# Staying safe online ...

...tracking, scams and phishing exposed

The plan - where am I heading?

Part 1: The threats - real and perceived

Questions and comments

Part 2: Should you be frightened

More questions and comments

Part 3: Measures to protect yourself

Questions, comments and discussion

### Thought grazing

Thoughtgrazing for Cardiff U3A members - <a href="https://thoughtgrazing.org">https://thoughtgrazing.org</a>

Is Private, you need to register with your U3A membership number. It provides access to Forums (including ones for Security and Privacy) where you can ask questions and raise issues or concerns which will be picked-up by members of the Computer Group. You can also see the Notes of the Computer Group Meetings.

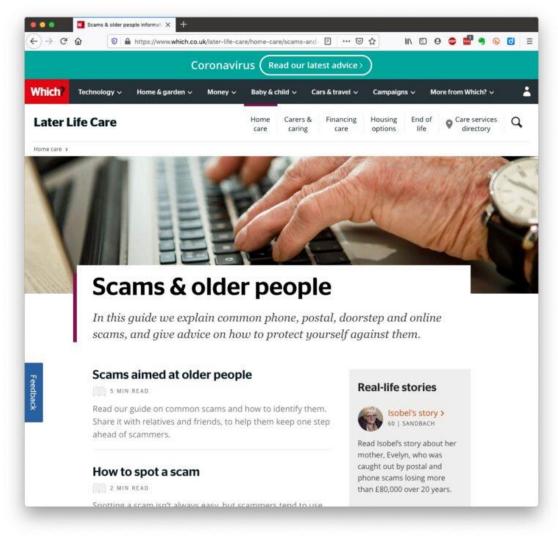
Thoughtgrazing for third agers - <a href="https://thoughtgrazing.com">https://thoughtgrazing.com</a>

Is Public. Anyone can visit the site. Has posts of general interest for "third agers" and their use of Information Technology (IT).

### Part 1: The threats - real and perceived

The real nasties and the annoyances that don't really do any harm but are pervasive all the same

What are they and what are they attempting to do?





Staying Safe in your Digital World



Staying Safe Online



Making the most of the Internet



Computer help for older people



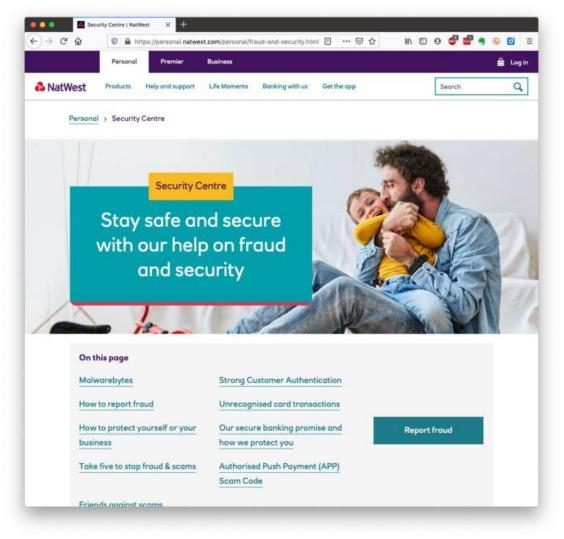
New to the Internet?

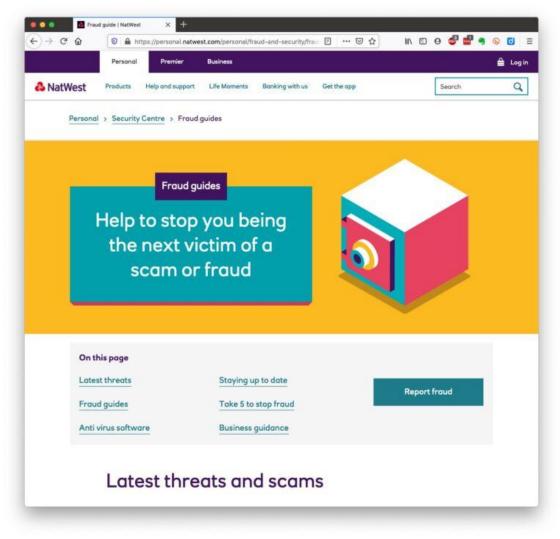
Here's 10 back-to-basic tips from Get Safe Online to help you stay safe online.



Glossary of online terms

Check our simple glossary for explanations of common online terms.





# Security and privacy

Where do you stand?

Terrified -> Apprehensive -> Sensibly Aware -> Relaxed -> Unconcerned

What's the difference between security and privacy (in IT terms)

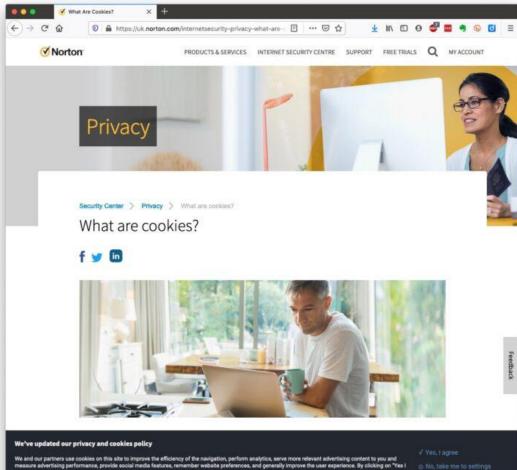
Opening a browser you may be asked to accept ...

Cookies

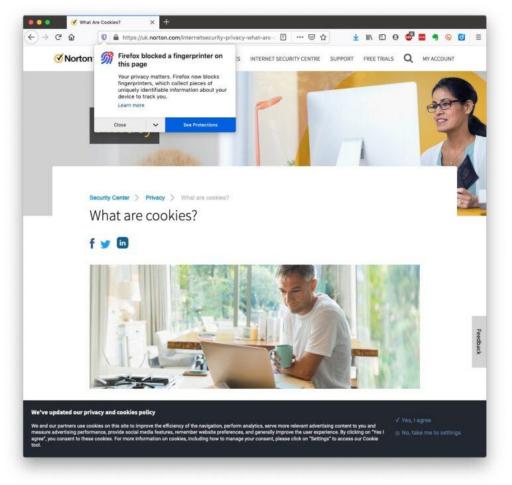
... and then challenged to remove ...

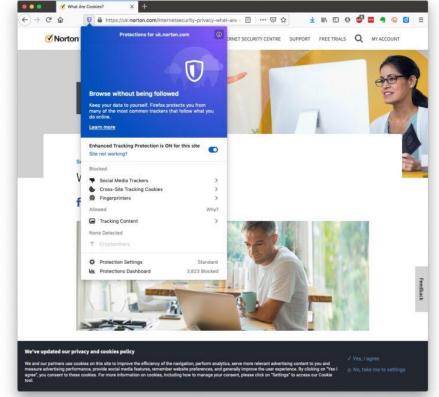
Ad-blockers

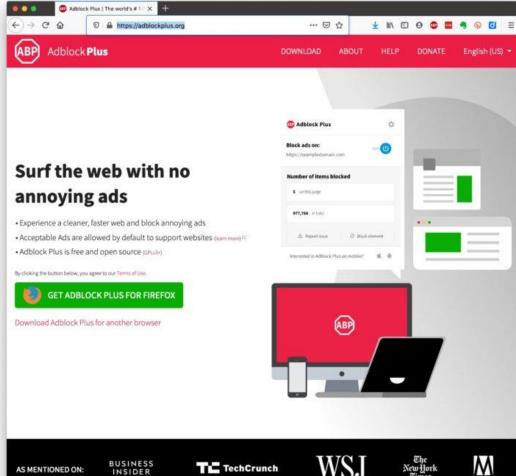
... it's your decision; it's down to GDPR rules and putting the consumer back in charge.



We and our partners use cookies on this site to improve the efficiency of the navigation, perform analytics, serve more relevant advertising content to you and measure advertising performance, provide social media features, remember website preferences, and generally improve the user experience. By clicking on "Yes I agree", you consent to these cookies. For more information on cookies, including how to manage your consent, please click on "Settlings" to access our Cookie tool.









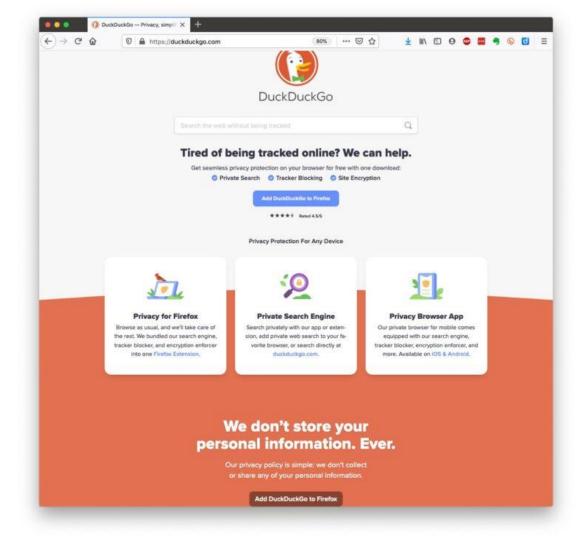


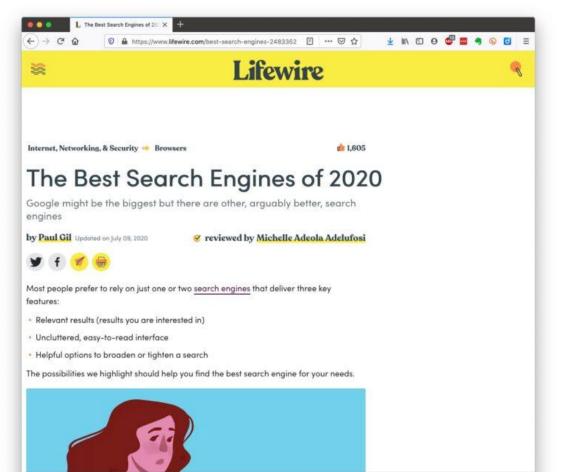


# Security and privacy - 2

Browsers

Search engines





### DOS AND DON'TS OF SOCIAL MEDIA

DO Familiarise yourself with how to control your privacy and security settings,

and review these periodically in case the site has updated its T&Cs. For example, you

can turn off Facebook's permission to track your location via your mobile phone (which enables it to send you ads local to a place

you're visiting). DO Tighten your privacy settings to

limit what's publicly visible. Use Facebook's privacy settings to change the default 'public' visibility of your friends list to private or 'friends only' instead.

DO Apply the 'too good to be true' rule to improbable offers - such as 'free vouchers' for major retailers, or branded goods that are unrealistically cheap.

settings are watertight, a friend might share what you post more widely than you'd like. Avoid revealing the names of your children's schools, the answers to common security questions (your maiden name or pet's name) - especially in a 'fun quiz', or announcing when you'll be on holiday (and your house being unoccupied).

DON'T Reveal too much. Even if your privacy

DON'T Download a social media app or fill

in a survey without checking you're happy

You can control this within Facebook in the

'Timeline and tagging' setting.

with what you are consenting to by taking part: if the company behind it could use your personal data in ways you're not happy with (see page 33), give it a miss. DON'T Allow friends to tag you in photos or posts (for example, by announcing that you're with them at an event) without your approval.

# Part 2: Should you be frightened?

Banking, shopping, other bodies

Mobile phones or online access through web browsers

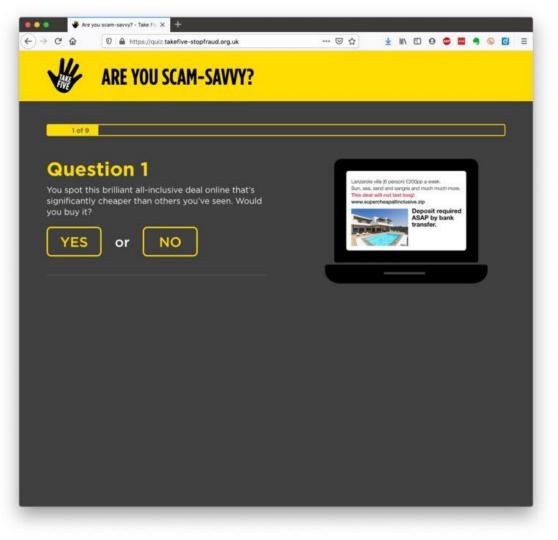
Identification of threats - scams and phishing attacks

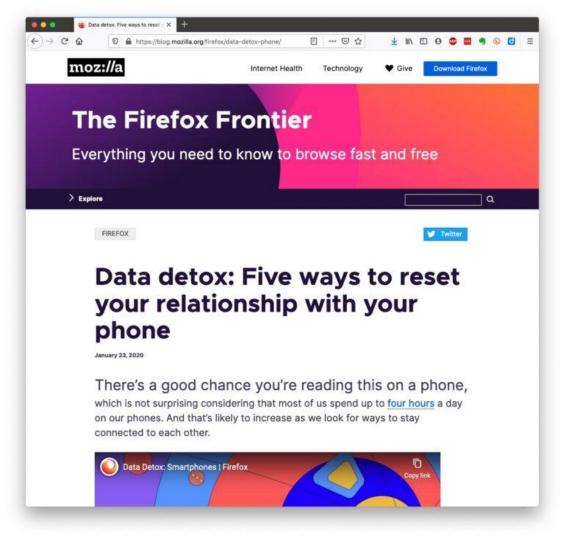
Not just emails and webpages - texts and phone calls too

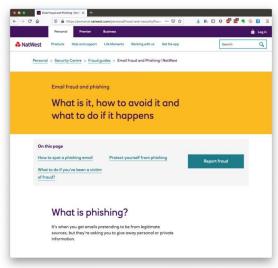
Frightened - NO ... Cautious - YES!

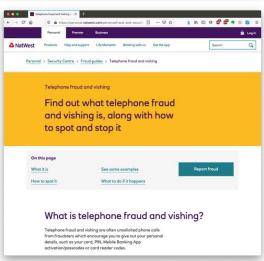
Working with cyber-security con scored 12 leading banks for the s banking websites, looking at log account management, navigatio	security of their online in security, encryption,
BANK	TEST SCORE

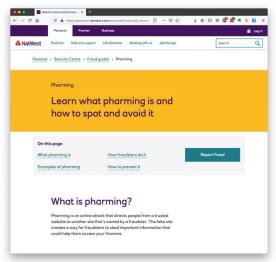
account management, navigation and togotti	
TEST SCOR	
83%	
75%	
74%	
73%	
73%	
72%	
70%	
68%	
59%	
57%	
56%	
50%	

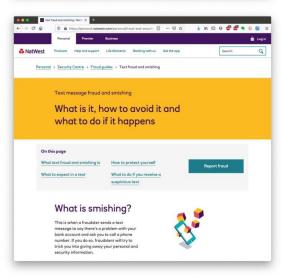


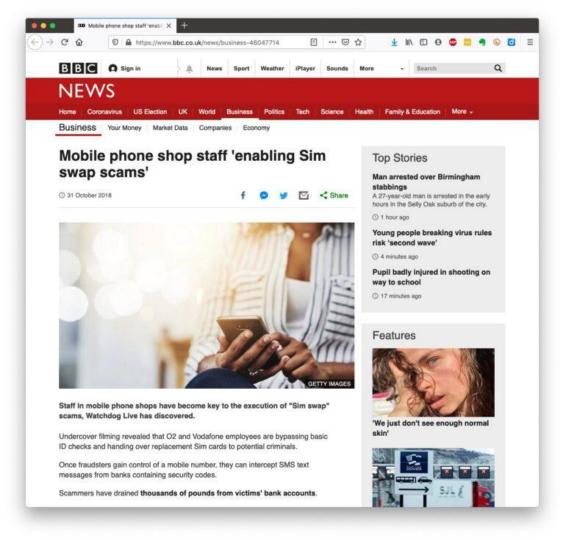


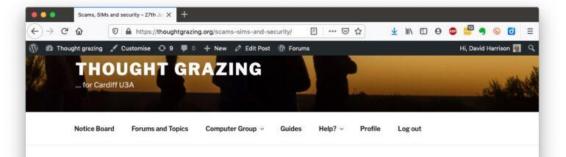












JUNE 27, 2019 BY DAVID HARRISON

#### Scams, SIMs and security - 27th June 2019

#### Boot-up

Feedback from the last meeting (John). Any progress with websites from anyone else??

Thought grazing: Jim posted on <u>Google Photos</u>, <u>Google Drive</u> and <u>Backup and Sync</u>. This is <u>Google's blogpost</u> on the changes they are making and here is the <u>help document</u> explaining what will happen after July 10th.

I posted about using <u>URL shorteners</u> and reminded you how I use Pocket and Flipboard.

The Computer Group for next year. We'll meet as we meet now, every second and fourth Thursday of the month.

<u>Digital Picture Frames</u> – anyone use them? I've had Nix recommended to me. Alternatives – try Foliobook on an iPad, or a screensaver linked to Dropbox on a Desktop PC.

Travel and digital photography.

SMART meters, SMETS2 and Hive. Discussion on options – switching suppliers. Hold off for now?

How do Password Managers Work? Should you use one? Which one should you use?

Anything else, issues, problems.

#### News

Apple's WWDC Showcase summary – loads of updates and new hardware. The 8-minute video summary. Apple's promotional videos from the event. Apple splits iPhone and iPad operating systems by

#### FEATURED POST ...

Interested in Linux? Have a look at this post written by Phil Edwards

The session we had on Thursday 30th July is now a thing of the past, but I created a video of an install for a Mac; and I'm looking to see if I can do the same for a PC. Phil's notes are being updated as we find additional things to be aware of. The latest being how to change the Boot Order setting in the BIOS of a PC.

#### NEXT YEAR WITH THE COMPUTER GROUP

We live in challenging times. The Computer Group will continue to meet every 2 weeks (not 2nd and 4th Thursdays as we have done this year) starting Thursday 10th September using Zoom. I've written about this in a post I wrote earlier in July. I urge members of the Group to read the post which also went out as an email at the same time.

WRITE AN ARTICLE FOR THOUGHT GRAZING

Your thoughts ...

# Part 3: Measures to protect yourself

Common sense (too good to be true) and simple guidance

Email headers. Web links. Etc etc.

Have I been pwned?

Passwords and password managers

Two-factor authentication (if time)

#### References

Which? Scam Alert Service.

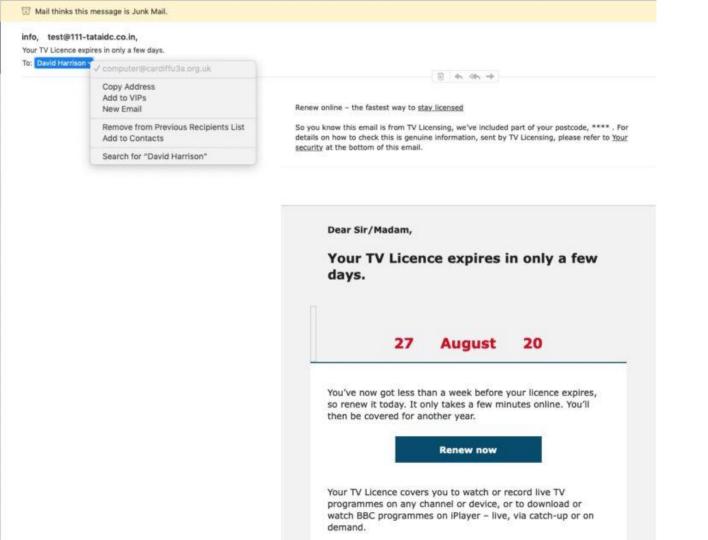
Age UK.

## What should you do to protect yourself?

- Keep your operating software up to date. This is particularly true if you're a Windows user, and even more true if you are still running an older version of Windows than Windows 10. If you're using Windows XP, Windows Vista or even Windows 7 you should seriously consider disconnecting your machine from the internet.
- Install anti-malware, or anti-virus software if you're a Windows user. Don't pay more than you need to. Windows Defender from Microsoft is Free and for us relatively undemanding users more than sufficient. Keep it up-to-date as well! [As I said previously, your bank might be offering free software as well.]
- Keep the software you use regularly up to date as well. Consider removing any software from your machine you don't use –
  this is because software vulnerabilities are discovered sometimes quite a while after the software was first released.
- Be cautious over installing extensions into your browser. These are often extremely useful and valuable tools, ie password
  managers, Dropbox, note taking, Google Back up and Sync, but if you don't get them from the official sources then you might
  be importing vulnerabilities, eg spyware and trojans to your system.
- Very seriously consider logging-out from social media and other retail sites when you've finished using them, especially
  Facebook, you just don't know what tracking and logging of what you do, even where you are, if you're logged in on a mobile
  device.
- Free software is both a boon and a curse. Only download open source software from a reputable site such as Softpedia, and never try and get proprietary software for free.

### What should you do to protect yourself? (cont'd)

- Remember the golden rule 1 if it seems too good to be true, it probably is, so steer clear!
- Remember the golden rule 2 don't speak to strangers (an oldie but goldie one, that); in other words if you don't know where an email has come from ignore it; if the website address looks a little strange do an internet search on the company or organisation to check if the address you're looking at is a spoof of the proper one.
- Have more than one email address. Use one as your personal address, other ones you can use to "throw away" when you
  need to register to a website, but you're unlikely ever to go back to it again.
- Seriously consider using an email service that is NOT connected to your Internet Service Provider (ISP) if you decide to change your ISP, and you should review them periodically, then you will have real problems if your email address is linked to their service!
- You've got Spam filters running? Of course you have. Probably your ISP, or email provider (eg Gmail, Yahoo, Microsoft Outlook or Hotmail) is filtering out what it thinks is spam, but occasionally some gets through. If that's the case then you can always look at the real sender of your message.

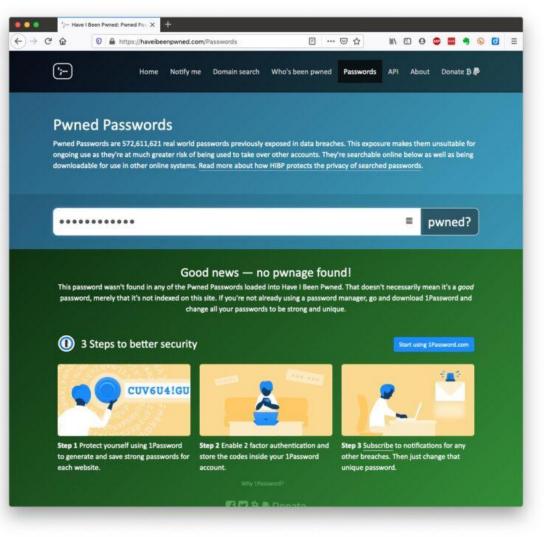


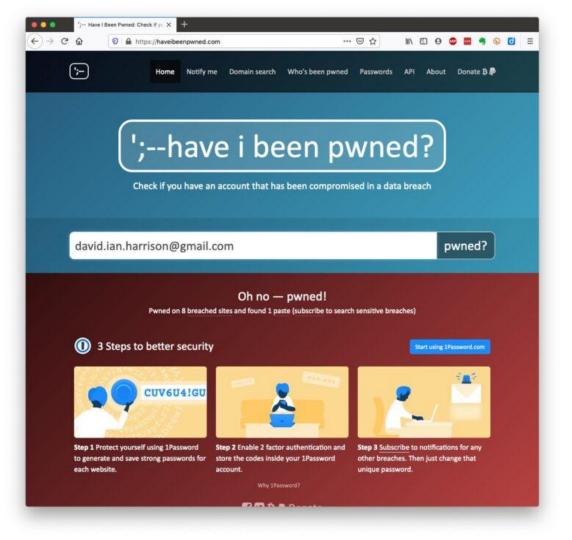
Add to Contacts Dear Beneficiary. We're sorry for the delay, you Search for "CUSTOMER SERVICE" very urgent. Remember the amount activated on it still remain same amount to avoid mistakes. You can withdraw \$5000 per day only and do not exceeds limit.

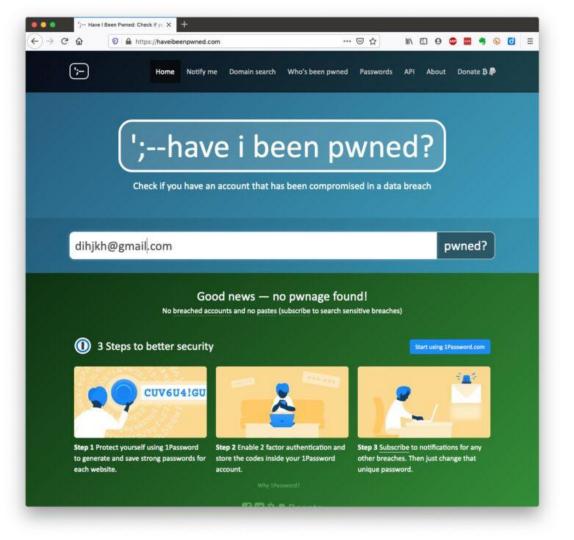
I wait your reply

Robert Magu. Apex Customer Service

Forward your current contact address, phone number and zipcode.









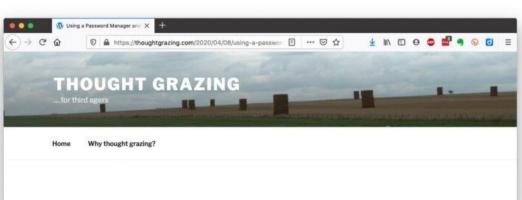


MARCH 28, 2015 BY DAVID

#### Let's start at the beginning ...

So ... you've dipped your toe in the water, got that computer that your son/daughter has persuaded you to get, allowed the telecommunications company to install broadband in your house with that WiFi thing and you don't exactly know what to do with it – apart from send them emails to say you're still alright and still alive – and oh yes, there's online shopping – that must be a good idea.

I don't intend to replicate by way of providing a guide all the things you should or should not do as a silver surfer, just point you in certain directions and provide as impartial follow-up advice as I can, should you require it. Therefore what follows is not a comprehensive guide to getting started, just some of the things that appear to me to be most important. At the bottom of this post I provide links to some resources that are a) reputable, and b) authoritative which I would encourage you to also



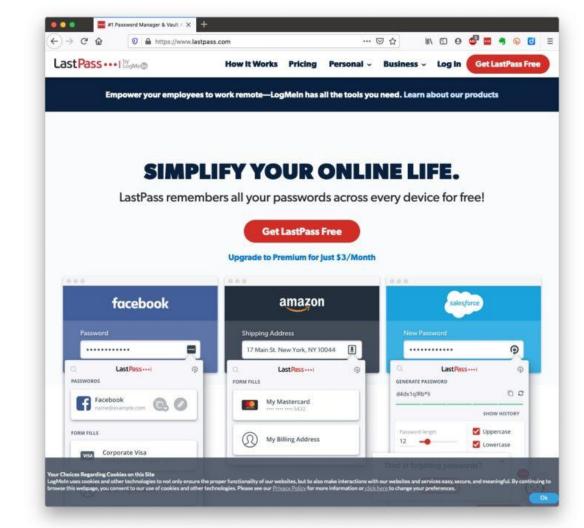
APRIL B, 2020 BY DAVID

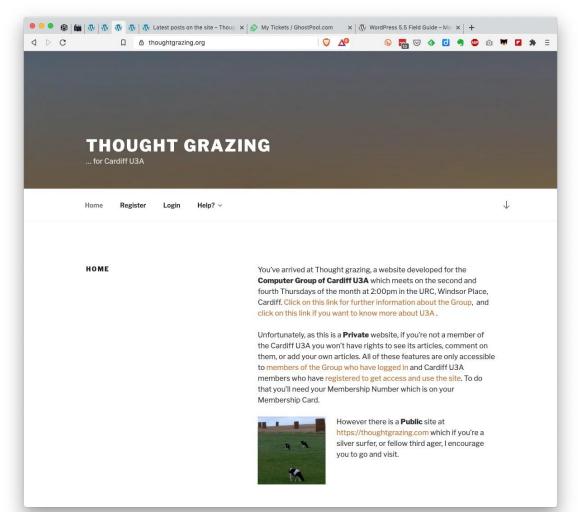
Using a Password Manager and implementing Two Factor Authentication

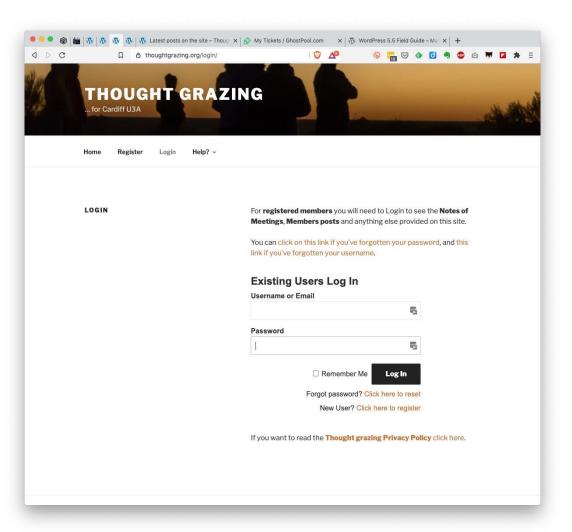


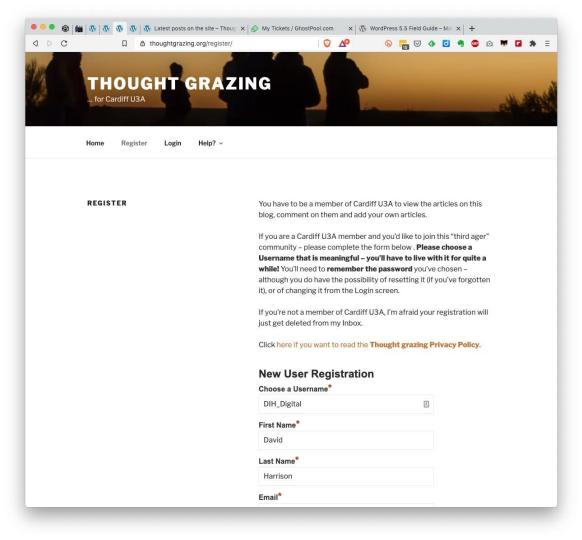
Introduction - passwords, passwords, passwords.

Log in to your e-mail account. Log in to your bank account. Log in to Facebook, WhatsApp or twitter.









Which?

### STAYING SECURE IN A DIGITAL WORLD



Protect yourself, your devices and your data whilst making the most of the latest innovations

Shop securely online and use internet banking to confidently manage your money

Communicate safely with loved ones by email, social media and video-calling apps Which

### PROTECT YOURSELF FROM SCAMS



### WARNING Scams in operation

A tool kit to understand the workings of a scam, so you can spot, avoid and report them Expert advice on identifying scams, including online, email, shopping, banking and repeat scams

How to get your money back if you've been scammed and where to go for support