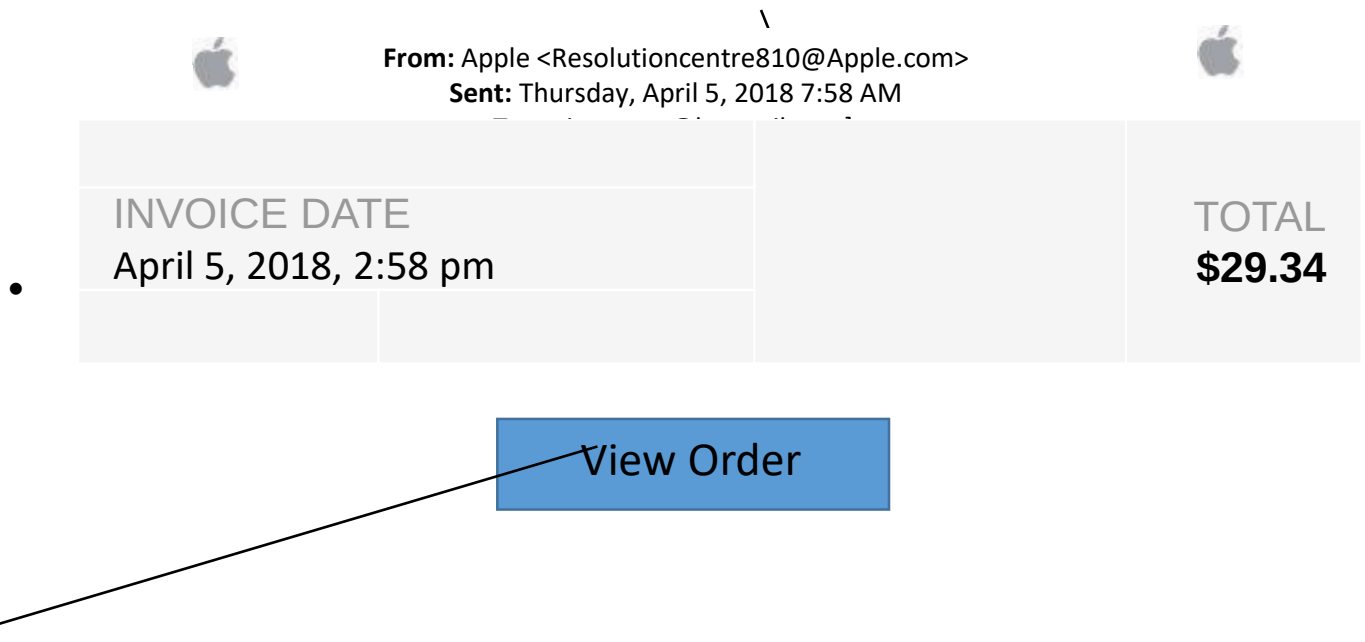
Phishing -2

- Check Links to see if they are what they are what they say
  - Place Cursor over link, look at status bar



Phishing -3

- Check Links to see if they are what they are what they say
  - Place Cursor over link, look at status bar



- https://mysp.ac/49C6n

Phishing -4

- Good Practice is never click on links in suspicious mails
  Instead, key the correct address into your browser's address bar
- If there are places in the email which ask you to key in personal info (SSN, Passwords, Account Numbers, etc.)
  - DO NOT FILL THESE OUT!!
- It is very easy to fake the *From* address – do NOT depend upon this to tell you who the sender is!

What else can I do?

- Do not trust links in email (even if from friends)
  - The “From” address, in email, is easy to fake
  - Your friend could be infected with a virus which uses his contact list to send copies of itself to everyone
  - Rather than just “clicking” on the link, type the address in the browser’s address bar directly
- BE PARANOID

More Samples of Phishing

- Support <zIEYzYzrnoreply-zIEYzYzr@aryanot-nenek.com>
- Thu 2/22/2018, 1:00 PM

You added a new email address to your PayPal account
Dear, hverne@outlook.com

This is just a quick confirmation that you added a new email address (misterx531@yahoo.com) to your PayPal account.

If you want to make this your primary email address - where we'll send all your account-related information - log in to your PayPal account and go to your Profile.

If you didn't add this email, Please login to your account and ensure no one login to your account. It's important because it helps us make sure no one is getting into your account without your knowledge.
Is that you?
Yes No, Secure My Account

- Your action is required to help us to protect you PayPal account securely.
- Thank you. **PayPal.com**

More Samples of Phishing

From: Amazon FinalNotice <educationweek@edweek.org>
Sent: Saturday, August 26, 2017 2:32 PM
To: …….
Subject: Attn: Your Monthly Amazon Survey Statement Has Arrived #1420134

Final Notice : evie

More Samples of Phishing

Costco Member Support <Costco_Member_Support@customer.ibonuscardsaving.us>
Sun 5/14/2017, 7:36 PM
Thank You for Being a Prime Member, $50-Costco Card
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Costco Wholesale Member: …
Account Ending in: 3897
Member Since: September 2015
==========
For a limited time only, We are awarding a $50 Award to all Costco Members. You have been selected our of 1000s to take part in our anonymous survey about Costco Wholesale club.Go here to take our 30 second survey and redeem your $50 gift to use at our wholesales clubs in the US.: http://todayonly.ibonuscardsaving.us/intersection/22839881_costco

Thanks for choosing us,
Costco Wholesale

More Samples of Phishing

From: Walmart Notification <educationweek@ns1.astrocrown.eu>
Sent: Saturday, August 26, 2017 2:32 PM
To: …
Subject: For our GREAT followers - Open Your Walmart Gift Box.

You've been chosen by Walmart to receive a $50 reward!

More Samples of Phishing

Delete Facebook Account

https://www.facebook.com/help/delete_account?refid=69