



COMPUTERS  
WEB SITES  
TRAINING  
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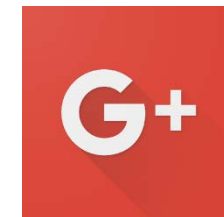
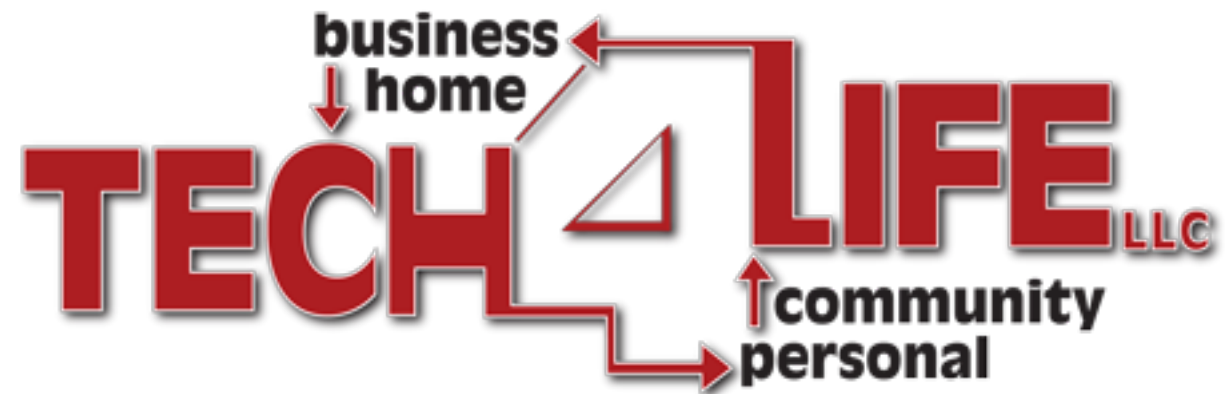
# 2016 Digital Safety Class

UNDERSTAND YOUR RISKS AND STAY TOTALLY SECURE

JESSE ROBERTSON, TECH 4 LIFE

# WHO ARE WE?

- ▶ 12 years of local Tech, Training and Website services
- ▶ Service the 4 areas of life →
- ▶ Regularly help clients with:
  - ▶ Investment accounts
  - ▶ Banking
  - ▶ All types of personal information on all their devices
- ▶ Interact with internet updates and security risks, daily
- ▶ Social Media (**Facebook**, **Google+** and **Yelp!**)



# My Personal Experience

- ▶ Call from Capitol One Bank in California, someone opening an account
- ▶ Activated Identity Protection
- ▶ Identity protection has nothing to do with credit card protection
- ▶ Credit Card was just used in Chile!
- ▶ Credit card being manually inputted can still happen!
- ▶ Even if you're NOT technical you can still protect yourself!
- ▶ You don't have to be a tech to protect yourself
- ▶ I am and it still happened!
- ▶ No experience required!





# Security Facts

- ▶ Every minute, 19 people fall victim to identity theft
- ▶ It takes an average victim \$500 and 30 hours to resolve 1 identity theft crime
- ▶ Since 2010, the annual cost of cyber attacks has risen 96 percent!
- ▶ About 10% of all social media users have received a cyber-threat.
- ▶ More than 600,000 accounts are compromised every day on Facebook alone!!
- ▶ Arizona lost \$25,399,954 in 2014 in Internet Crime
- ▶ California lost \$131,363,796 in 2014 in Internet Crime
- ▶ **53% of U.S companies expressed little to no confidence to stopping security breaches in the next 12 months.**



# Scams

## ▶ Phone

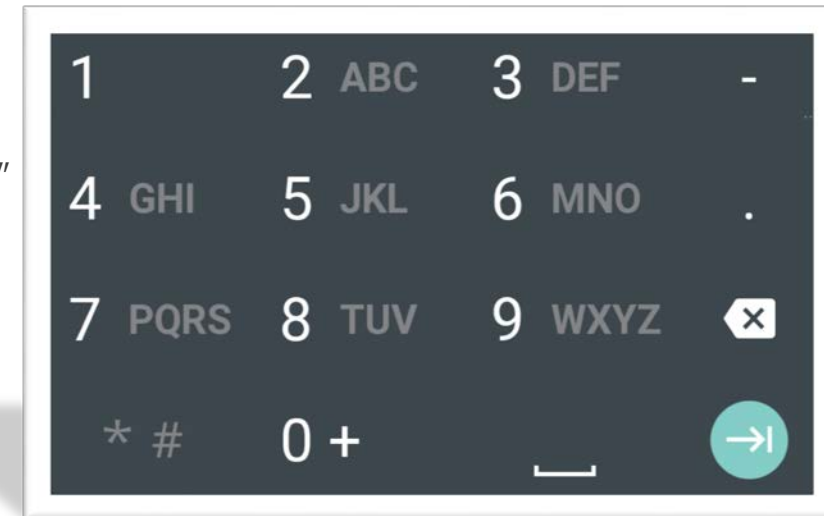
- ▶ Calls from "Microsoft" or "Tech Support"
- ▶ Calling the WRONG Microsoft or Apple phone number for support
- ▶ Only Dial numbers from the ACTUALY website, not Google or Bing searches
- ▶ 1(800) 642-7676 (**Microsoft**) / (800) 692-7753 (**My Apple**)

## ▶ Email

- ▶ "Your grandson needs money because he's in jail in Cuba"
- ▶ Willing to give you more money than what you asked for

## ▶ Remote

- ▶ Access to PC remotely to cleanup or "check errors"



# Travel

- ▶ Robbing a Stage Coach Analogy
- ▶ Wi-Fi from hotels/airports/etc. are dangerous!!
- ▶ **How do you protect yourself?**
  - ▶ Personal Hotspot (Cell Phone Carrier)
  - ▶ Don't share your personal hotspot!!
  - ▶ Give passwords to relatives or put in a safe
  - ▶ **NO PERSONAL TRANSACTIONS ON Wi-Fi!**



# Challenges of Today's World

- ▶ \*Passwords are hard to remember!
- ▶ Average user has a ton of passwords!
- ▶ Password strength per site creates a lot of different passwords
- ▶ Where do you store them?
- ▶ Do I write them down?
- ▶ Do I save passwords on websites?
- ▶ Do I tell anyone else?
- ▶ **DO I PUT STICKY NOTES ON MY MONITOR?!?!**





# Credit Card and Payment Technologies

## ▶ RFID & EMV

- ▶ **RFID:** radio-frequency identity (or identification): a technology that uses tiny computer chips to track items such as consumer commodities at a distance
- ▶ **EMV:** is a technical standard for smart payment cards and for payment terminals and automated teller machines which can accept them.

## ▶ Mobile Payment (Cell Phones and Watches!)

- ▶ Apple Pay, Android Pay, Samsung Pay, Amazon Pay...  
so many ways, to PAY!!!





# U.S. Bank

- ▶ Antoine Skinner, Branch Manager
- ▶ (480) 595-3100
- ▶ [antoine.skinner@usbank.com](mailto:antoine.skinner@usbank.com)

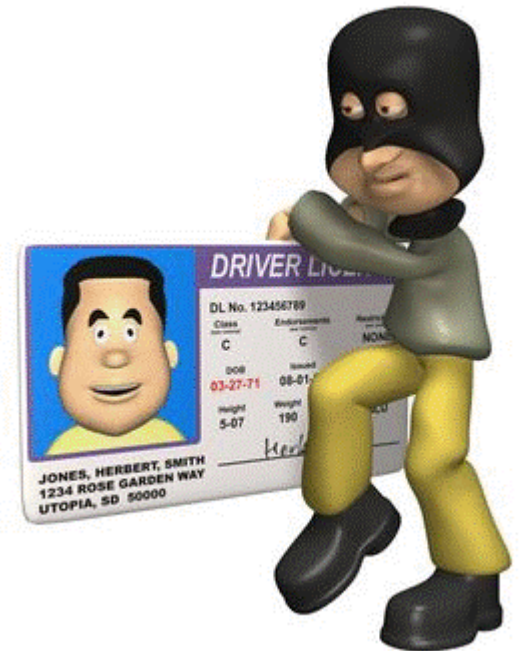


All of  serving you™

All of  serving you™

# Identity Theft

- ▶ **Identity Theft:** the fraudulent acquisition and use of a person's private identifying information, usually for financial gain.
- ▶ Identity Theft Protection
  - ▶ Identity Guard – starts at \$9.99 per month
  - ▶ Life Lock – starts at \$8.99 per month
- ▶ Can't expect every company to do everything, research!



# Anti-Virus & Internet Security

- ▶ **Virus:** a piece of code that is capable of copying itself and typically has a detrimental effect, such as corrupting the system or destroying data, they are even capable of stealing passwords! (Worm, Trojan Horse, **Zeus**)
  - ▶ Windows 8.1 and Windows 10 have built in Anti-Virus! (Windows Defender)
  - ▶ Mac's are still vulnerable to viruses and spyware
- ▶ Software Available
  - ▶ Trend Micro is the best for both!
- ▶ **Internet Security Software**
  - ▶ Adds another layer of Internet protection
  - ▶ Gives parental controls and File Shredding
  - ▶ Ensures a safe and private web browsing experience



# Anti-Malware

- ▶ **Malware:** software that is intended to damage or disable computers and computer systems. (My PC Backup, Optimizer Pro, Search Protect, Maps Galaxy)
  - ▶ Will usually lead to a virus or extortion software
  - ▶ Malwarebytes offers free and paid for versions
- ▶ **Ransomware:** a type of malicious software designed to block access to a computer system until a sum of money is paid. (FBI Virus, CryptoLocker variants, like Teslacrypt and CTB-Locker)



**Malwarebytes**



# 15 Minute Break

- ▶ After the break
  - ▶ Encryption
  - ▶ Disaster Recovery
  - ▶ Activate Daily Security
  - ▶ **3 Password System**
  - ▶ Credit Cards
  - ▶ More Banking Information!



# Encryption

- ▶ **Encryption:** is the conversion of electronic data into another form, called cipher text, which cannot be easily understood by anyone except authorized parties.
- ▶ Windows 8.1 Pro and Windows 10 Pro have BitLocker encryption built in
- ▶ Mac OS X has FileVault encryption built in
- ▶ Android Phones and iPhones also have this feature available
- ▶ Older computer or Business Solution
  - ▶ Symantec Encryption - \$85 per computer
  - ▶ Symantec Email Encryption - \$175 per email account



# Disaster Recovery

## ▶ Computer Backup

- ▶ Motto: Make a copy, copy on another device, copy off-site, consistently!
- ▶ Windows 7, 8 and 10 all have built in backup software, for FREE
- ▶ “The Cloud” Backup = Off-site backup
- ▶ Safer to have data in cloud, **IF** you have a strong password.
- ▶ Safety in numbers, use a large vendor.

## ▶ Phone/Tablet Backup

- ▶ Apple iCloud (Contacts, Calendars, Mail, Safari)
- ▶ Google Android (Contacts, Calendar, Mail)
- ▶ Microsoft OneDrive (Contacts, Calendar, Mail)



# Old Electronics?

- ▶ What do I do with my old electronics?
  - ▶ Family member, neighbor, Donation Center?
  - ▶ BE GREEN! Recycle! – Goodwill Donation Center
  - ▶ Wipe securely
  - ▶ Destroy the drive
- ▶ **WE CAN DO THIS FOR YOU!**





# Passwords for Daily Living

- ▶ “PASSWORD” and “ILOVEMYWIFE” are NOT good enough!
- ▶ 3 Passwords for Security: **LOW - MEDIUM – HIGH**
  - ▶ Based on what you’re protecting
- ▶ Don’t store the **ACTUAL** passwords electronically, on a sheet of paper or on a sticky note!
- ▶ Your password is the key to everything! Do you want to leave it on your front door step?



# Password Strategy

- ▶ **Low – Medium – High** = what you're protecting, what's the risk factor?
  - ▶ **High: Identity Theft** = Social Security Number, Banking Information, Credit Card Information, Investment Accounts
  - ▶ **Medium: Financial Risk** = Banking Information, Credit Card Information
  - ▶ **Low: Small Risk** = Everything else

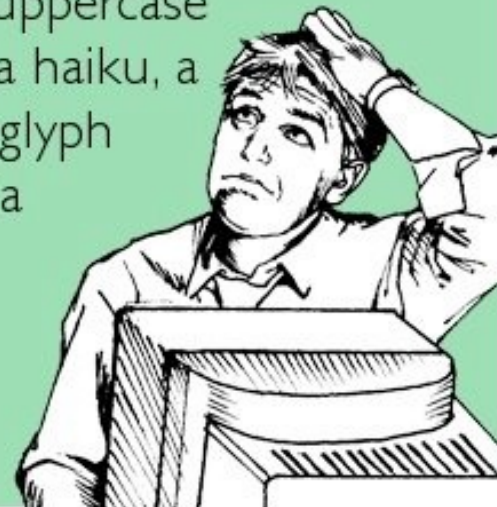
# Password Characteristics

- ▶ Start by choosing a short phrase/nickname:
  - ▶ **my mom traveled to oregon in 2014 !**
  - ▶ Choose the first letter from each word
  - ▶ **m m t t o i 2 !**
  - ▶ Replace and Upgrade!
  - ▶ **Mmttoi2014! = 4 thousand years to hack!**
  - ▶ Replace and Upgrade AGAIN for stronger Password
  - ▶ **My mtr@toi2014! = 2 BILLION years to hack!**
- ▶ Does it Satisfy?
  - ▶ At least 8 characters
  - ▶ At least 1 uppercase letter and 1 lowercase letter
  - ▶ Atleast 1 symbol and 1 number

[www.howsecureismypassword.net](http://www.howsecureismypassword.net)

Sorry, but your password must contain an uppercase letter, a number, a haiku, a gang sign, a hieroglyph and the blood of a virgin.

someecards  
user card



# Documenting & Managing Passwords

- ▶ List **Risk Level** and **Password Nickname** in the top 3 rows
- ▶ List all **Accounts**, like a checklist (U.S. Bank, National Bank, etc.)
- ▶ Next to each account, write down the login **Username** or **Email Address**
- ▶ Next to the username, write down the **Strength** of the password
- ▶ Next to the Password Strength, write down last 4 digits of **Credit Card**
- ▶ 4 columns: **Account**, **Username**, **Password Strength** and **Credit Card**
- ▶ Give the entire sheet to your spouse and/or a safe (One Copy)
- ▶ Change Passwords every 6 months to 1 year
- ▶ Change credit cards when you change your passwords
  - ▶ Easier to do at the same time





# Password Spreadsheet

Risk Level		Password Nickname	
Low		All I want for Christmas is my 2 front teeth!	
Medium		I would love to go to the moon!	
High		My mom traveled to Oregon in 2014!	
Account/Company	Login Username/Email	Password Strength	Credit Card
Wells Fargo	billyjthomas	Medium	9050
Identity Guard	billyjthomas	High	9050
Gmail	billyjthomas@gmail.com	Medium	9050
Honda Forum	billyjthomas	Low	n/a

# Credit Card Review

- ▶ Go Paperless and Shred!
- ▶ Where are you logging in to view them? Starbucks?
- ▶ EMV and RFID
- ▶ Skimming cards & Passports!
  - ▶ Protector sleeves - \$6 bucks!!!



# Review

- ▶ Password strategy
  - ▶ Low – Medium – High based on risk
  - ▶ Create a password from a phrase you can remember
  - ▶ Document and keep safe
- ▶ Remember the **BIG PICTURE!**
  - ▶ Scams, Traveling, Credit Cards, Identity Theft, Viruses, Encryption, Disaster Recovery and most of all....
  - ▶ **PASSWORDS!!**



**YOU CAN DO THIS!!!** **WE CAN HELP!!!** **YOU DON'T NEED TO BE AN EXPERT!!!**

# THANK YOU!!!

- ▶ Call Us! – Tech4Life Computers and Websites
- ▶ (480) 488-0773
- ▶ [www.techfourlife.com](http://www.techfourlife.com)

