

Avoiding Internet Fraud



Manchester, VT
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AARP[®] Vermont
Fraud Watch Network

Alan Baker
baker@alanbaker.net

Why do criminals hack computers and phones?



Bank robber Willy Sutton quipped, “That’s where the money is.”

- Identity theft
- Credit card numbers
- Passwords
- Infiltrating computers



Agenda

- Phishing
- Your software
- Your passwords
- Recovering from an attack
- Resources



Phishing (Social Engineering)

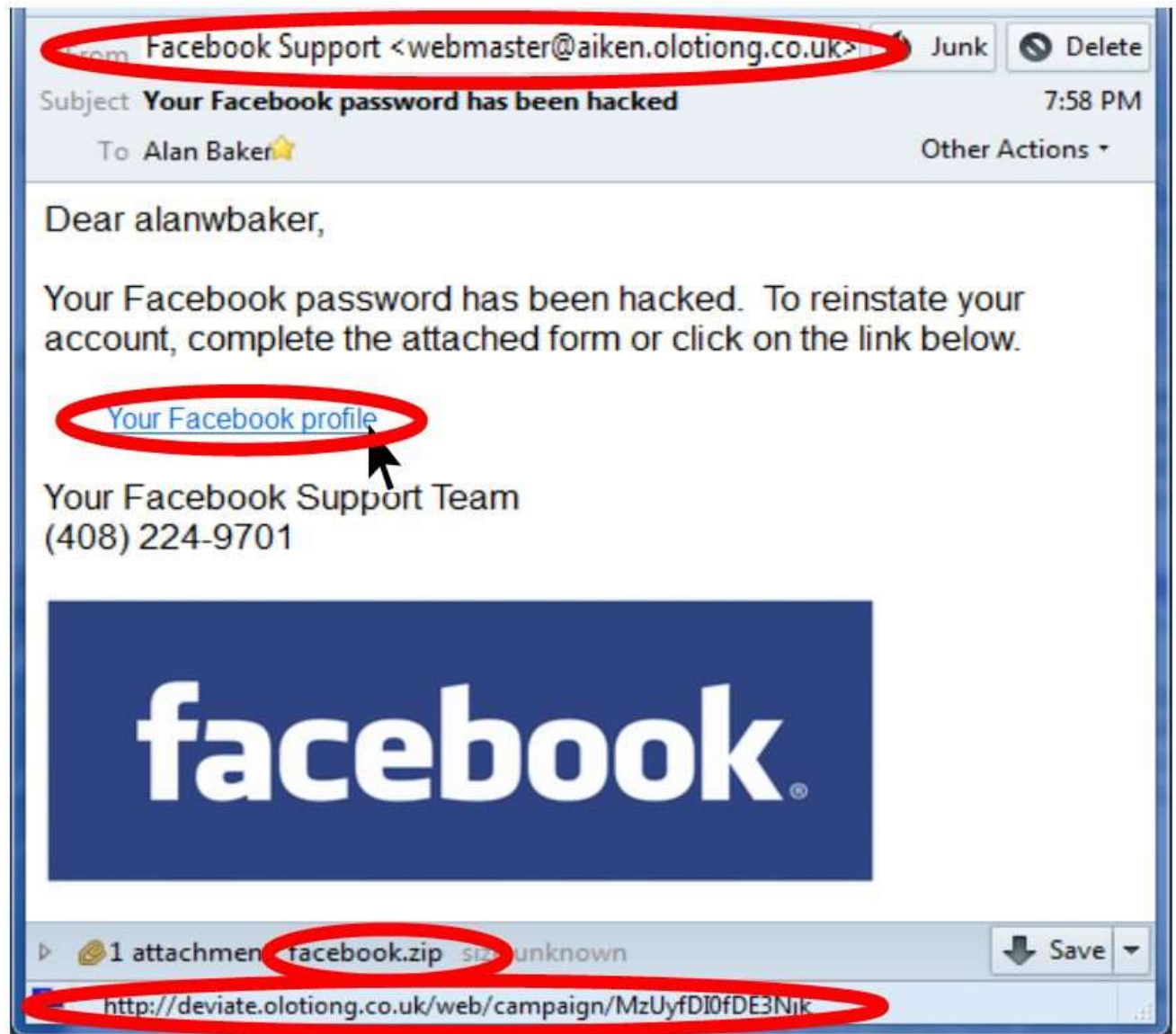
The phisher wants to trick you into doing something.

- Give personal information
- Click a link to a fake website
- Open a poisoned attachment
- Give access to your computer



A phishing email

- From address
- Link address
- Attachment



Questions?



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Updating software is time-consuming.



Why is it important?

Software updates

- Equifax Credit Bureau
- Update your software promptly
- Your computer (yes, update it)
- Your phone (reboot it periodically)



Questions?



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Passwords

- Should I change my password frequently?
- Should I use it in multiple places?
- What makes a password strong?



Strong Passwords?

- ^Bbsolute1y (11 characters)
- O#_qh6W8 (8 characters)
- correcthorsebatterystaple (25 characters)

- Where to store passwords?



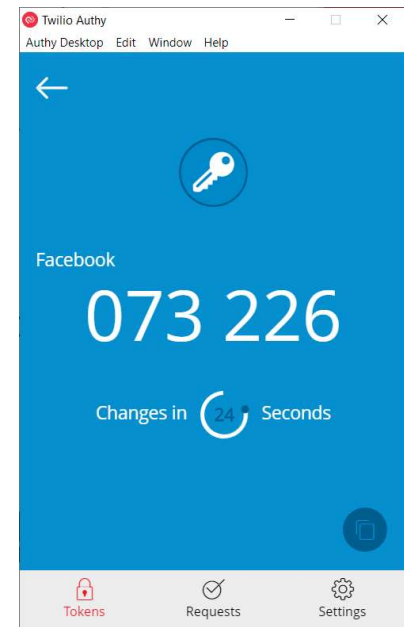
Password Managers

- Password manager (keychain)
 - Generates and stores passwords in an encrypted vault
 - Automatically fills passwords into websites
 - LastPass, Bitwarden, 1Password
- FIDO2 standard (someday)



Two-Factor Authentication

- What is it?
 - Something you **have**: ATM card, hardware key
 - Something you **know**: password, pin number
 - Something you **are**: fingerprint, face, voice
- How do I use it?
 - Text message code (good)
 - Authenticator app code (better)
 - Hardware security key (best)



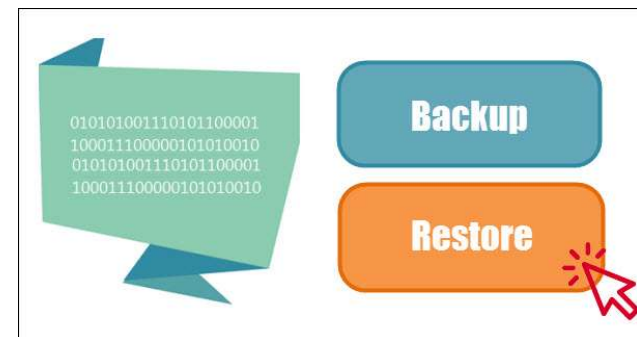
Questions?



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Malware and Backup

- How to recover from an invasion?
- Back up the whole computer (system & files)
- To an external drive
- Then unplug it.



Resources

- Fraud Watch Network Helpline 877-908-3360
- VT Attorney General helpline 800-649-2424
- <https://aarp.org/fraudwatchnetwork>
- <https://cp.email.aarp.org/fraudwatchsignup>



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- Share the news about scams and fraud
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- Presentations, tabling at events
- baker@alanbaker.net
- egreenblott@aarp.org



Avoiding Internet Fraud

Attack	Prevention	
Phishing	Recognize phishing	<input checked="" type="checkbox"/>
Software vulnerabilities	Update your software	<input type="checkbox"/>
Passwords	Strong unique passwords	<input type="checkbox"/>
Malware	Back up your devices	<input type="checkbox"/>

**THINGS
TO DO**

Questions?



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