Beginners Guide to Online Safety ! (Not only for Seniors)

presented by Uwe Dotzauer
Saturday June 18th
For the OPCUG and PATACS Joint Meeting

Agenda

- Identify the Scam
- What can you do about it ?
- Secure your Computer
- What to do when it happens ?
- Questions ?

CM
Uwe Dotzauer
703-340-6230

TOP 10 SCAMS 2021

- Romance
- Tech Support
- Grandparent
- Government Impersonating
- Sweepstakes
- Home repair
- TV / Radio
- Family Caregiver
- Zoom Phishing
- COVID 19 vaccination card scam

CM
Uwe Dotzauer
703-340-6230

Top Online Scams 2020

Rank	Scam Type	% of total
1	Internet: Gen Merchandise	41.88%
2	Phishing/Spoofing	11.20%
3	Fake Check Scams	10.06%
4	Friendship & Sweetheart Swindles	9.01%
5	Prizes/Sweepstakes/Free Gifts	5.11%
6	Advance Fee Loans, Credit Arrangers	4.25%
7	Computers: Equipment/Software	2.03%
8	Internet: Auctions	1.49%
9	Investments: Other (note in comments)	1.43%
10	Internet: Extortion Scams	1.36%

CM
Uwe Dotzauer
703-340-6230

Typical Red Flags

- Promise of Money and Riches
- CAN'T meet in Person
- Pressure / ASAP
- Price to good to be true
- NO CHECK OR CC (crypto or gift cards instead)
- CAN'T take you phone call
- CAN'T find them on the INTERNET
- They are in LOVE with you but won't do FACETIME

CM
Uwe Dotzauer
703-340-6230

Peer to Peer Payment Scam

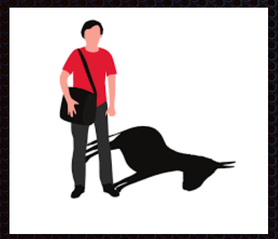
- Only use with friends and family only
  - ***Be suspicious if contact info changes***
- NO urgent payment request (RUSH)
- NO payment for utilities bills etc
- Insist of using P2P
- Once you hit send….it’s gone

CM
Uwe Dotzauer
703-340-6230

Money Mule

- Someone who transfers or moves illegally acquired money on behalf of someone else

  - Solicited via online romance scheme or “WORK from Home” job offer
  - Asked to open NEW bank account
  - Receive money from someone YOU never met in person
  - Asked to “ wire money “ via mail, P2P, money order, etc.
  - Allowed to keep portion of the money
  - “ Online Date “ ask you to help her with transfer



Don’t send money for someone you don’t know and trust !

CM
Uwe Dotzauer
703-340-6230

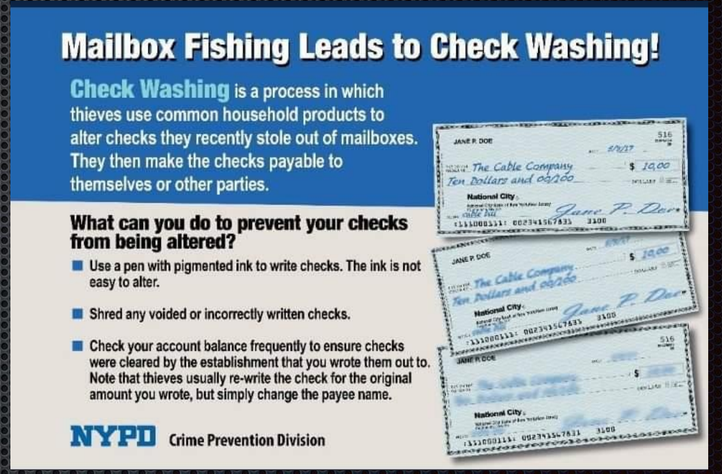
This just in…..Mail carriers are being robbed !

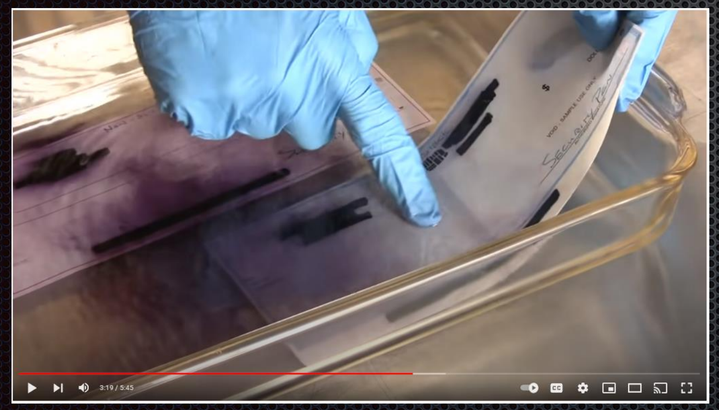
CM
Uwe Dotzauer
703-340-6230

Check Washing

- Deposit mail before last pickup

  or at the Post office directly
- Retrieve mail frequently
- Hold mail at Post Office





- Setup Bill pay with Online Banking

CM
Uwe Dotzauer
703-340-6230

Phone Scam

IRS / FBI

Grandparent

Telemarketer

Police

Tech Support

Virtual Kidnapping

CM
Uwe Dotzauer
703-340-6230

Social Engineering

Use of social skills to obtain information in oder to compromise a computer system

- Phishing (Email)
- Vishing (Phone)
- Smishing (Text)

Never give out any information about you, others and your organization to unknown people !

CM
Uwe Dotzauer
703-340-6230

Phishing Email

Lottery

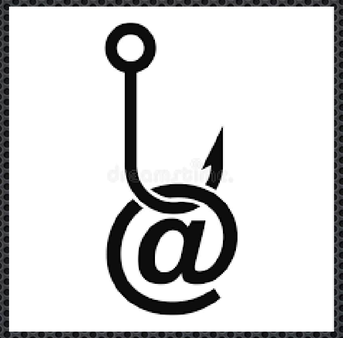
Prize

Nigerian Prince

Fake Charity

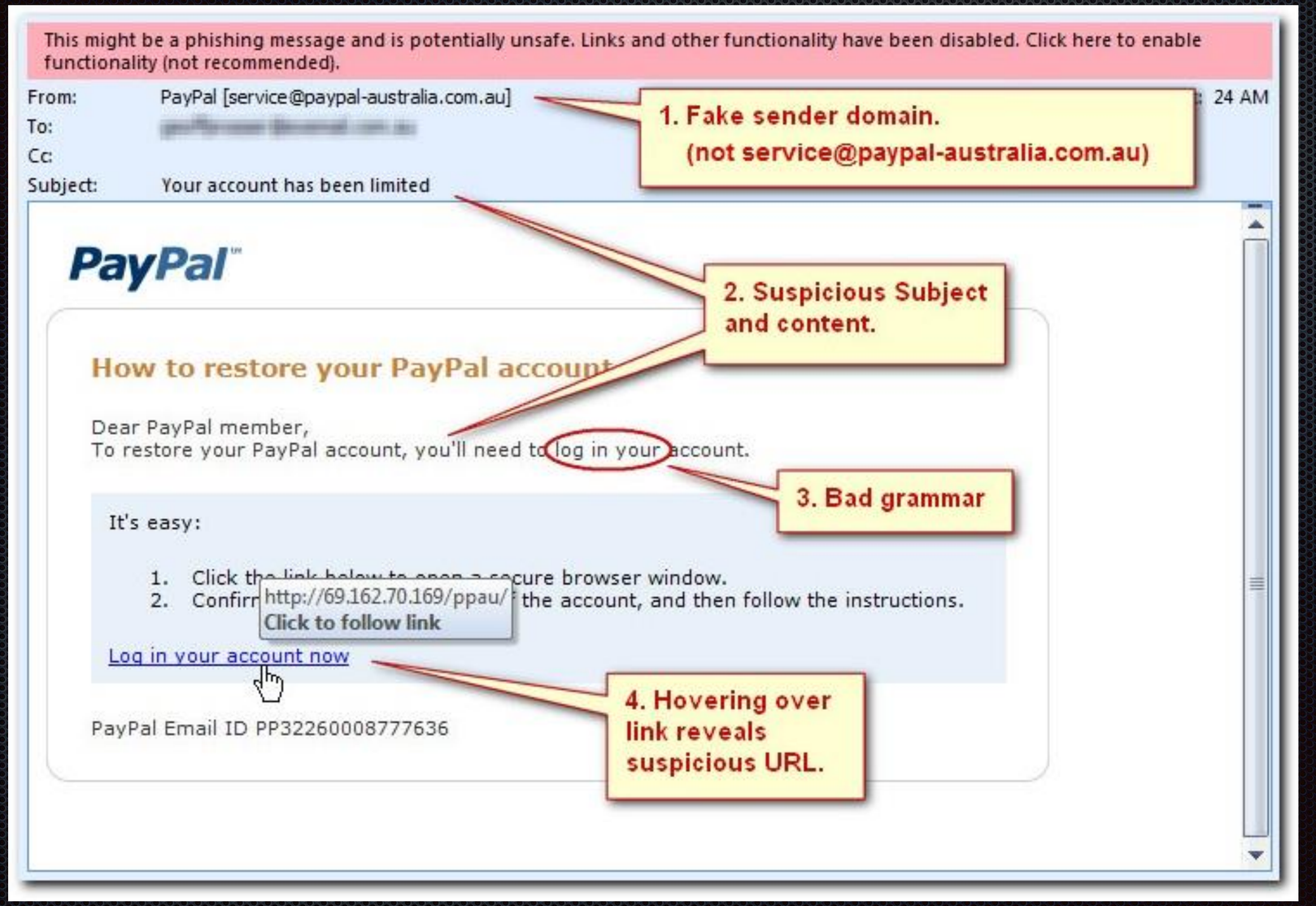
Online Dating

Investment



CM
Uwe Dotzauer
703-340-6230

Examples



CM
Uwe Dotzauer
703-340-6230

Examples

CM
Uwe Dotzauer
703-340-6230

Examples

From: Amazon.com <adap@sci.ng>
Sent: Tuesday, July 21, 2020 **[Time sent is redacted.]**
To: [REDACTED]>
Subject: [Summary Report Alert] Statement Review Alert: Your Amazon has been locked [Today Information] - [New explanation added] [Summary Service Added] Automatic Email Statement Update : New sign- in [REDACTED]

amazon

Your Amazon account is locked and order(s) are on hold.

We noticed some unusual activity on your account. To prevent potential misuse of your payment instrument, we have placed your order(s) on hold and locked your account.

SCAM

Login Details:
Date and Time: 21/07/2020 [Time sent is redacted.]
Browser: Google Chrome
Location: Indonesia
IP : 155.200.234.51

Because of this activity, we processed charges in the amount of **$732.18 USD** on your credit or debit card.

To unlock your account and receive a refund. You will also need to:

-- Re-enter any addresses that you added to your account.
-- Re-enter your complete credit or debit card number.

To complete the process. Click the link button below to log in to Amazon account and continue with the verification steps that will be followed by the terms and conditions.

Verify Now

Thanks for using Amazon
Amazon Security Team

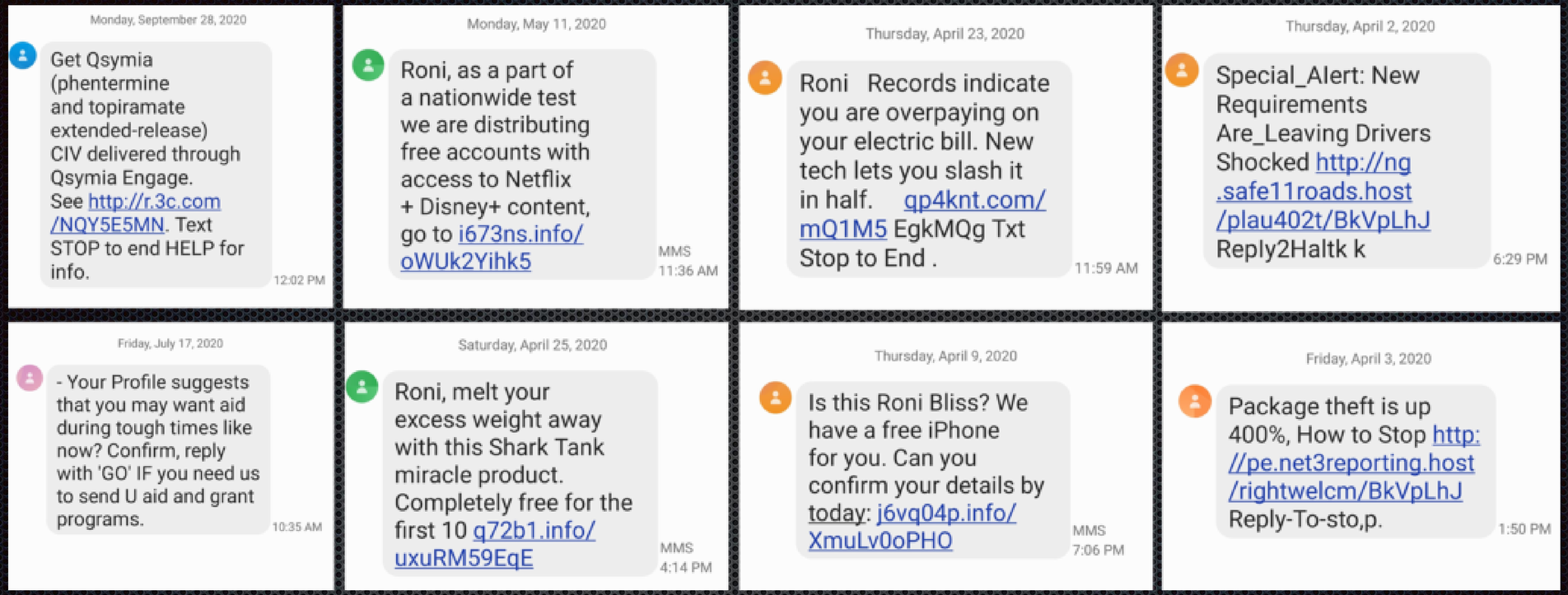
CM
Uwe Dotzauer
703-340-6230

SMiShing

- Bank
- Paypal
- IRS
- Service Provider

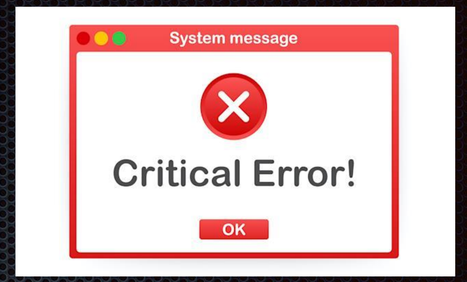
CM
Uwe Dotzauer
703-340-6230

Examples



CM
Uwe Dotzauer
703-340-6230

Pop-up Adware



Did you click and install a “ free “ application ?

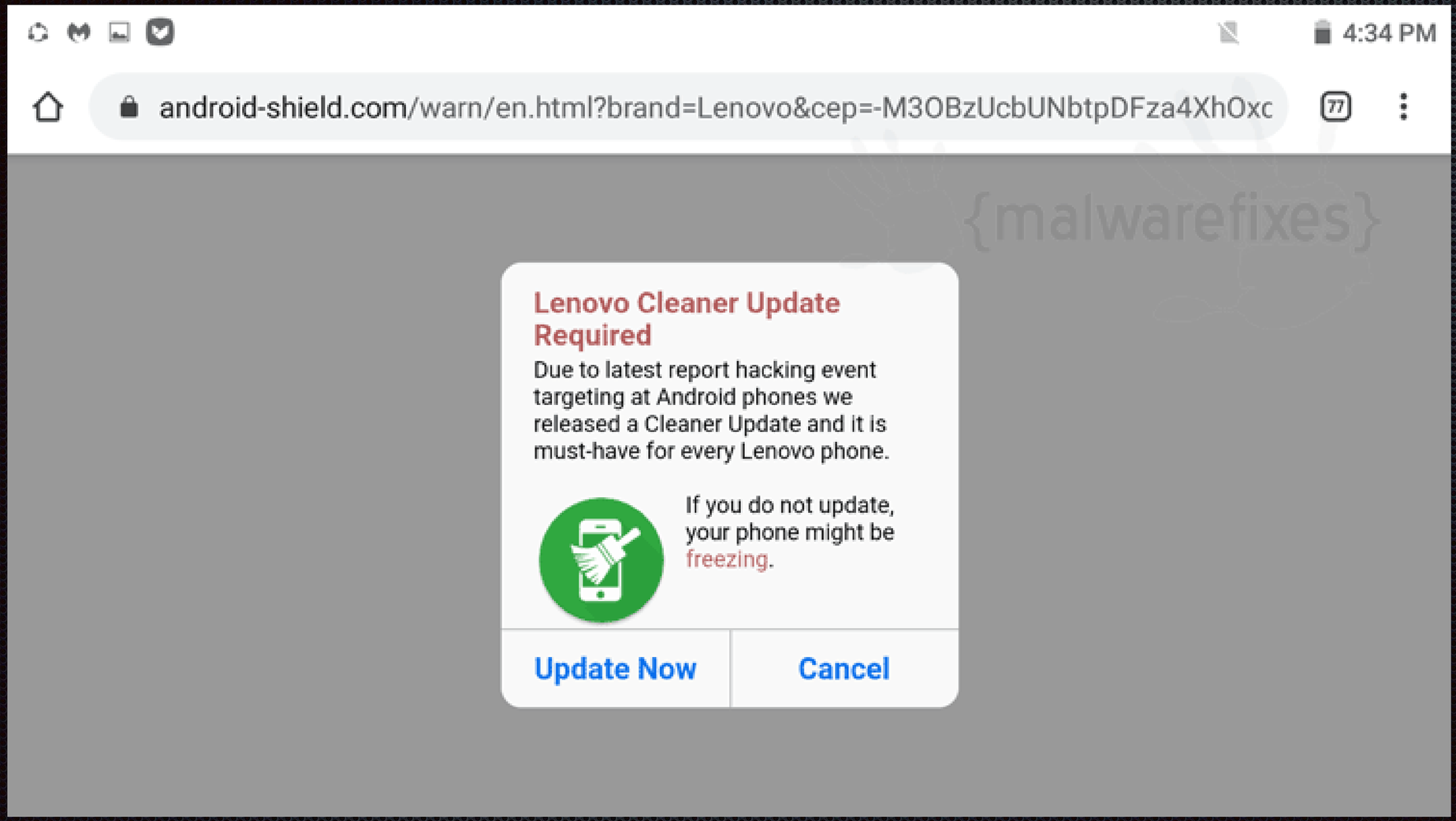
- Advertisements appear more and more
- Homepage changes
- Web-links are redirected
- Web browser is slow
- Browser crashes

CM
Uwe Dotzauer
703-340-6230

Example

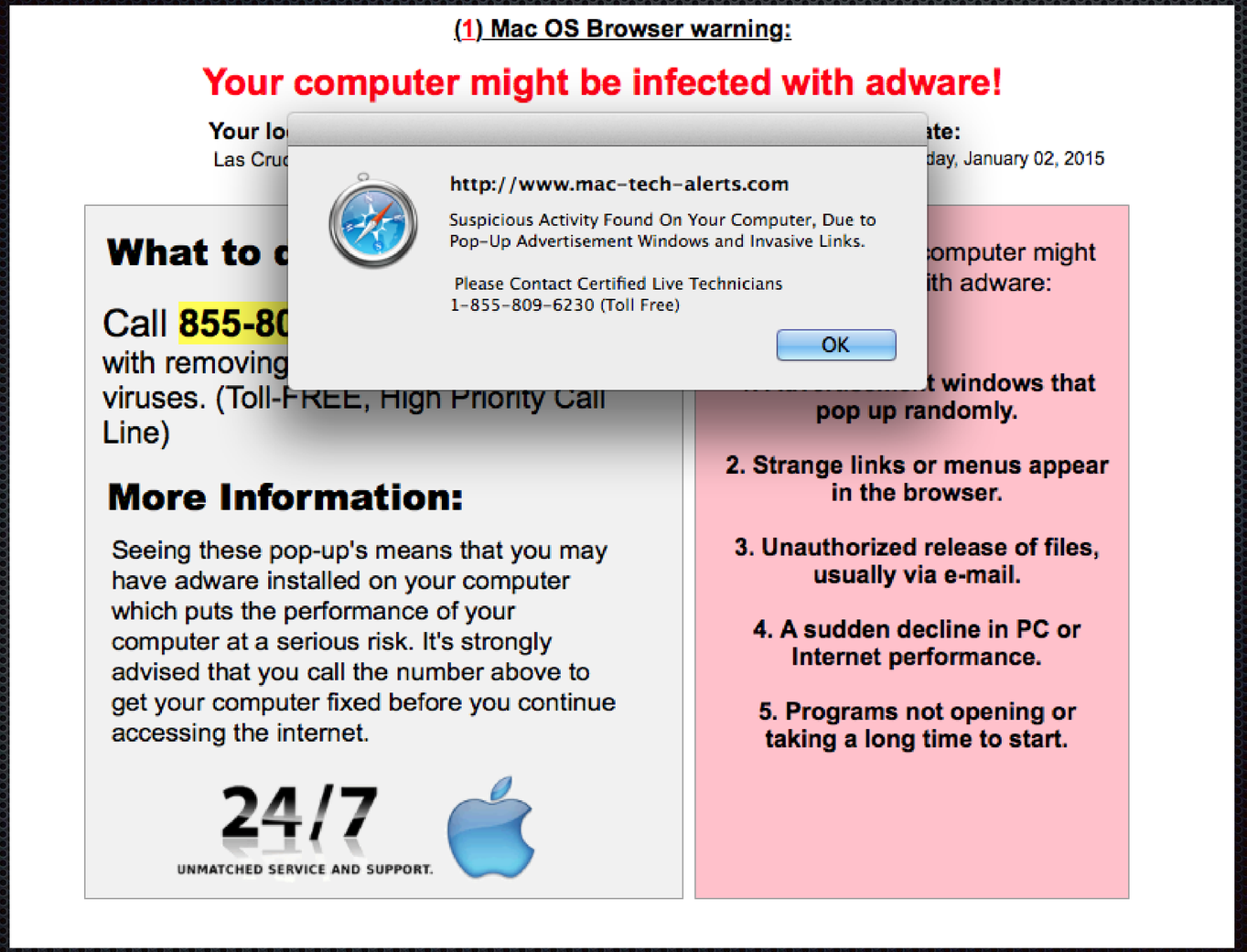
CM
Uwe Dotzauer
703-340-6230

Example



CM
Uwe Dotzauer
703-340-6230

Example



CM
Uwe Dotzauer
703-340-6230

Tech Support Scam

- COLD phone calls
- Adware pop-up
- Online ads

CM
Uwe Dotzauer
703-340-6230

Ransomeware

- Attachments
- Links in email
- Free applications

Demand of money in exchange for YOUR data

CM
Uwe Dotzauer
703-340-6230

Example

CM
Uwe Dotzauer
703-340-6230

Example

CM
Uwe Dotzauer
703-340-6230

Romance Scams

Did you ever meet the person you are meeting online ?

Money Talk ?

Get “ Proof of Life “

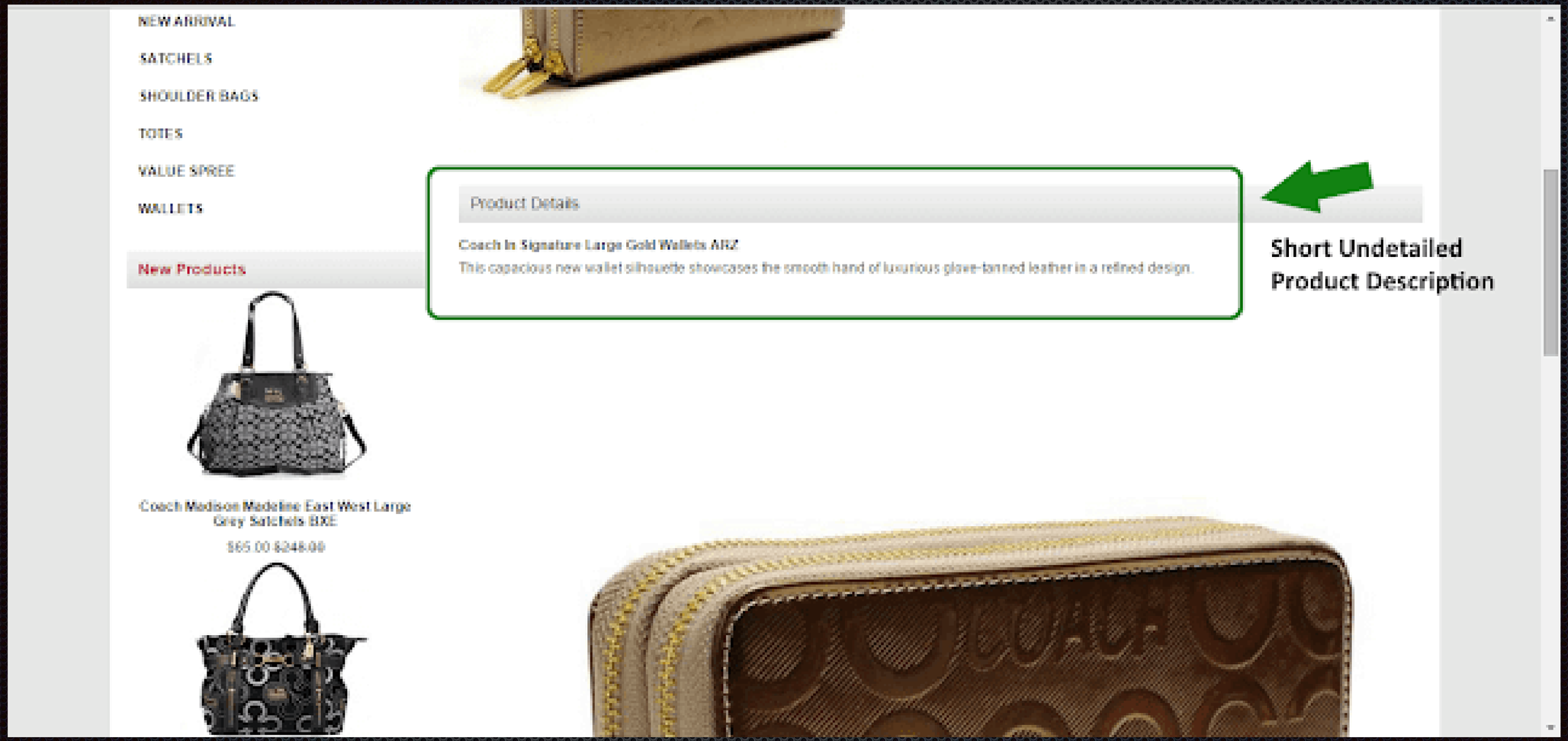
CM
Uwe Dotzauer
703-340-6230

Online Shopping

- Design of Website
- Suspicious / Strange Domain Name
- Product descriptions
- Impossibly Low prices
- Payment method
- No or unclear contact information

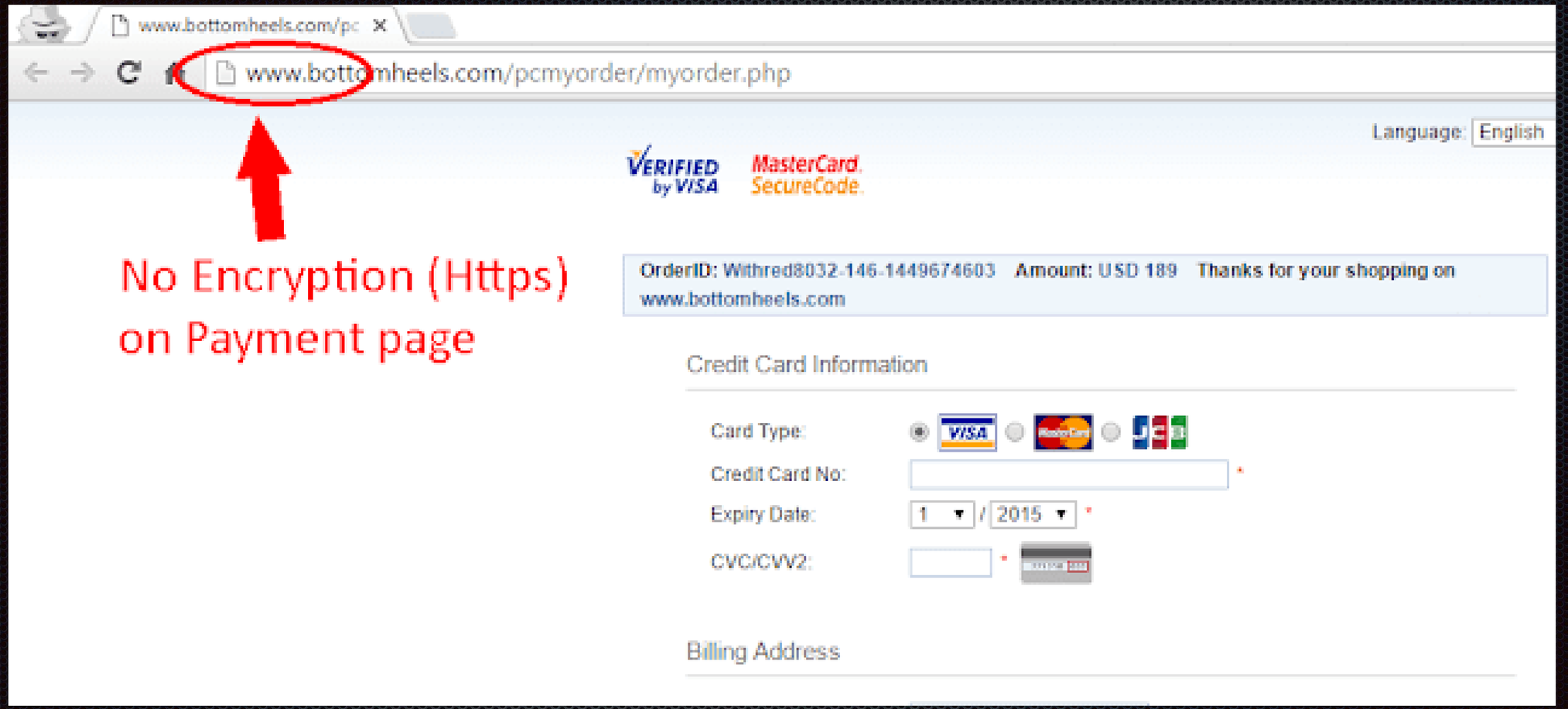
CM
Uwe Dotzauer
703-340-6230

Example



CM
Uwe Dotzauer
703-340-6230

Example



CM
Uwe Dotzauer
703-340-6230

Hold on a minute....

CM
Uwe Dotzauer
703-340-6230

….but I thought I am secure !

CM
Uwe Dotzauer
703-340-6230

How can WE prevent being a victim ?

CM
Uwe Dotzauer
703-340-6230

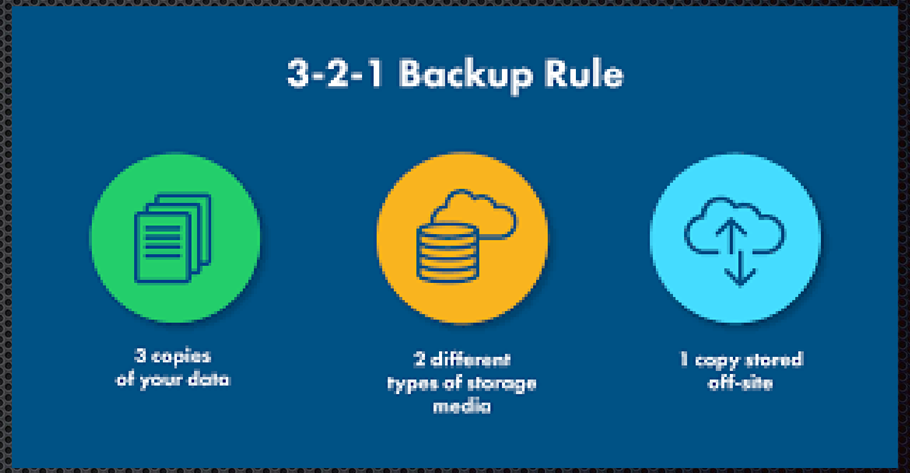
Computer

- Keep up with OS updates / upgrades
- Safari, Chrome other Browser Software
- Firewall
- Password Manager / Safari
- Internet Security Suite
- Malware Scanner
- True Online Backup

CM
Uwe Dotzauer
703-340-6230

Backup is your life line !

iCloud and OneDrive is NOT backup !



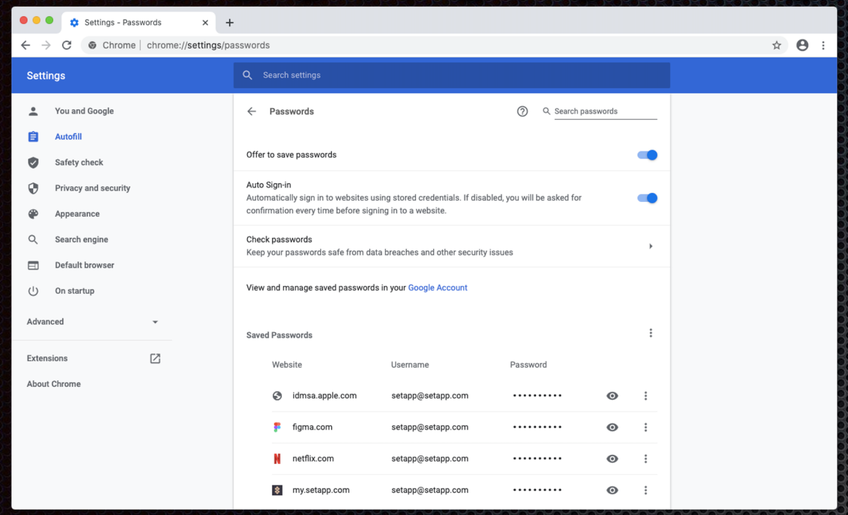
CM
Uwe Dotzauer
703-340-6230

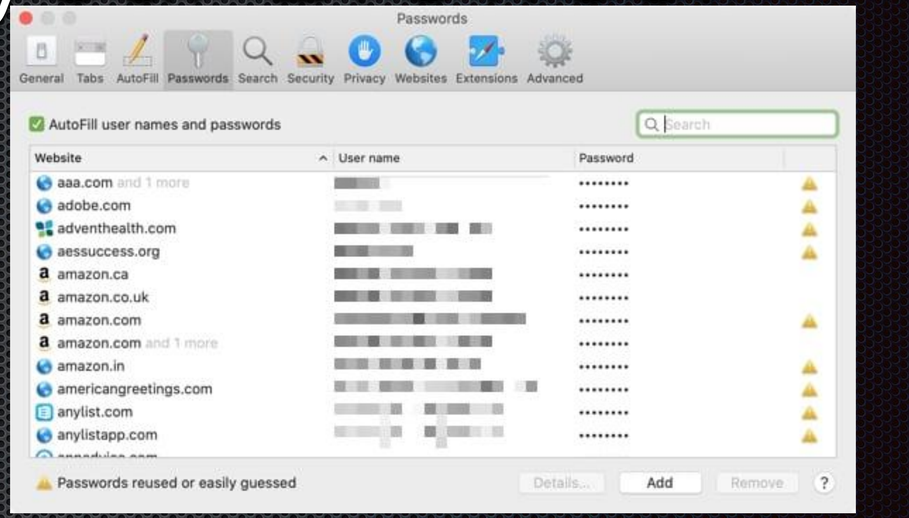
The Password “ Complex “

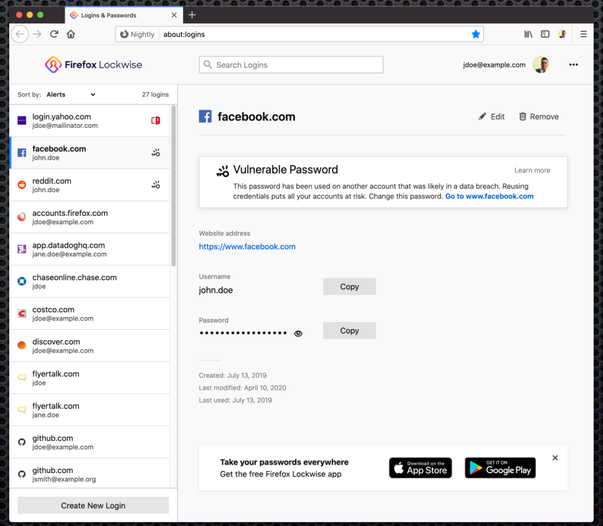
- Longer is better (16 characters)
- Add some special ones (*&^$)
- Be unique ! (Don’t reuse)
- Password Generator
- Change them regularly

CM
Uwe Dotzauer
703-340-6230

Password Managers in your Browser







CM
Uwe Dotzauer
703-340-6230

Do it like the Dutch !!!!

CM
Uwe Dotzauer
703-340-6230

Check if your Password has been exposed

[Firefox Monitor]

[Pwned]

[Avast Hack Check]

Check your Google or Safari Browser

CM
Uwe Dotzauer
703-340-6230

Online Account Safety

✓Two factor Authentication

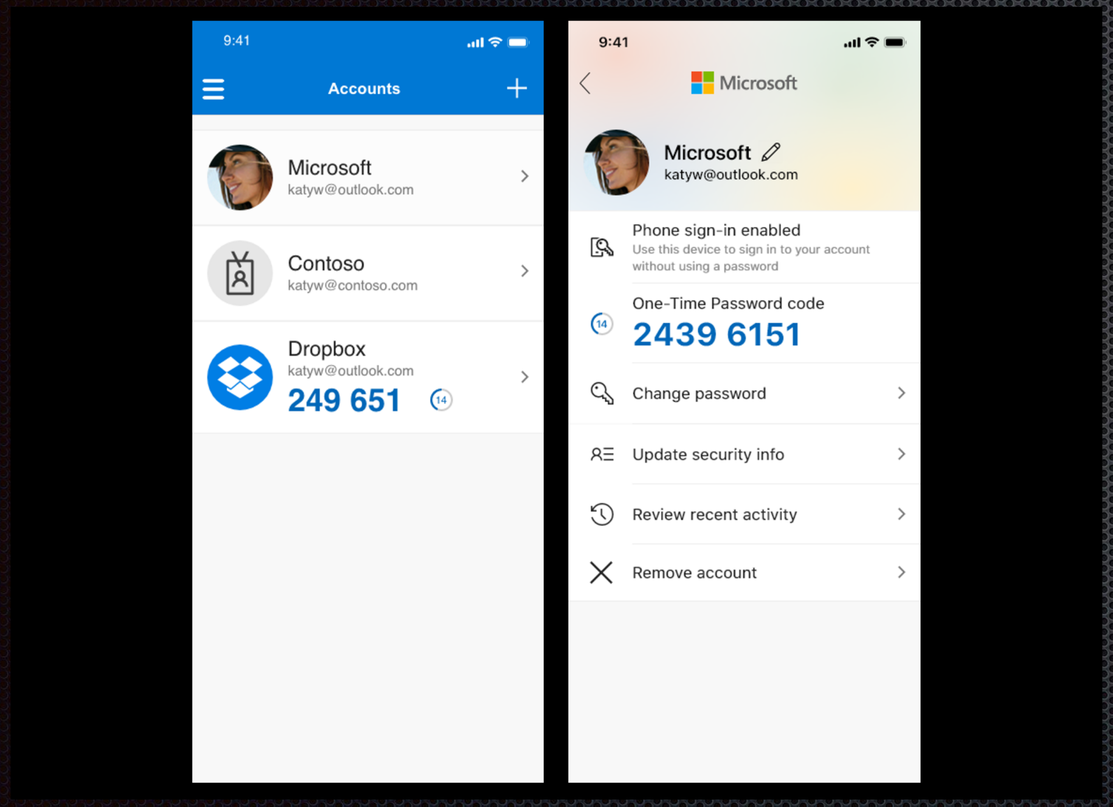
✓SMS/Text

✓Authenticator much better

✓Password Manager

CM
Uwe Dotzauer
703-340-6230

Example



CM
Uwe Dotzauer
703-340-6230

What else ?

CM
Uwe Dotzauer
703-340-6230

Knowing is ….preventing

Sign up for free newsletters

Scamicide

SANS Institute

InfoSecurity Magazine

AARP Watchdog alert

FRAUD.org

Local Law Enforcement

CM
Uwe Dotzauer
703-340-6230

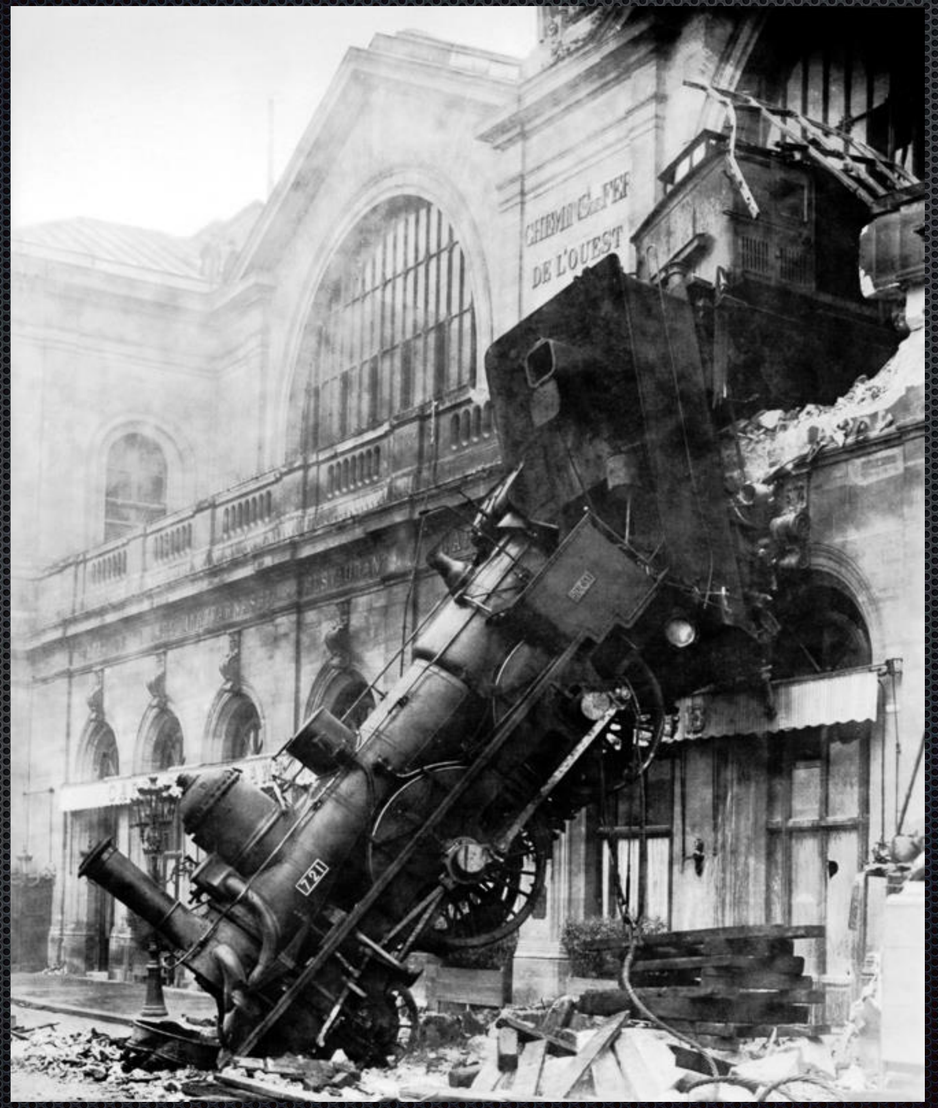
Freeze your credit

Freeze your credit over the phone by contacting each of the three credit bureaus.

EXPERIAN	EQUIFAX	TRANSUNION
888-397-3742	800-349-9960	888-909-8872

CM
Uwe Dotzauer
703-340-6230

OK…It happened..What now ?



CM
Uwe Dotzauer
703-340-6230

Call a professional

https://www.identitytheft.gov/#/Steps

Bank

Credit Card Company

CM
Uwe Dotzauer
703-340-6230

Report the online scam !!!!

FBI

Internet Crime Complaint Center IC3

https://www.ic3.gov

FEDERAL BUREAU OF INVESTIGATION
Internet Crime Complaint Center IC3

CM
Uwe Dotzauer
703-340-6230

The Take Away

1. Be always skeptical and suspicious
2. Keep OS and iOS updated
3. Don’t give out any information over the phone nor email (Stranger Danger)
4. Ask a professional
5. Never give out your Password !!!

CM
Uwe Dotzauer
703-340-6230

CM
Uwe Dotzauer
703-340-6230

Questions ?

(I am sure you have at least one)

CONTACT:

uwe007@hotmail.com

703-340-6230

(consulting services can be provided)

CM
Uwe Dotzauer
703-340-6230