



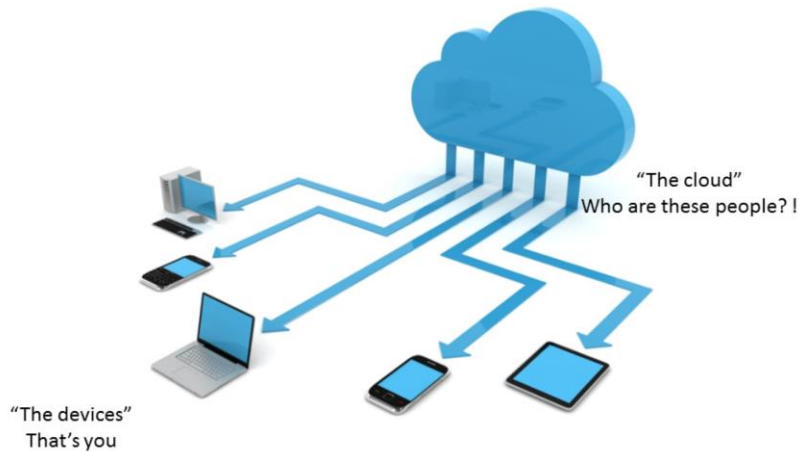
How to stop making it easy for criminals

It's so easy to do things on your PCs, tablet and phone.

But what happens to all that information and data?



How to stop making it easy for criminals



Modern IT systems communicate with each other via large networks that can manage an enormous amount of data. Until recently, the networks would all be dedicated links between various datacentres, offices and the public. The knowledge of who had access to the data between A and B was easy to track. The modern way of designing computer systems is to do away with that dedicated link and tight control and to put the supplier systems in datacentres that could be anywhere. This is the concept of "the cloud". Your data is "up there somewhere". Your data disappears into "the cloud" and you do not know who has it and what they are doing with it. Of course, it's nowhere as simple as that and there are very tight controls everywhere, but it does add an element of doubt into the security of the data. The industry makes every effort to ensure your data is secure, but it only requires one small error by one person for things to go wrong.

Data we process when you use Google

- When you search for a restaurant on Google Maps or watch a video on YouTube, for example, we process information about that activity – including information like the video you watched, device IDs, IP addresses, cookie data and location.
- We also process the kind of information described above when you use apps or sites that use Google services like ads, Analytics and the YouTube video player.

Every time you use Google Chrome they store this information in their “cloud”

Go to: <https://www.google.com/policies/privacy/>

The others are probably little better. It's scary!
 Google own the Android phone operating system
 All Nokia phones are now Windows Phone
 It's getting hard to have a proper choice

A privacy reminder from Google

Search down and click "I agree" when you're ready to continue to search, or explore other options on this page.

Data we process when you use Google

When you search for a restaurant on Google Maps or watch a video on YouTube for example, we process information about that activity – including information like the video you watched, device IDs, IP addresses, cookie data and location.

- We also process the kind of information described above when you use apps or sites that use Google services like ads, Analytics and the YouTube video player.

Why we process it

We process this data for the purposes described in our policy, including to:

- Help our services deliver more useful, customised content such as more relevant search results.
- Improve the quality of our services and develop new ones.
- Deliver ads based on your interests, including things like searches you've done or videos you've watched on YouTube.
- Improve security by protecting against fraud and abuse, and
- Conduct analytics and measurement to understand how our services are used.

Combining data

We also combine data among our services and across your devices for these purposes. For example, we use data from billions of search queries to build specification models that we use across all of our services, and we combine data to alert you and other users to potential security risks.

Learn how Google uses data to improve your experience

Tip: If you sign in to your Google Account before agreeing, we'll remember your choice across all of your signed-in devices and browsers.

OTHER OPTIONS I AGREE

To illustrate what could be happening to your private information, just look at Google’s published privacy statement. They are saying that they hold information about you, what you have searched for, where from and the address of your PC or laptop (it’s called the IP address). That marketing information goes in “The Cloud” If you have a Google account you may do searches on your PC and then retrieve the history of those searches from your iPhone a week later from somewhere completely different. Your account information is held centrally, by Google. Do you trust them to never let that information get known to anyone else? Do you? Why not avoid the risk and make sure you do some simple things every time you use your computer, laptop, tabled, phone, etc. The next slide has some general advice.



Simple things to do to reduce the risk

1. Clear out your browsing history regularly (there are tools to do that on shut down)
2. Avoid using Google Chrome
2. Choose a reputable company for Cloud storage (BT Cloud, say)
3. Think before filling in credit card details
 - Un-tick "remember these details" or "save this card" options
 - Avoid doing this for foreign companies (try Pay Pal instead)
4. Always un-tick the "Would you like to receive details on..." option
5. Set up your credit card options to require authorisation from them for on-line transactions
 - If not an option, change your credit card
 - Get a text when you use the card – useful when abroad
6. Never reply to a suspicious email
 - If you're not happy with something, stop immediately
 - Do a search on-line to see if they are genuine

1. Clear out your internet search history, your temporary internet files etc, every time you close down. There are tools out there to do that for you and some are free. The better ones cost a small amount as a one-off purchase charge. CCleaner and PC Cleaner are two examples but there are others. Some web browsers have these settings.
2. Google Chrome is definitely Big Brother (and they don't like paying their UK taxes!). Avoid. Try others. Mozilla Firefox is much more friendly.
3. Storing your personal data on "the cloud" is not a problem, but choose a company you trust. BT's Cloud service seems as good as any. Buy from the right company, not because the price is cheapest. Also, don't forget that the data is only available when you are on-line. If you are in a bad signal area you'll not be able to connect and so not be able to access that data.
4. When you buy something online, say, you have to option to unsubscribe to follow-up marketing information. The less reputable companies make you tick a box to not receive following up emails. Always make sure you unsubscribe, unless you really do want to receive marketing emails.
5. Most banks now have an option that requires them to automatically vet the company you are buying from and ask for an on-line authorisation from you if there is any doubt. Reputable retailers will be registered and not need their sales

authorised by you on line. If your credit card supplier does not offer this option, change your credit card supplier. When abroad, most credit card companies offer a facility to text you when a transaction is made. But be careful to check whether your mobile phone company will charge you a lot to receive the text.

6. If you get an email that is suspicious, “hard” delete it. <CTRL>+ delete actually deletes it from your mailbox and doesn’t keep it in a “deleted email” mailbox. Never open a link or attachment in a suspicious email. Before deleting you may want to do a search on their email address to see whether it is a scam or not. Some reputable organisations stupidly send emails out from email addresses that look fake (HMRC do, for example).

Think who you are dealing with. Would you trust John Lewis Partnership/Waitrose? Of course you would. Would you trust a company called “CheapestFlights.com”? I hope your answer is “no”.



Using a phone or tablet out and about

Many public WiFi spots are OK, but take care

Large company hotspots such as Starbucks, SWTrains, etc are probably OK to use

BT Internet customers can download BT-WiFi app to connect to their hot spots

Better than a public one, but still be careful

Use these public spots for browsing the web and reading news etc

Don't order anything, especially via credit card

We can now access the world from most places. For example, most café chains have free WiFi connections. As a general rule, free WiFi from reputable companies is going to be OK as their reputation is at stake if someone thinks they are being hacked whilst sitting in their café (say).

If you are a BT Internet customer you can get access to BT hot-spots using your BT account logon. There's a phone App that will do this for you.

No matter who the public WiFi supplier is, avoid doing financial transactions across such links – wait till you get home. It's better to be safe than sorry.



Stopping Google getting their teeth into you

The screenshot shows the Chrome Settings page. A context menu is open over the "Settings" link in the left sidebar, with "Settings" highlighted. A red arrow points from the "Settings" link in the sidebar to the "Settings" option in the context menu. The main content area shows the "Sign in" section with a "Sign in to Chrome" button. Below this, the "On start-up" section has three radio button options: "Open the New Tab page" (selected), "Continue where you left off", and "Open a specific page or set of pages. Set pages". The "Appearance" section is partially visible at the bottom.

If you sign in, all your settings will be saved by Google
- useful if you have multiple devices
- but do you want them to store your viewing history?

I mentioned about Google “Big Brother” above. There are ways to reduce their hold on you. The easiest thing to do is change the default Chrome settings on you PC to NOT sign in automatically to your Google account. By default, the software is loaded with auto-sign in. This slide shows how to set that off. By doing this your search details, etc, will not get onto the Cloud because you are not signed into the account.



Some other advice

Credit and bank cards can now be touched ("touch and go")

No pin, no signature

As a result, never let the card out of your sight

The waiter will bring the card reader to you

Be clever with passwords

e.g. "Am3l1a" for "Amelia"

Use special characters such as "!"

Capitalisation is important e.g. "amelia" would not work if you set password to "Amelia"

Of course, never ever give passwords, PIN no. etc over the phone

Microsoft, banks, etc NEVER contact you to ask for these details

If they insist on an email address but you are wanting anything back on email

Give them a dummy email address

Saves you getting marketing emails and having to unsubscribe

We are becoming a cashless society. "Touch and Go" is useful for small purchases – no need to put the pin in. Millions do it. But never let the card out of your sight. If a waiter takes the card away they can easily brush it against their card reader and £20, or more, comes out your account and there's nothing you can do about it.

It's an old bit of advice, but be careful with passwords. Be clever with them as in the examples in this slide. Never give them to anyone, particularly over the phone. Have a minimum of 3 passwords you use regularly (but no more than 3 in case none are the right one and you lock out your account).

If you have to give an email when you buy something from a supplier, but you don't want any email back, stick a dummy email address in (make sure it's an obvious dummy and not some unfortunate other person's email address). Do they insist on a mobile number but you don't want to give it (or do not own a mobile)? Put a fake number in. All 077009 numbers are fakes. So put in, say, 07700912345.



Things to think about

Loyalty cards

What's in it for you?

Waitrose give you real money-off vouchers

But what do the others give you?

They store your purchase habits and sell the information

Do you trust the on-line seller?

If you don't, then go elsewhere. Reputation is everything

Would you trust John Lewis? Of course you would.

However, is it safer to pay with plastic than carry cash around

- and keep using hole-in-wall machines to withdraw cash

- at night, in Birmingham, when it's raining.....

It's a lifestyle balance

Why have a loyalty card? What's in it for you? Very little, I suspect. But there's a great deal in it for the supplier. They store your purchase history and use it to improve their sales. They bombard you with marketing emails. They sell the information to other companies. For what? You may get 10p every few months in return. Some cards may be worth having, such as Waitrose, as you sometimes get real money-off vouchers that are worth having. Most retailers are nowhere near as generous as this.

But all of this is a balance. Do you avoid credit cards and use cash all the time? Is it riskier to keep using cash machines, or carrying a fat wallet?

Be careful, it's a nasty world out there.