IDENTITY THEFT

Practical Tips to Do Your Best

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November 21, 2015

OPCUG / PATACS

Today's Agenda

- Who is This Guy?
- Are You a Target?
  - I.D. Theft vs. Stalking
- What Do Thieves Target?
- Have a Strategy
- Use Prevention Tactics Consistently
- Where to Find More Information

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- 1982 – 1st Computer: 286, 5¼” floppies
- 1995 – 1st Online column: Plugged-in Politics
- 1999 – Present: ‘Internet’ Consultant
- Executive, Digital Consulting Agencies
- I.D. ‘compromised’ three times (at least)
- Lived to tell about it

Are You An I.D. Theft Target?

My Info 'Compromised'

Two Kinds of Thieves

- Organized
  - Company hacks
  - China break-in at OPM
  - Sellers
- Opportunity (Small fry)
  - Lurkers
  - One and done
  - Quick hits
  - Users

It's Not Personal (Mostly)

- I.D. Theft vs. Stalking
- Stalkers
  - Know you in advance
  - It is personal
- I.D. Thieves
  - Not personal; could be anyone
  - One of many

What Do They Want?

- Your identity
- Your personality
- Your body
- Your soul

Your money!

What Are You Going to Do?

- Don’t panic
- Use common sense
- Don't make it easy
- Know what you will do to prevent theft
- Do it

Organized Thefts

Your I.D. stolen as
part of a group hack

- Take the help offered
- Get new credit cards, accounts
- Change passwords
- Be more vigilant than usual
- It's really out of your hands

Opportunity Thefts

1. Don't make it easy
2. Be consistent in your prevention habits

A Lifestyle, NOT a Diet

Focus: What YOU Can Control

- Your mail – Mail box
- Your home – Trash can
- Your phone
- Your computer
- Your cloud
- Your behavior – Pin pads + all of the above

Protect Your Mail Box

- Lock it
- Go digital
- Don't let mail sit
- Know when to expect a bill or a check
- Use secure mail box to send identifying info

Protect Your Trash Can

- Shred
  - Receipts
  - Credit applications / offers
  - Insurance forms
  - Doctors' forms
  - Bank statements
  - Old credit cards
- Cost: $20

Your new best friend

Protect Your Cell Phone

- Use a password or thumb print
- No personal info
- Public Wi-Fi is NOT secure
  - Use it with care
  - Nothing involving your I.D. or money
- Don't lose it

Protect Your Computer

- Passwords (More to come)
- Update software, apps
- Use a firewall
- Password ALL accounts
- Use privacy settings in your accounts
- Be discrete in your sharing
- Turn off or lock when not in use

Protect Your Email

- Secret: Email is NOT ever secure
- Passwords
- Unknown sender? Delete, don’t open
- Use ad blockers
- Use highest level of spam protection
- NEVER share identifying info

Protect Your Social Media

- Passwords
- Use highest level of privacy settings
- Be mean about whom you friend
- Be discrete in your sharing
- Be stingy about identifying information

We All Use the Cloud **NOW**

- Email (Gmail, Yahoo, AOL, Verizon.net)
- E-commerce (Amazon, eBay, BN.com)
- Social media (Facebook, Twitter, YouTube)
- Online banking (Your bank, Quicken)
- Online credit card use

Cloud Characteristics

- Located "on the Internet"
- No physical presence
- Connect via multiple devices
  - Desktops / laptops
  - Tablets (iPad)
  - Smartphones
- Using someone else's hardware & software
- **You do not control anything!**

Cloud: What You Should Know

- **You do NOT own your files in the cloud!**
- Other human beings DO have access to your files.
- Do NOT put passwords, health records or identifying info on the cloud.
- Identity theft is more than possible …

  just like at restaurants, ATMs, retailers.

Protect Your Cloud

- Passwords
- Nothing you wouldn't want Mom to see or know
- Nothing you would not give a stranger
- Nothing you cannot live without

Protect Your Pin Pad Behavior

- Keep your card with you
- Face down, upside down
- Watch over your shoulder

Password Standards

- 12-16 characters
- Combinations
  - Caps / lower case
  - Numbers
  - Cussword characters: @#$%^&*
- No repetition
- No word found in dictionary

More Password Standards

- No user name
- No personal information
- No keyboard sequence, i.e., abc123
- Nothing you have used before (groan)

Usable Password Strategy

- Make it something YOU will USE
  - The perfect is enemy of the good
- Use multiple passwords
  - But NOT one for every account
- Write them down
  - Use hints rather than actual password
- Keep two copies
  - But in different, secure places

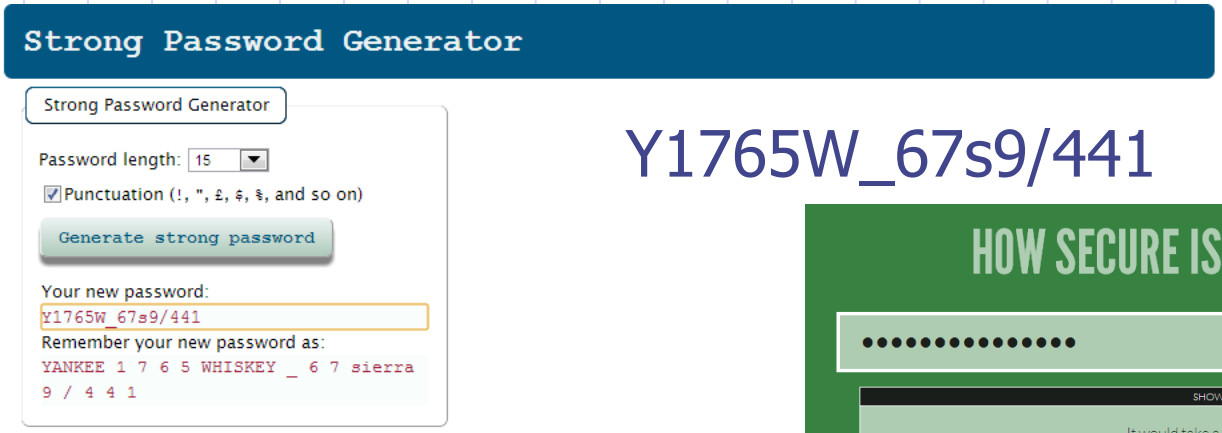
How Many Passwords?

- Group them
  - How many can you remember?
- Example
  - Social media
  - Work
  - Clients
  - Games

Keep a Password List

- Write them down: Heresy but it works
- Put the list somewhere hard to find
  - NOT on your cell phone or in the cloud
  - NOT on a Post-It note on your monitor
  - NOT under your keyboard

Password Generators



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howsecureismypassword.net/

Password Managers

Password Managers

- One master password
- Saves passwords for multiple accounts
- Can be used across platforms and devices
- Some free, but best features cost
- Services CAN be hacked

Free Wi-Fi

(Translation: There ain’t no such thing as a free lunch.)

Beware of Free Wi-Fi

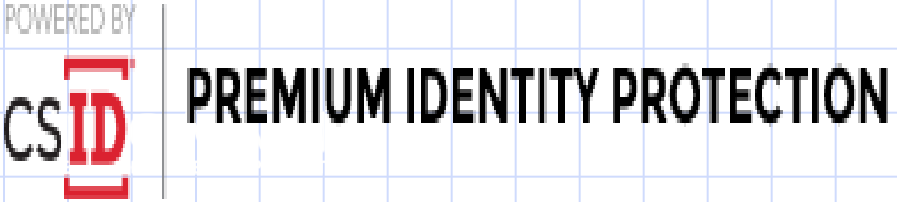
- Inherently NOT secure
- Requires no authentication (login or password)
- Hackers can get between you and the server (virtually, not actually)
- Applies to any device: Laptop, tablet or cell phone

Practice Safe Free Wi-Fi

- Use a VPN (virtual private network)
- Use SSL connections (Always use HTTPS setting)
- Turn off all sharing options
- After using, log off and "forget" the network
- Do NOT use for banking, identifying info

I.D. Theft Prevention Services

TRUE IDENTITY PROTECTION™



I.D. Theft Prevention Services

- Not worth the money
- Expensive
- They cannot PREVENT theft
- They detect theft early on


EMERGENCY
COMPUTER
Back UP

Recovery: Be Prepared

- To prove you are you
- Original documents
  - Birth certificate
  - Social Security card
  - Marriage license
  - Passport

More Info

- FTC – IdentityTheft.gov –
- Consumer Federation of America – IDTheftInfo.org
- OnGuardOnline.gov
- StaySafeOnline.org
- Google “identity theft”

One More Time

- Assume your identity WILL be stolen
- Don’t panic
- It’s not personal
- They want your money
- Protect your identity like your wallet
- Balance your paranoia vs. effort
- Don’t make it easy

Thank you

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