## The New Wild West

As part of my day to day job I advise my friends and customers about being secure on line. Even completely sane and rational people have been conned and money stolen from them using various terms like Phishing and Smishing. It doesn't matter what the term is if it happens to you it can be devastating and can result in the loss of all your savings – everything.

Sadly although the banks are liable for scams in the US and therefore take a lot more care, our banks are not if it is you that have been scammed. Expect sympathy but no refunds. Personally I think this situation is appalling, but the Government set the laws and they have not addressed this yet and there seems no move to make the change.

The fundamental problem is we have broadly unstructured communication systems that span the globe called the Internet; it gives anonymity and allows communication from anywhere to anywhere. This is great because it allows people to Skype their kids, research items, buy essential (and non essential) items and send emails to loved ones. But it allows thieves and scammers another way into your home.

Recently some internet providers and software providers have brought out a range of services to help protect you and your family with titles that broadly run along the lines of "safe browsing". I absolutely welcome the intent, but my biggest concern here is that the public believe the marketing hype. These are not universal panaceas and they do not protect completely, do not assume you are now safe and drop your guard: You are not.

Now I am not saying don't have a computer, what I am saying is keep it updated, have a good antivirus program running and be aware all the time that this is a route that scammers can try to use to steal from you. A tablet can be more secure than a computer, but it still has vulnerabilities. If you are completely non IT literate it may be better to not have one at all, because right now today the Internet is like the Wild West and there are bad guys out there.

If you have got this far please take a moment and go to your computer:

- If the operating system is Windows 97 or XP or Vista these are unsupported and considered unsecure you should not use them for any secure tasks like banking or confidential work. Consider a newer machine.
- If it is Windows 7, 8 or 10 go to settings, then update and security. Check your machine is up-to date. If you have a slow internet service you will have to leave your machine on for much longer than you think (possibly days) to ensure the updates are done.
- In the same section check the antivirus is turned on (and is up do date) and that the firewall is turned on. Manually run a full system check.

These are basic checks and will not keep you safe, but they will make you safer. For your own sake please do them every week. If you don't know how to do them, get in touch with us at WBCB and we will give you a hand. Our number is on the internet - just search our name.

Andy
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By the Community: For the Community