

CYBER & TECHNOLOGY SECURITY 2024



TechFourLife.com/security



Types of Computer Fraud

1. Phishing Scams

1. Fraudsters impersonate legitimate entities through email, text, or websites to trick individuals into sharing personal or financial information.
2. Common targets: bank account details, credit card numbers, and login credentials.

2. Identity Theft

1. Using stolen personal information to commit fraud, such as applying for credit, filing fraudulent tax returns, or accessing private accounts.
2. Frequently executed through data breaches or spyware.

3. Ransomware Attacks

1. Hackers encrypt a victim's data and demand payment in exchange for the decryption key.
2. Targets include individuals, businesses, and even government agencies.

4. Credit Card Fraud

1. Unauthorized use of credit card information obtained via skimming devices, phishing, or breaches of e-commerce platforms.

5. Online Auction and Retail Scams

1. Fraudsters create fake online stores or auction listings to collect payments for goods that are never delivered.



6. Wire Transfer Fraud

1. Fraudulent schemes convincing victims to transfer money to accounts controlled by attackers, often involving fake invoices or impersonation.

7. Social Engineering Attacks

1. Manipulating individuals into divulging confidential information, often exploiting trust or fear.

8. Investment Fraud

1. Fraudulent schemes, such as Ponzi schemes, promoted via social media, emails, or fake websites targeting potential investors.



The BIGGER Picture

- **U.S. Telecommunications Breach (August 2024):**
 - Hackers linked to China infiltrated networks of major U.S. telecom companies, including AT&T, Verizon, Lumen Technologies, and T-Mobile.
 - The breach intercepted surveillance data, potentially exposing private communications and call records of residential and government users.
- **Snowflake Data Breach (June 2024):**
 - Login credentials of Snowflake customer accounts were compromised by malware, primarily targeting those without multi-factor authentication.
 - Residential users of services like Ticketmaster and LendingTree were potentially impacted due to compromised user data.

Future Trends in Computer Fraud

- **AI and Deepfake Exploits:** Attackers may increasingly use AI to create convincing phishing campaigns and fraudulent schemes.
- **IoT Device Exploitation:** As IoT devices proliferate, vulnerabilities in home networks will be targeted more frequently.
- **Cryptocurrency Fraud:** The rise of digital assets will continue to attract fraudsters exploiting new users.

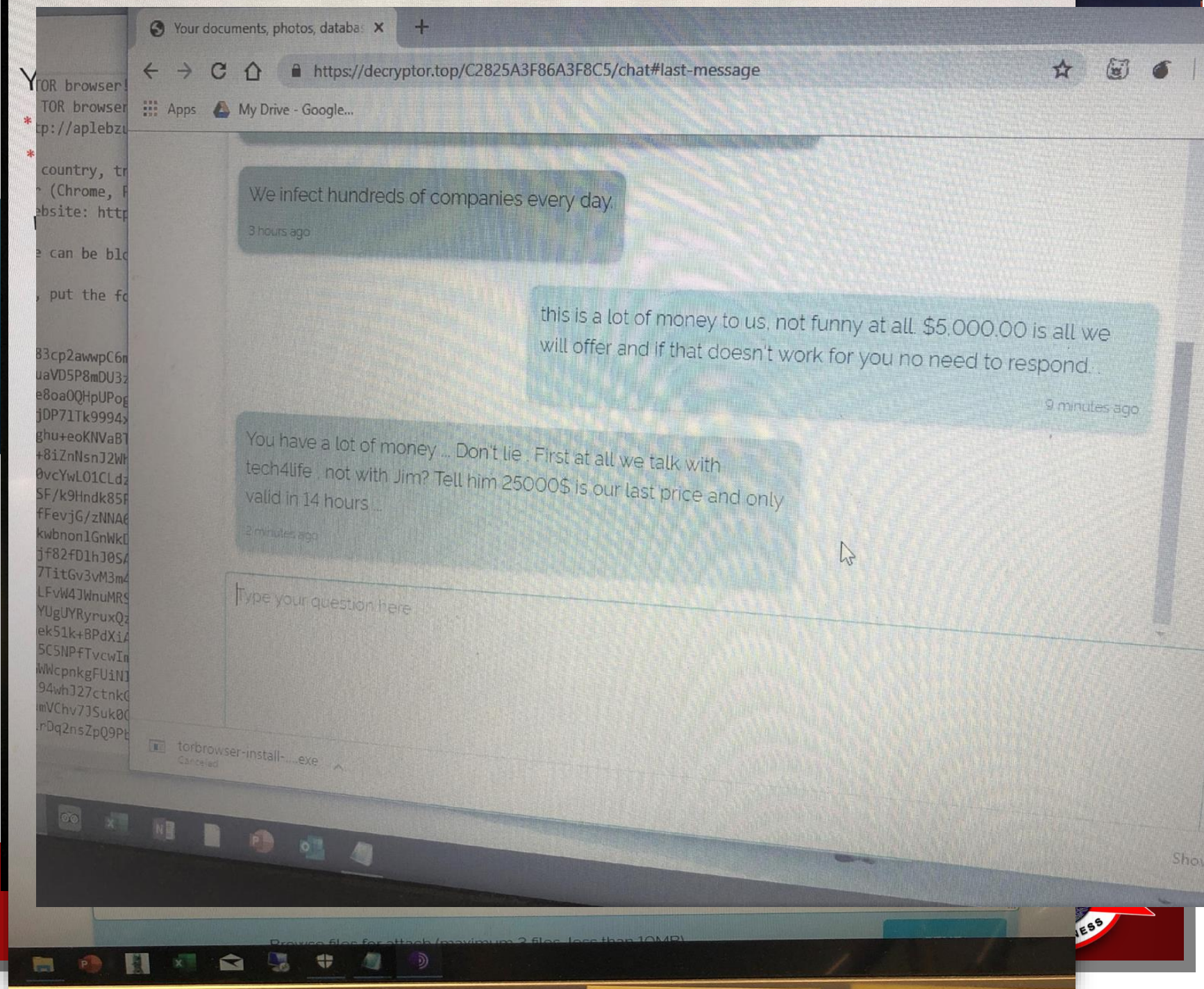




Cave Creek, AZ

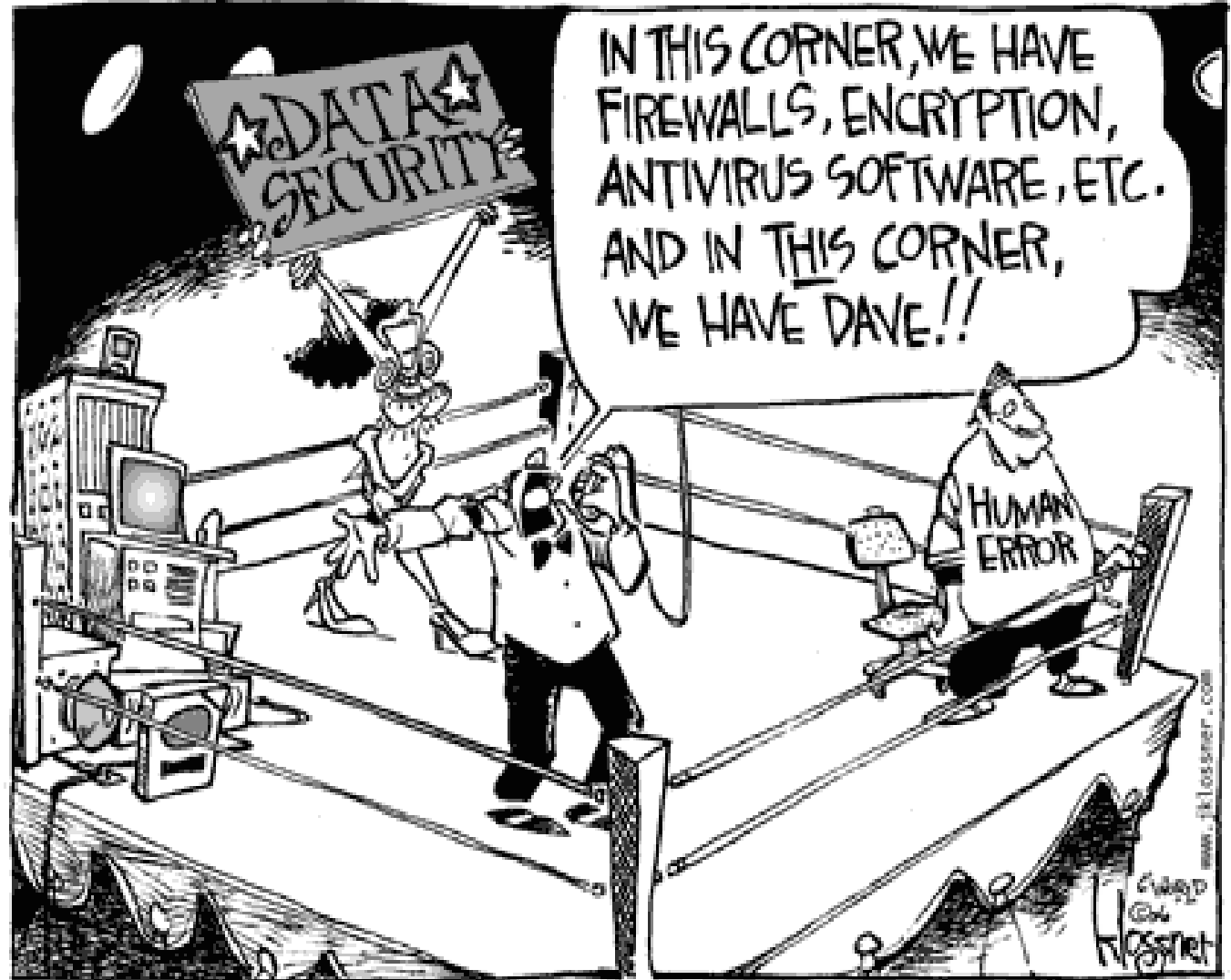
Surveying, Engineered Site Plans, Permits & More

EVERETTALAN
{ GROUP }



HUMANS ARE THE WEAK LINKS!

- YOU can purchase every piece of security in the world, it can all be running and protecting you.
- YOU, can click, reply to a text or answer a phone call and bypass it all!



PHONE SCAMS

- The phone number on your caller ID may be the real phone number from the bank, it's a trick - spoofing
- May tell you to “reactivate” your card
- May tell you that they are with the fraud department of the bank, don't call the bank yourself as they are in on the scam (imposter scams by the thousands- police officers, IRS etc.)
- They want to help you, so log into account on the link they provide
- May scare you by saying the account will be locked and need to act fast
- Ignore instructions to press a number
- FOCUSING ON LAND LINES IN AFFLUENT AREAS!



TEXT MESSAGE SCAMS

- Never transfer funds
- Never provide passcode or PIN
- Call the bank / vendor number from number on back of a card or on their web site.
- Login to your account on the web (through your browser), process an order, check your account status, chat with the vendor to prove the account is not having a problem.
- Block the user or swipe and delete the text, don't open it or respond.
- Don't bother responding YES or NO, verify separately if it looks somewhat legit.



Confirmed- Authorization: Payment has been received from paypal



Billing <chac1996thai@gmail.com>
To Payment-confirmed@accountant.com
Bcc business@techfourlife.com

Reply Reply All Forward

Thu 11/3/2022 7:50 AM

This message was sent from a trusted sender.

Pa

\$37

Completed: Pay
Transaction

You've sent a payment to [BitPay](#). Having issues with this transaction? You have
payment or make any changes, feel free

Transaction will reflect on yo

We don't check this mailbox, so please don't reply to this message.
If you have any questions, contact support at: +1-888-535-1279

Paypal is committed to your privacy. [Learn more about our privacy notice and user agreement.](#)

Amazon Sign In

https://www.amazonn.com/ap/signin?_encoding=UT

amazon

Sign in

Email (phone for mobile accounts)

Password [Forgot your password?](#)

care

20 Years of Service

CONTINUALLY RECURRING SCAMS

Jury duty

Electricity or power company

IRS or Treasury Department

Sweepstakes or lottery

Charity scams

Medicare scams – testing



CYBER SECURITY – ACCOUNT PROTECTION

- **2 Factor Authentication – 2FA**

- 99% Guarantee of notification if someone else logs into one of your accounts.
- EVERY Major Account Offers it.
- Unlikely an Imposter Would Have Both. Pieces of Information.

- **NO SAVED PASSWORDS!!**

- Crooks Can Steal The Saved File.
- If a Hacker Gets On Your System, He has a Free Pass.
- A Locked Door Keeps Honest People Honest (co workers especially).
- Last Pass is a better risk and just as easy.



Premium

Multi-device password management and sharing for 1 person.

\$3.00 -50%

\$1.50 per month
billed annually*

Save 50% on Premium

[Try Premium free >](#)

- ✓ **Unlimited passwords**
- ✓ **Access on all devices**
- ✓ **One-to-many sharing** ⓘ
- ✓ Password generator
- ✓ Save and autofill
- ✓ Dark web monitoring ⓘ
- ✓ Security dashboard ⓘ
- ✓ 1GB encrypted file storage ⓘ
- ✓ Passwordless vault login ⓘ
- ✓ Multifactor authentication
- ✓ Emergency access ⓘ
- ✓ Personal support

BEST VALUE

Families

6 Premium licenses for families and friends with customizable password sharing.

\$4.00 -50%

\$2.00 per month
billed annually*

Save 50% on Families

[Try Families free >](#)

- ✓ **Includes all Premium features**
- ✓ **6 Premium accounts** ⓘ
- ✓ Family manager dashboard to manage users and security ⓘ
- ✓ Group and share items in folders ⓘ

Teams

For single teams just getting started with password management.

\$4.00 -30%

\$2.80 per user / month
billed annually*

Save 30% on Teams

[Try Teams free >](#)

- ✓ **Password vault for every user** ⓘ
- ✓ **Admin console to manage users** ⓘ
- ✓ Team security dashboard
- ✓ 25 security policies
- ✓ Multifactor authentication
- ✓ Shared folders ⓘ
- ✓ Best for small businesses
- × No single sign-on (SSO)
- × No directory integrations
- × No advanced reporting

ADVANCED AND SCALABLE

Business

Designed for businesses of all sizes, from small startups to enterprises.

\$7.00 -20%

\$5.60 per user / month
billed annually*

Save 20% on Business

[Try Business free >](#)

- ✓ **Includes all Teams features**
- ✓ **Unlimited amount of users**
- ✓ **100+ security policies**
- ✓ **LastPass Families for employees** ⓘ
- ✓ Group user management ⓘ
- ✓ Directory integrations ⓘ
- ✓ Advanced reporting ⓘ
- ✓ Library of pre-integrated SSO apps
- ✓ Advanced SSO and MFA add-ons available ⓘ



Plans & Pricing

Monthly Yearly

Save up to 50%*

Basic	IDrive [®] Mini	IDrive [®] Personal	IDrive [®] Team	IDrive [®] Business
Free	\$99.50 \$2.95 per year One user 100 GB Storage	\$99.50 \$69.65 first year One user, Multiple computers 5 TB Storage	\$99.50 \$69.65 first year Five Computers, Five Users 5 TB Storage	\$99.50 \$69.65 first year Unlimited users, multiple computers and servers / Exchange / SQL / NAS devices 250 GB Storage

VPN

- Creates an
- Keeps Peo
- Can Disgu
- Great for

ExpressVPN

Special Deal: 12 Months + 3 Months FREE

Get access to all ExpressVPN apps, unlimited high-speed bandwidth, 24/7 customer support in 3 easy steps!

STEP 1 Select a plan that works for you:

Plan	Price	Guarantee
1 Month	\$12.95 per month	Billed \$12.95 every month. 30-day money-back guarantee.
12 Months + 3 Months FREE	\$6.67 per month (Save 49%)	Billed \$194.20 \$99.95 for the first 15 months, and every 12 months thereafter. 30-day money-back guarantee.
6 Months	\$9.99 per month	Billed \$59.95 every 6 months. 30-day money-back guarantee.

30-day money-back guarantee



25% OF PROTECTION IS SOFTWARE USAGE

- **Do You have Virus / Malware / Protection Software?**

- Virus / Malware / Firewall software is your primary software need.
- Microsoft Security Essentials is free and basic (not effective).
- Apple does not provide any protection with a new computer.
- “Paid for Software” is Typically Best.
- Tech 4 Life Does NOT Recommend Norton and Mcafee Virus Products.
- Trend Micro Maximum Internet Security has been our recommendation for 3 years, but has update challenges.
- **Bit Defender is our current software of choice.**



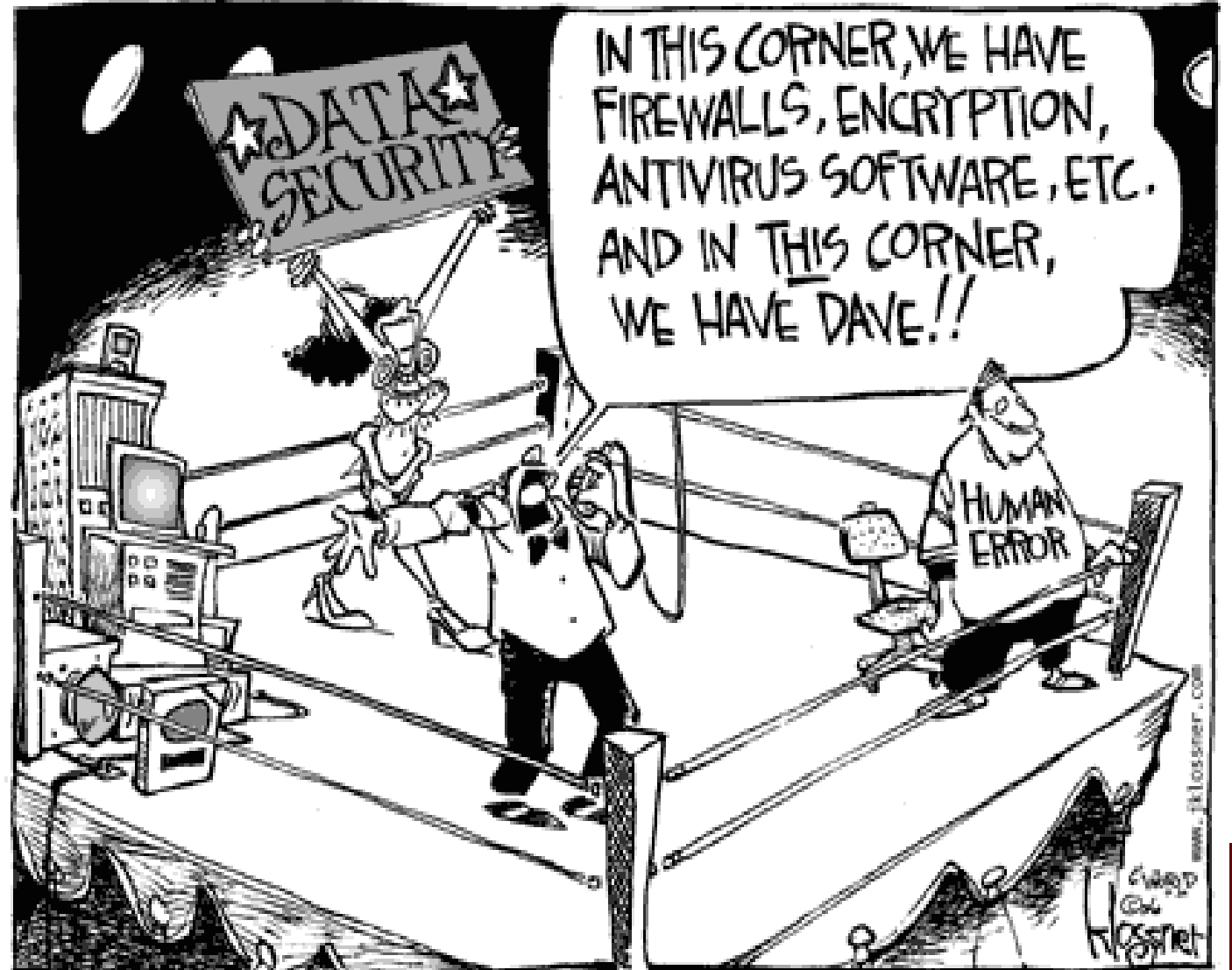
50% OF SAFETY IS REGULAR MAINTENANCE

- Pro Active Software Updates, Cleanup & Backup Check?
 - Software Updates FIX SECURITY HOLES!
 - **The Challenges of Updates has been Surpassed by Security Risks.....FAR AND AWAY!**
 - ALL updates **MUST** be applied **REGULARLY**, most attacks are opportunistic.
 - Cleanup! – All internet use generates temporary and downloaded files.
 - Backups Stop Working for a Multitude of Reasons – Don't Count On The Software To Tell You!
 - You can learn how to do this yourself....but will you?
 - Find A Way To Get It Done, Consistency and Accuracy are the keys.



25% is Virus Software andYOU!

- Everyone in your home or business can override **EVERYTHING** we have discussed with 1 click.
- **YOU MUST:**
Be aware,
Be vigilant,
Be accountable and still
- **LOVE YOUR NEIGHBOR!**



IF YOU CAN'T OR WONT DO IT YOURSELF!

techfourlife.com/computer-security/

PERSONAL PROACTIVE PROTECTION

\$99 / year

- Immediate Tech 4 Life notification if ANY virus activity, hardware or software failures occur.
- 24 x 7 secure virus activity, hardware and software monitoring.
- Weekly virus scans.
- Weekly cleanup of internet and temporary files on your computer.
- Weekly updating of your Windows/Mac operating system.
- Bitdefender Antivirus, Malware and Firewall software. \$54.99 VALUE!

PURCHASE PEACE OF MIND NOW! ➔

10.00 OFF
Coupon:
HOLIDAY



CYBER SECURITY 2024

