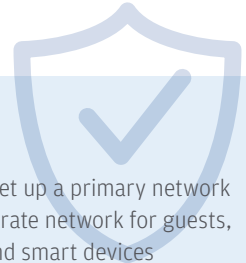


CYBER SAFETY

Cyber Top Tips*

Cyber crime continues to be a threat to individuals, families and businesses across the globe, making it essential to integrate good cyber practices into our daily activities to avoid various cyber threats and potential fraud.

Put these safeguards in place as soon as possible – if you haven’t already.



10 Key CYBER SAFETY Tips

- 1 Create separate email accounts for work, personal use, alert notifications, AI tools, etc.
- 2 Be cautious of clicking on links or attachments sent to you in emails or in text messages
- 3 Encrypt and use secure messaging tools when transmitting sensitive information via email or text message
- 4 Create long and complex passwords and change them regularly
- 5 Do not use the same password for multiple accounts
- 6 Do not use unsecured, public networks
- 7 Use multi-factor authentication wherever offered
- 8 At home, set up a primary network and a separate network for guests, children and smart devices
- 9 Install anti-virus software on all your devices and keep it up-to-date
- 10 Be prudent in what you share about yourself, family, job or business via social media and AI tools

Email

- ✔ Use separate email accounts: one each for work, personal use, user IDs, alerts notifications, and AI tools
- ✔ Choose a reputable email provider that offers spam filtering and multi-factor authentication
- ✔ Encrypt and use secure messaging tools when communicating with verified requests for financial or personal information
- ✘ Do not click on links or attachments from unknown senders; beware of scams and spoofing

Passwords

- ✔ Create long and complex passwords that use a mix of numbers, upper- and lowercase letters and special characters
- ✔ Change passwords multiple times a year
- ✔ Consider utilizing a password management tool
- ✘ Do not use the same password for multiple accounts
- ✘ Do not click “Remember my password” or “Remember me” on websites you visit

Internet usage

- ✔ Download software only from trusted sources
- ✔ Log out of sites instead of simply closing the session window
- ✔ Look for https:// for secure session validation
- ✔ Enable private browsing whenever possible
- ✔ Delete cookies regularly
- ✘ Do not click on links from unknown or untrustworthy sources
- ✘ Do not allow ecommerce sites to store your credit card information
- ✘ Do not click on pop-up windows to close them; instead use the “X” in the upper right hand corner of the screen

Mobile devices & apps

- ✔ Keep screen lock on; choose strong passwords and use biometric tools when available
- ✔ Review your privacy, location and password settings regularly
- ✔ Regularly update apps (e.g., security patches)
- ✔ Pay attention to the information an app can access and regularly review permissions
- ✔ Turn off Bluetooth when not needed
- ✔ Ensure apps are set to “only when using” or “contacts only” to have data contained
- ✔ Securely back up your data
- ✔ Enable automatic wipe in settings to ensure your personal information is erased automatically if you report your device as lost
- ✘ Be cautious when clicking on ads via Social Media, Internet, etc.

Virus and malware protection

- ✔ Install anti-virus and ad-blocking software and keep it up-to-date on all devices
- ✔ Keep software, browser and operating systems up-to-date
- ✔ Regularly back up your data
- ✘ Do not install or use pirated software

Home networks

- ✔ Set up one network for you and another for guests, children and smart devices
- ✔ Change the default password for your wireless network
- ✔ Turn on router’s encryption and firewall
- ✔ Consider the “Do not broadcast” option on your primary network’s name (SSID) via the router software
- ✘ Do not use default router names/passwords

Public Wi-Fi/hotspots

- ✔ When public Wi-Fi cannot be avoided, use a virtual private network (VPN) to help secure and encrypt your session
- ✔ Turn off auto join to non-preferred networks
- ✔ Turn off file sharing; only use when necessary
- ✔ Disable ad hoc networking, which allows direct computer-to-computer and mobile-to-mobile transmissions
- ✘ Never use public Wi-Fi to enter personal credentials on a website; hackers can capture your keystrokes

Social engineering and privacy

- ✔ Verify the identity of anyone requesting information or access to your data or devices via an alternate channel
- ✔ Limit the amount of personal information you post online, such as locations, travel plans, transactions, etc.
- ✔ Review privacy settings on social media platforms; share less
- ✔ Be mindful of the information you put in AI tools, as this information could be used against you
- ✘ Do not open an attachment from someone you know if you are not expecting it; call to confirm before clicking
- ✘ Do not assume a request is genuine just because the requester knows information about you or your company
- ✘ Do not use personal information widely available on social media (pet’s name, child’s birthdate) to protect online accounts

When selecting services, software and equipment, consider the following:

	FEATURES TO LOOK FOR	
<p>Password managers</p> <p>Weaknesses stem from how individuals choose and manage passwords, which can make it very easy for hackers to access them and break into individual accounts.</p> <p>Password management tools help users store and organize passwords, and can even provide additional features, such as form filling and password generation.</p>	<p>ENCRYPTION Passwords should be stored with at least 256-bit AES encryption.</p> <p>PASSWORD GENERATOR Can automatically generate strong, complex passwords.</p> <p>Look for a password management tool that supports the types of browsers, operating systems and mobile devices you use.</p>	<p>SYNCHRONIZATION A password manager should allow secure access from anywhere and synchronize across devices.</p> <p>MULTI-FACTOR AUTHENTICATION Offers multi-factor authentication.</p>
<p>Virtual private network (VPN)</p> <p>VPNs are a digital way of shielding your activity, much like using your hand to cover your PIN entry at an ATM. A VPN encryption offers protection for sensitive data being transmitted between devices and the network.</p> <p>VPNs are particularly important to use on personal devices when using public, travel, or unsecured Wifi networks.</p>	<p>DATA RETENTION Look for a provider that does not retain your data logs, or web traffic.</p> <p>OBFUSCATION Provider should have servers across multiple countries to facilitate an IP assignment that is not easily traceable back to you.</p> <p>Understand that VPNs will not protect you from viruses. Additionally, VPNs may be prohibited by some governments. Inform yourself before you travel.</p>	<p>COMPATIBILITY Ability to install on desktops, tablets, and mobile devices.</p> <p>REPUTATION Reputable provider with a proven track record, with focus on security and ease of use.</p>
<p>Virus and malware protection</p> <p>When you use a computer or mobile device for banking, shopping, email and instant messaging without adequate protection, you are at higher risk of becoming a victim of a cyber attack.</p> <p>Running real-time anti-virus products and keeping them up-to-date is an essential step to reduce risks from malware.</p> <p>Mobile devices should have antivirus and malware software installed.</p>	<p>DETECTION Should detect existing and new variations of malicious software.</p> <p>CLEANING Effectively quarantines or removes malicious software from an infected device.</p> <p>PROTECTION Helps maintain a healthy system by proactively preventing malicious infection.</p> <p>Consider the number of devices that each vendor will allow the software to be installed on per license subscription purchase.</p>	<p>PERFORMANCE Does not slow down your system.</p> <p>PARENTAL CONTROLS Optional feature to help limit content when devices are being used by children.</p> <p>BACK-UPS Optional back-up protection in case of system failure.</p>
<p>Wireless routers</p> <p>A wireless router allows you to connect devices to the internet and communicate with other devices on your network.</p> <p>Routers are like computers, with their own operating systems, software and vulnerabilities. If hackers gain access to your router, they can access your files, log key strokes, access your accounts and infect devices on your network.</p>	<p>AUTO-UPDATE Choose a router that automatically updates its software, also known as firmware.</p> <p>FIREWALL Secures your network from intruders.</p> <p>Look for a router with a range that fits the size of your home and supports the number of devices you want to connect to it.</p>	<p>GUEST NETWORK Allows for a separate and secure network and credentials for guests, children, and smart devices.</p>

*This document is provided for educational and informational purposes only and is not intended, nor should it be relied upon, to address every aspect of the subject discussed herein. The information provided in this document is intended to help clients protect themselves from cyber fraud. It does not provide a comprehensive listing of all types of cyber fraud activities and it does not identify all types of cybersecurity best practices. You, your company or organization is responsible for determining how to best protect itself against cyber fraud activities and for selecting the cybersecurity best practices that are most appropriate to your needs. Any reproduction, retransmission, dissemination or other unauthorized use of this document or the information contained herein by any person or entity is strictly prohibited.