

Online Safety in the Modern World



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Keeping Yourself Safe Online

**BASIC FACT #1:
THERE IS NO WAY TO BE
100% SAFE
IN LIFE**



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Keeping Yourself Safe Online

**BASIC FACT #2:
THERE IS NO WAY TO BE
100% SAFE
ONLINE**



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**There are ways to mitigate some of
the risks.**



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Keeping Yourself Safe Online

Keeping Yourself safe is **YOUR responsibility**

Major areas of concern

- Passwords and Authentication
- Fraud
- Public Wi-Fi



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Things everyone should be sure they do:

- Use **STRONG** passwords
- Enable two-factor authentication
- Keep software up to date
- Use trusted anti-virus software
- Be careful what you share online (particularly on social media)
- Back up your data regularly



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PASSWORDS & AUTHENTICATION

- For the foreseeable future, passwords are a fact of life
- Passwords may be the **LEAST** effective security measure available
- **EVEN STRONG PASSWORDS CAN BE GUESSED**



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QUIZ

- What are the world's most popular passwords?
 -
 - password
 - 1234
 - Birthdays
 - Names



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What makes a strong password?



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STRONG PASSWORDS

- AT LEAST 12 characters in length
(Longer is Better)
- Uses numbers, upper and lower case letters and special characters
- Easy to remember (and type)
- Hard to guess



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- **DO NOT** use as your whole password
 - Your name (or the names of your spouse or children)
 - Your street number
 - Your birthday
 - Your mother's maiden name
 - Your Social Security Number
 - Your Medicare ID Number



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How long would it take someone to "CRACK" a password?



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Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	1 sec	5 secs
7	Instantly	Instantly	25 secs	1 min	6 mins
8	Instantly	5 secs	22 mins	1 hour	8 hours
9	Instantly	2 mins	19 hours	3 days	3 weeks
10	Instantly	58 mins	1 month	7 months	5 years
11	2 secs	1 day	5 years	41 years	400 years
12	25 secs	3 weeks	300 years	2k years	34k years
13	4 mins	1 year	16k years	100k years	2m years
14	41 mins	51 years	800k years	9m years	200m years
15	6 hours	1k years	43m years	600m years	15 bn years
16	2 days	34k years	2bn years	37bn years	1tn years
17	4 weeks	800k years	100bn years	2tn years	93tn years
18	9 months	23m years	6tn years	100 tn years	7qd years

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PASSWORDS

- Use a different password for each website or application (no one does)
- “But how will I remember all of those passwords? I can’t remember where I put my car keys?”



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Use a **Password Manager**

- Stores all of your passwords
- Has a strong password generator (Random characters)
- Uses a single master password to access
- Can automatically fill in login screens on computers, phones and tablets



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If you use a **PASSWORD MANAGER**

BE SURE YOUR MASTER PASSWORD IS LONG (>=15 CHARS) AND COMPLEX



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CHANGE YOUR PASSWORDS

OFTEN!



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AUTHENTICATION

Other Means of Authentication

- Biometric (Facial Recognition, Fingerprint)
- Online Authenticator
- Two-Factor Authentication



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BIOMETRIC AUTHENTICATION

Generally for mobile devices

- Uses the device's camera to scan your face
- Uses a built-in fingerprint sensor (usually an area of the screen) to read a stored fingerprint



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ONLINE AUTHENTICATOR

- An app from a software supplier (e.g., Adobe, Google, Microsoft) that shows a rotating code that you enter into the authentication screen in order to access the website or app.
- Some apps and websites require these (e.g., Adobe Acrobat, Microsoft Teams) and some do not support these



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TWO-FACTOR AUTHENTICATION

- The app or website sends a unique code to you either by email or as a text message and you enter that code in order to verify that you are authorized
- Most apps and websites support some form of Two-Factor Authentication



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IF THE APP OR WEBSITE SUPPORTS TWO-FACTOR AUTHENTICATION

TURN IT ON



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FRAUD

Major forms of fraud online are

- Phishing
- Trojans
- Ransomware



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Keeping Yourself Safe Online

LET'S GET ONE THING OUT OF THE WAY

Rev. Ralph **DOES NOT** sign his name "Rev. Dr. Ralph Clingan" or variations of that name. In fact, he generally **DOESN'T SIGN** his texts and emails **AT ALL**. In most emails he ends with "Blessings"

IF YOUR TEXT OR EMAIL IS SIGNED

IT IS A SCAM!



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Phishing

The fraudulent practice of sending emails or other messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.



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Examples of Phishing Scams



Online Shopping



Pay Yourself



Grandparent



Tech Support



Utility Shutoff



Romance

Plus MANY, MANY more



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Online Shopping

A scammer sets up a fake online store and asks you to pay in ways other than a credit or debit card, leaving you without recourse when the item doesn't arrive



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Pay Yourself

A text message that looks like it's from your bank says there has been suspicious activity on your account and the only way to stop it is for you to send yourself a payment using Zelle



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Grandparent

Someone impersonates a loved one in crisis like claiming their car broke down or they lost their wallet and they need money right away



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Tech Support

A scammer requests access to your device to fix a technical issue, but really, they're collecting personal information



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Utility Shutoff

A person may pose as a utility employee saying your service will be stopped unless you pay them immediately



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Romance

A scammer creates a fake profile to gain your trust then asks for money for a health crisis or other bogus scheme



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LET'S LOOK AT SOME EXAMPLES



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From: "Rev. Dr. Ralph Clingan" <pastor.office2320@gmail.com>
Date: 10/6/2022, 8:22 AM
To: newsletter@gspcsg.org

Good Day,

I believe I can trust you ? I am hoping you could help me with some gifts regarding some of our staff.

I would like to know what you think as I await your reply to my mail. Thank you

Blessings,

Rev. Dr. Ralph Clingan



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From: Customer Support <showgraham@aol.com>

Sent: Monday, February 6, 2023 10:25:50 AM

To:



Dear user,

Your Microsoft Mail account will be replaced by our new version on February 7, 2023.

Please [SIGN IN HERE](#) within 24 hours to update and protect your account.

PLEASE NOTE: YOUR EMAIL WILL BE SHUT DOWN IF NOT UPDATED AS IT WILL BE ASSUMED AS NO LONGER IN USE.

Thanks for choosing us,



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From: U S A <alexander.juhl@andersonug.com>

To: "Chris Schleter" <sprtstat@ix.netcom.com>

Subject: Your New Security Message

Date: Feb 5, 2023 7:26 AM

This is a secure message. Access to this message will expire in 24 hours.

[Click here](#) by 2023-02-05 MST to read your message.

After that, open the attachment.

[More Info](#)

Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

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Subject: sprtstat , Your Subscription Expired Today!Your device was infected With(154)V!ruses
From: "Earthlink Support Team" <hkuqs@sezeia.timmunimpoire.com>
Date: 2/2/2023, 10:43 AM
To: sprtstat@ix.netcom.com


Your device is currently infected with a Trojan virus!

Account ID : 46155
User : sprtstat@ix.netcom.com
Safe status : Suspended
Discount : 90% Renewal discount

Your devices memory is already 62% corrupted. Quick action is required, otherwise your device will be defective and all your data including accounts, photos and payment data will be accessible to third parties. Once the expiration date has passed, the computer is exposed to many different virus threats.. Install **Mcafee** immediately to remove the virus and secure your device.

How to remove all viruses:
Step 1: Install Antivirus & Cleaner
Step 2: Open the program and remove all viruses. McAfee
 You are entitled to the discount: 90% discount on renewal for 1 year
 The offer expires: Thu,02 Feb-2023

[Click Here to Renew Your Subscription](#)



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Subject: Re: Promo The Year 50%Save[692525-979554-478189-00]
From: assistance <please_do_not_reply@abuse-att.net>
Date: 1/18/2023, 9:16 AM
To: diane_howell@earthlink.net

We at Mcf Anti Virus thank you for your assistance
If You need Renew Your Account , Now Best Offer To save More 50%Off

Promo The Year 50%Save

Click Here To Get Started


<http://intervishnia.com/renewsacc.html/1C0k017n1n0hffi-r40401rd603930a3/dad/2n9c2>

Thank you for contacting the Postmaster Staff.

For more information about email best practices and mail delivery issues **visit:**

We at **Mcf** thank you for your assistance in reporting this matter and appreciate your patience while we investigate this issue.

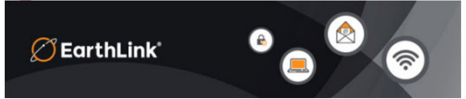
AT&T Postmaster Staff



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Subject: EARTHLINK PAYMENT REJECTED: Subscription Closed EArthLink
From: BILLING SPECIALIST on behalf sprtstat <julie@juliehudetz.com>
Date: 1/14/2023, 9:54 AM
To: sprtstat@ix.netcom.com



Credit-Card Declined


Dear Subscriber,
 According to our records, **your EarthLink® account** is set to be paid by a recurring automated charge to your **Card**. Unfortunately, your credit card company has declined our most recent request for payment, resulting in a **past due balance**.

To ensure uninterrupted service and to avoid a possible reactivation fee, please update your billing information immediately.

[Verify Billing Information Now](#)

Sincerely,
 EarthLink Support

Manage your EarthLink account on the go with the myEarthLink App!
 By using the Services, you agree to EarthLink's terms




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Subject: Annual plan has been auto renewed RE0934REUI34
From: Innocent Kunda <innocentkunda27@gmail.com>
Date: 1/11/2023, 7:22 AM
To: undisclosed-recipients;


Subscription Receipt , DATE : 01-11-2023




Your Subscription with GEEK SQUAD will Renew Today and \$419.00 is about to be Debited from your account by Today. The Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center +1 (845) 385-5894

Customer ID	23985739856735
Invoice Number	DS09342WOI34
Quantity	(One Year Subscription)
Subtotal	\$419.00
Sales Tax	\$0.00
Total	\$419.00

If you didn't authorize this Charge, you have 24 Hrs. To cancel & get an instant refund of your annual subscription, please contact our customer care: +1 (845) 385-5894

Thanks and regards ,

 Customer support : +1 (845) 385-5894



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Keeping Yourself Safe Online

Trojan

A type of malicious code or software that looks legitimate but can take control of your computer. A Trojan is designed to damage, disrupt, steal, or in general inflict some other harmful action on your data or network.



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Keeping Yourself Safe Online

Trojan

A type of malicious code or software that looks legitimate but can take control of your computer. A Trojan is designed to damage, disrupt, steal, or in general inflict some other harmful action on your data or network.



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Keeping Yourself Safe Online

Scenario:

You receive an email from someone you don't know (or, maybe appearing to be from someone you DO know) asking you to click on a link (maybe to view a photo or something)



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What to do:

If the email comes from someone you definitely **DO NOT KNOW**

DO NOT CLICK THE LINK AND DELETE THE EMAIL



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Keeping Yourself Safe Online

What to do:

If the email looks like it comes from someone you DO know

- Look at the sender's email address – is it a valid address for the person sending the email?
- Hover over the link. Does the actual link match the text shown in the email?



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Keeping Yourself Safe Online

What to do:

- If you answered no to either of these questions, **DO NOT CLICK THE LINK AND DELETE THE EMAIL**
- **OR** verify with the sender that they actually sent the link



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Keeping Yourself Safe Online

Ransomware

A type of malicious software designed to block access to a computer system until a sum of money is paid. It is a form of **TROJAN** and generally is installed by clicking a bogus link



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Keeping Yourself Safe Online

SPAM

SPAM is the scourge of the Internet

How to reduce spam emails:

- Use your email provider's **Spam Filter**
- Turn on Suspect Email Blocking if your email provider supports it



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Keeping Yourself Safe Online

SPAM FILTERS ARE NOT PERFECT

Some spam emails will get through but you should be able to flag them as spam (and you may or may not see them again). You also may be able to block the address but most providers limit the number of addresses you can block



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CHECK YOUR SPAM FOLDER REGULARLY



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TEXT SCAMS

SMS (text) scams generally involve a form of phishing where you receive a text and are asked to purchase something (usually gift cards) and send information to the sender (like gift card numbers and PINs).



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Keeping Yourself Safe Online

TEXT SCAMS

Even if the phone number used by the sender looks valid it likely isn't. It is quite easy to "spoof" a phone number, location and even Caller ID.



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+1 (501) 328-0245:
Hi Eric, return my text when you get it, I have a favor to ask. -PASTOR RALPH CLINGAN


Eric Westland:
 Hey

+1 (501) 328-0245:
Thanks for your response Eric, Currently in a meeting, I would have called but phone call aren't allowed in here...I need to get some gift-cards today for some women battling cancer in the hospital but I can't do that right now because of my busy schedule. Can you get it from any nearby store now? I will reimburse you. Thanks

Eric Westland:
 Anyone I know?

+1 (501) 328-0245:
I don't think so Eric, it was a female friend of mine who is also a pastor that requested for it... please let me know if you can do this for me as soon as possible, I will surely reimburse you.

God Bless You
3 eBay cards of \$100 denominations each total \$300 is fine.
After purchase I need you to take off the paper pack placed round the cards to reveal the actual cards,snap or type and send the numbers to Revkatrinahebb@gmail.com
Many thanks!
Just let me know if you want me to pay back in cash or check
God Bless



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Eric Westland:
 It is Hazel, isn't it? Just because she had an affair with my husband, you can tell me. I'd like to visit with her in the hospital.

+1 (501) 328-0245:
Not Hazel.
What are you talking about??
I asked you for a favor not the other thing you are talking about


Eric Westland:
 Wilma?

+1 (501) 328-0245:
Enough of this questions, just let me know if you can do this for me or not

Eric Westland:
 That's sort of rude. Will Snerdley's Food Mart have them? I have never bought a gift card before.

+1 (501) 328-0245:
I'm sorry if I was rude, like I said I am in a pastoral meeting and me even texting is not allowed.
You can get them at any nearby store.
Thanks for your assistance.
God Bless You

Eric Westland:
 I am at Snerdley's now, but there are so many kinds. Home Depot,Apple, Gomers???



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+1 (501) 328-0245:
Get eBay or steam gift cards I think that would be fine
3 eBay or steam cards of \$100 denominations each total \$300 is fine.

Eric Westland:
 They don't seem to have those. Should I ask the manager?

+1 (501) 328-0245:
You can get Apple or iTunes gift cards if they have


Eric Westland:
 Ok. I got three Apple Card's, I'll leave them for you at reception at the hospital Under your name

+1 (501) 328-0245:
I already explained to you how you are going to send them and did I mention a hospital to you

Eric Westland:
 Sorry, I missed that. Who is rev Katrina?

+1 (501) 328-0245:
I explained to you she is a pastor and a friend also.
Please can you just do me a favor and send the cards to her.
God Bless You

Eric Westland:
 Forgive me Ralph, but I just ran into Hazel in the Snerdley's parking lot and she told me you were not in a meeting but rather shacked up with her at the Motel 6 all morning. Shame on you, again.



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+1 (501) 328-0245:
What are you talking about??
Enough of this insult
Since you can't get the cards to her so why the insult
Take care

Eric Westland:
 What do I do with the cards?

+1 (501) 328-0245:
Send it to me here or follow the instructions and if you know you can't then let me know.

Eric Westland:
 Did you get them?



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What should you do?

NOT WHAT ERIC DID!!!

- **DO NOT RESPOND** – this only confirms that your phone number is valid
- Let the person who supposedly sent the text know that you have received the text. They may be able to warn others that a scam is taking place.



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TELEPHONE SCAMS

Telephone Scams involve someone calling from a “local” number, from a company that nearly everyone would recognize or from a government agency.



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Keeping Yourself Safe Online

SCREEN YOUR CALLS

If you don't recognize the number or the Caller ID shows a name or location you don't recognize – **DO NOT ANSWER THE PHONE**. If the call was legitimate, the caller can leave a message and you can call them back.



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Keeping Yourself Safe Online

The **IRS**, **MEDICARE** and **SOCIAL SECURITY** only communicate official information in writing.

THEY WILL NEVER CALL OR TEXT YOU

MEDICARE does send notices about claims by email if you elect for them to do so.



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Keeping Yourself Safe Online

PUBLIC WI-FI

Public Wi-Fi is not a safe environment

Generally there is no network security (you don't have to log into the network to access it). This allows hackers to monitor and capture information you send to and receive from the Internet.



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Keeping Yourself Safe Online

The solution is a VPN or Virtual Private Network

A VPN establishes a protected network connection when using unsecured networks (you do not have to log in in order to connect to the network). VPNs encrypt your internet traffic and disguise your online identity. This makes it more difficult for third parties to track your activities online and steal data.



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Keeping Yourself Safe Online

VPN

VPNs are most useful when you are connecting to a public network (e.g., Wi-Fi in a hotel, coffee shop or store).

They can also be used to bypass regional restrictions for streaming services but this doesn't always work.



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Keeping Yourself Safe Online

VPN

They protect your IP address and stop a hacker from monitoring the data you are sending over the Internet.

BUT many websites (e.g., banks) do not allow you to connect if you are using a VPN.



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Keeping Yourself Safe Online

VPN

There are free and paid VPNs and some anti-virus and security software include them.

Most of the free VPNs are not that secure.

Paid VPNs are generally inexpensive (\$4-\$6 per month – less with an annual subscription) and have more features.



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Questions



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Keeping Yourself Safe Online

**Now, Go Forth
And
Communicate!**

(SAFELY)



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