# **PERSONAL CYBER SECURITY** DAVE CHRISTOPHERSON - HAUS TECHS

# TOPICS

- What are the bad guys after?
- Where are you at risk?
- How are you at risk?
- How can you protect yourself?
- Q and A

# WHAT ARE THE BAD GUYS AFTER?

- Immediate monetary gain
  - Ransomware
  - Support calls
  - Phishing and Whaling

# **PHISHING AND WHALING**

#### Alerts : Recent Changes In Your Account Activity.

U.S.Bank <noreplyalertsmailsus8995@nyc.rr.com> Oundisclosed-Recipients:; Saturday, July 27, 2019 at 7:21 AM Show Details

#### usbank.

Action: Recent changes in your account activity Date: 07/27/2019

#### Dear US Bank Customer,

We have detected irregular activity on your account. So we have limited your account. For your protection, you have to verify this activity before you can continue using your account.

Please <u>Click here</u> to remove any restrictions placed on your account.

Reference Number: US-558-107-163

Thank you for banking with us. Sincerely, U.S Bank Online Support

# **PHISHING AND WHALING**

Suspicious Activity Detected On Your SunTrust



SunTrust Alert <services\_customers@hvc.rr.com> Oundisclosed-Recipients:; Friday, July 19, 2019 at 8:00 AM Show Details

This message is high priority.



Dear Customer,

We detected suspicious activity on your account and as result, for your security, we've tempora suspended your account to protect your information and you need to verify your identity befor can continue using your account.

To re-activate your account, please "Sign On" now and verify your information to prevent any suspicious activities at once.



Thank you for banking with SunTrust Bank.

Sincerely, SunTrust Customer Care

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This email was sent on behalf of SunTrust Customer Care.

### **PHISHING AND WHALING**

#### Notice : Important Security Alert.

Bank Of America <noreplybofasystemenhanced776@tampabay.rr.com> O Undisclosed-Recipients:; Friday, July 19, 2019 at 5:46 AM Show Details

This message is high priority.

#### Bank of America 🧇

#### Security Alert: We have detected an action that seems to be unauthorized by the account owner

We're letting you know that we've detected some unusual activity on your Bank of America Account. It seems that one or more unauthorized devices was connected to your account.

#### What do i need to do ?

- We have not fully restricted your account but you must confirm your identity in order to avoid any deviations.
- For your protection, transactions on your account may be limited until you are able to confirm your identity.
- To better protect you against fraud, we are now using an Online Identification System to verify suspected fraud activities.

#### Click here to verify your account

- Failure to complete the validation process will result in a suspension of your Bank of America Account.
- We take every step needed to automatically validate our users, unfortunately in this case we
- were unable to verify your details. The process will only take a couple of minutes and will allow us to maintain our high standard of account security.

Bank of America Support Team

Bank of America Email, NC1-028-09-01, 150 N College St., Charlotte, NC 28255.

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- Personal data for later gain or to market to others
- Hacking for fun
- Access to your home (IoT devices)
  - Cameras
  - Smart locks
  - Garage Doors etc.

# WHERE ARE YOU AT RISK?

- Home network
  - Default settings password etc
  - Cheapest router is not the best router
  - Is your Wifi identifiable?
- In the wild
  - No network outside you house is a safe network

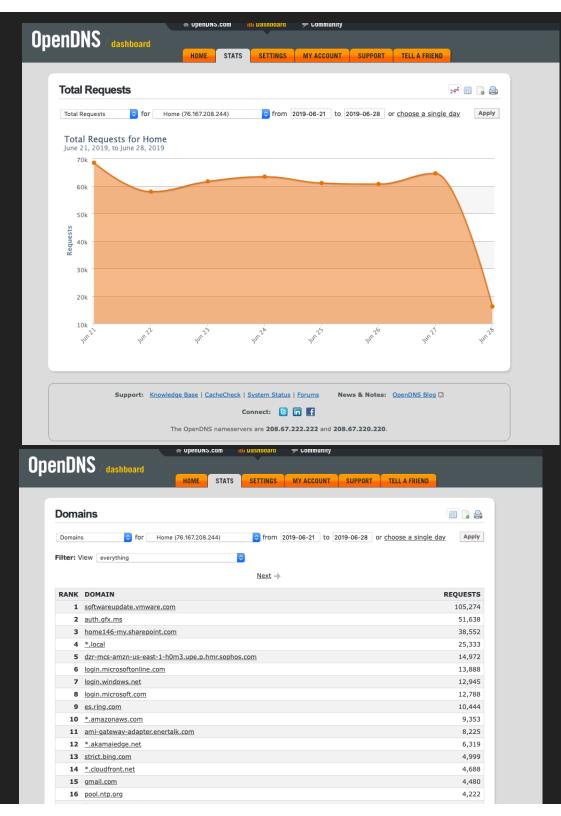
# HOW ARE YOU AT RISK?

- Weak and common passwords
  - > 123456 (Unchanged)
  - password (Unchanged)
  - > 123456789 (Up 3)
  - > 12345678 (Down 1)
  - > 12345 (Unchanged)
  - ▶ 111111 (New)
  - ▶ 1234567 (Up 1)
  - sunshine (New)
  - qwerty (Down 5)
  - Iloveyou (Unchanged)
- Reusing Passwords

# **HOW TO PROTECT YOURSELF?**

- Home network
  - Invest in a good router or firewall
    - Keep it updated
  - Use OpenDNS or other service





#### Web Content Filtering

#### Choose your filtering level

-	•							
) High	Protects against all adult-related sites, illegal activity, social networking sites, video sharing sites, and general time-wasters. 28 categories in this group - <u>View</u> - <u>Customize</u>							
O Moderate	Protects against all adult-related sites and illegal activity. 15 categories in this group - <u>View</u> - <u>Customize</u>							
	Protects against pornography. 6 categories in this group - <u>View</u> - <u>Customize</u>							
O None	Nothing blocked.							
Custom	Choose the categories you want to block.							
Academic Fraud		Adult Themes		Adware				
Alcohol		Anime/Manga/Webcomic		Auctions				
Automotive		Blogs		Business Services				
Chat		Classifieds		Dating				
Drugs		Ecommerce/Shopping		Educational Institutions				
File Storage		Financial Institutions		Forums/Message boards				
Gambling		Games		German Youth Protection				
Government		Hate/Discrimination		Health and Fitness				
Humor		Instant Messaging		Jobs/Employment				
Lingerie/Bikini		Movies		Music				
News/Media		Non-Profits		Nudity				
P2P/File sharing		Parked Domains		Photo Sharing				
Podcasts		Politics		Pornography				
Portals		Proxy/Anonymizer		Radio				
Religious		Research/Reference		Search Engines				
Sexuality		Social Networking		Software/Technology				
Sports		Tasteless		Television				
Tobacco		Travel		Video Sharing				
Visual Search En	gines 🗌	Weapons		System Preferences				

# **HOW TO PROTECT YOURSELF?**

- Keep all computers/phones/tablets/cameras/streaming devices/doorbells etc updated
- Change default passwords of all your devices!
- Turn on auto update
- Backup your data to a local or cloud device
- Carbonite, iCloud, OneDrive
- Use a good Ransomware/virus software with rollback if possible (Sophos, Microsoft)
- Separate your IoT traffic from your computers if possible
- Outside your home
  - ▶ Use your smart phone as a hotspot or use a MIFI device.
  - ▶ Use a VPN if you have to connect to bank, 401K etc.

# HOW TO PROTECT YOURSELF?

- STOP Reusing Passwords
- Switch to Complex passwords
  - ▶ 8,ILsb<#dC6v
- Password Managers
  - Pwsafe
  - 1Password
  - Last Pass

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iCloud safe with 2 entries	Created Changed	Today at 8:51:10 AM Today at 8:52:31 AM		<b>a</b> 0	00	

- Microsoft, Apple, Google and IRS aren't going to call you offering help.
- ▶ Keep yourself informed subscribe to computer security blogs or email lists.

# **QUESTIONS?**