Protecting Your Identity Online
and Why It's Important to Your Business

NPC Safe Computing Webinar Series

May 10th, 2022

Larry Keating, President
Darren Mar, National Sales Manager

NPC DataGuard™

Presenters

Larry Keating
President

30 years' experience with information technology, remote communications and data security.

Darren Mar
National Sales Manager

10 years in SMB technology products and services, with emphasis on financial services small office security.

Thank You!


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Association canadienne des courtiers de fonds mutuels


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NPC Solutions

Secure managed computers and Microsoft 365 for the professional and SMB office.

- NPC Secure Managed Computers
  - Hardware, encryption, backup, system software, security, technical support, managed and monitored for you
- NPC Managed Microsoft 365
  - SharePoint, Exchange Email, Teams, and a host of productivity tools
- Cyber Assessments and Pen Testing

Agenda

- Protecting Your Identity to Protect Your Business
- Threats to Your Identity
- Best Practices for Personal and Professional Identity Management
- Q&A

Why Protecting Your Identity Matters to Your Business

Why Protect Yourself

- According to CrowdStrike, 80% of all breaches use compromised identities
- For small business professionals, personal and business identities are closely intertwined
- Many small business professionals are owner, officer, director and key executive, with personal guarantees, or even personal accounts, to run the business

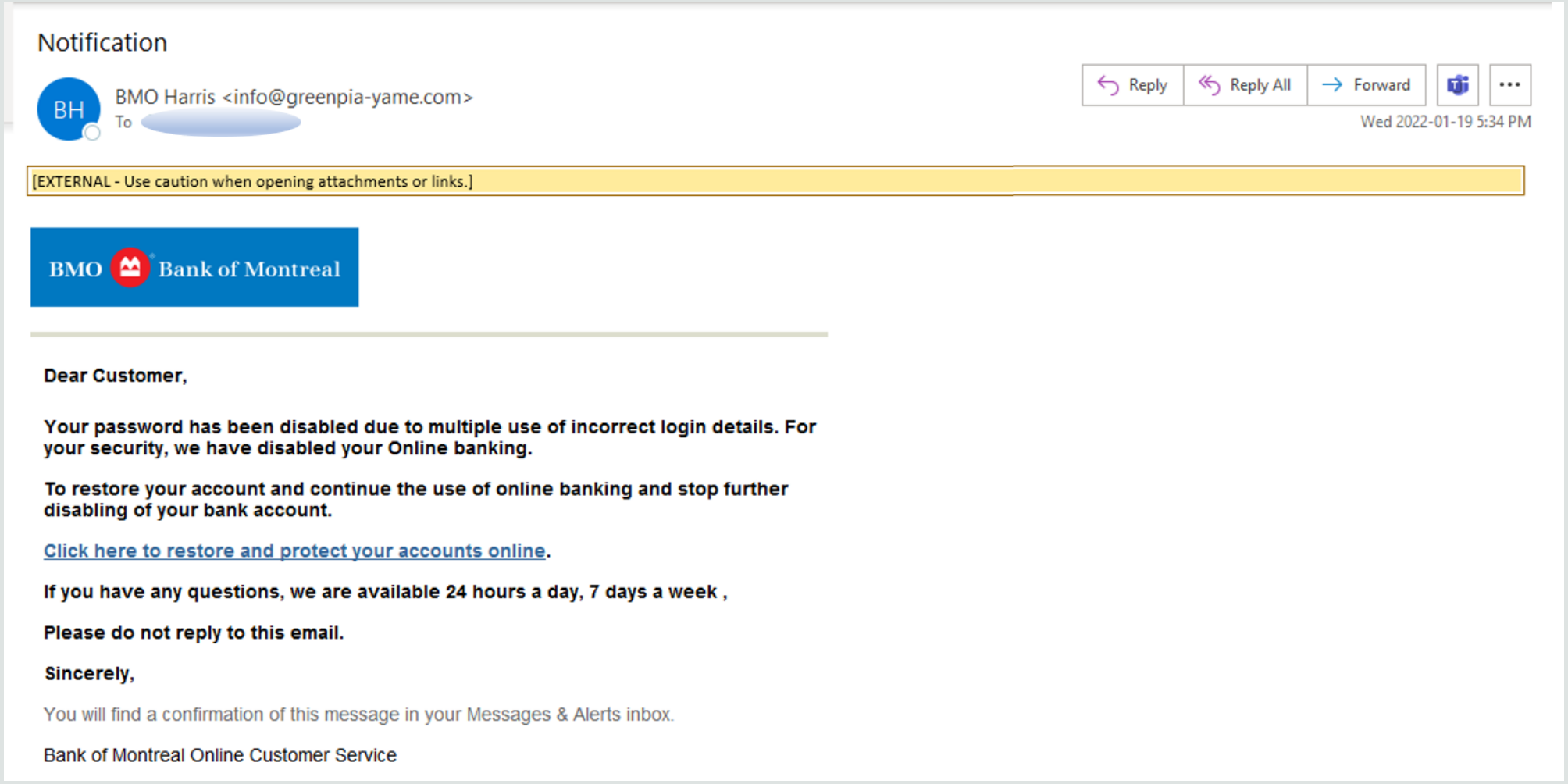
Identity theft scams on the rise...

Identity Theft Impact

Fraud and financial theft on an individual can have both an immediate and long-term impact on business credit standing:

- Banking arrangements, payroll and tax payments, etc.
- Illegal purchases from your accounts and credit facilities
- Loans, mortgages and lines of credit taken out in your name
- The sale of your home or other assets
- Crimes committed in your name
- Government benefits and identities in your name

Spoof Email



Notification

BH

BMO Harris <info@greenpia-yame.com>

To [redacted]

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Wed 2022-01-19 5:34 PM

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Dear Customer,

Your password has been disabled due to multiple use of incorrect login details. For your security, we have disabled your Online banking.

To restore your account and continue the use of online banking and stop further disabling of your bank account.

Click here to restore and protect your accounts online.

If you have any questions, we are available 24 hours a day, 7 days a week ,

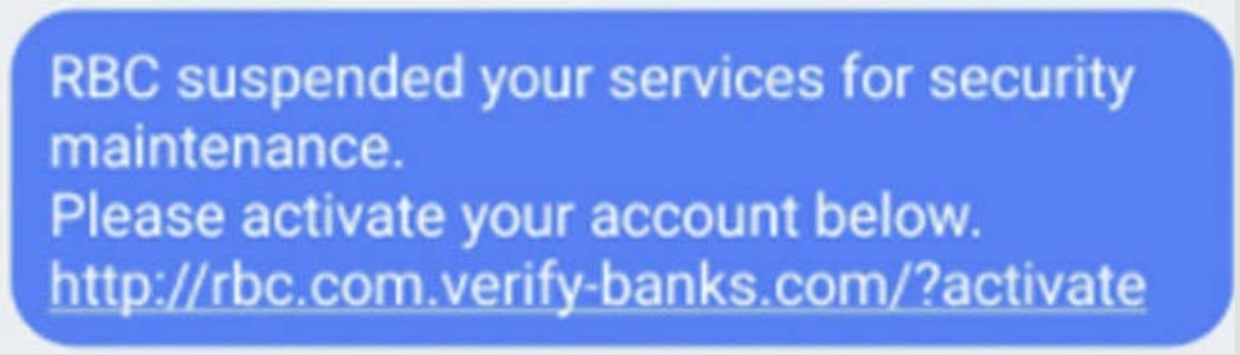
Please do not reply to this email.

Sincerely,

You will find a confirmation of this message in your Messages & Alerts inbox.

Bank of Montreal Online Customer Service

Spoof Text


RBC suspended your services for security maintenance.
Please activate your account below.
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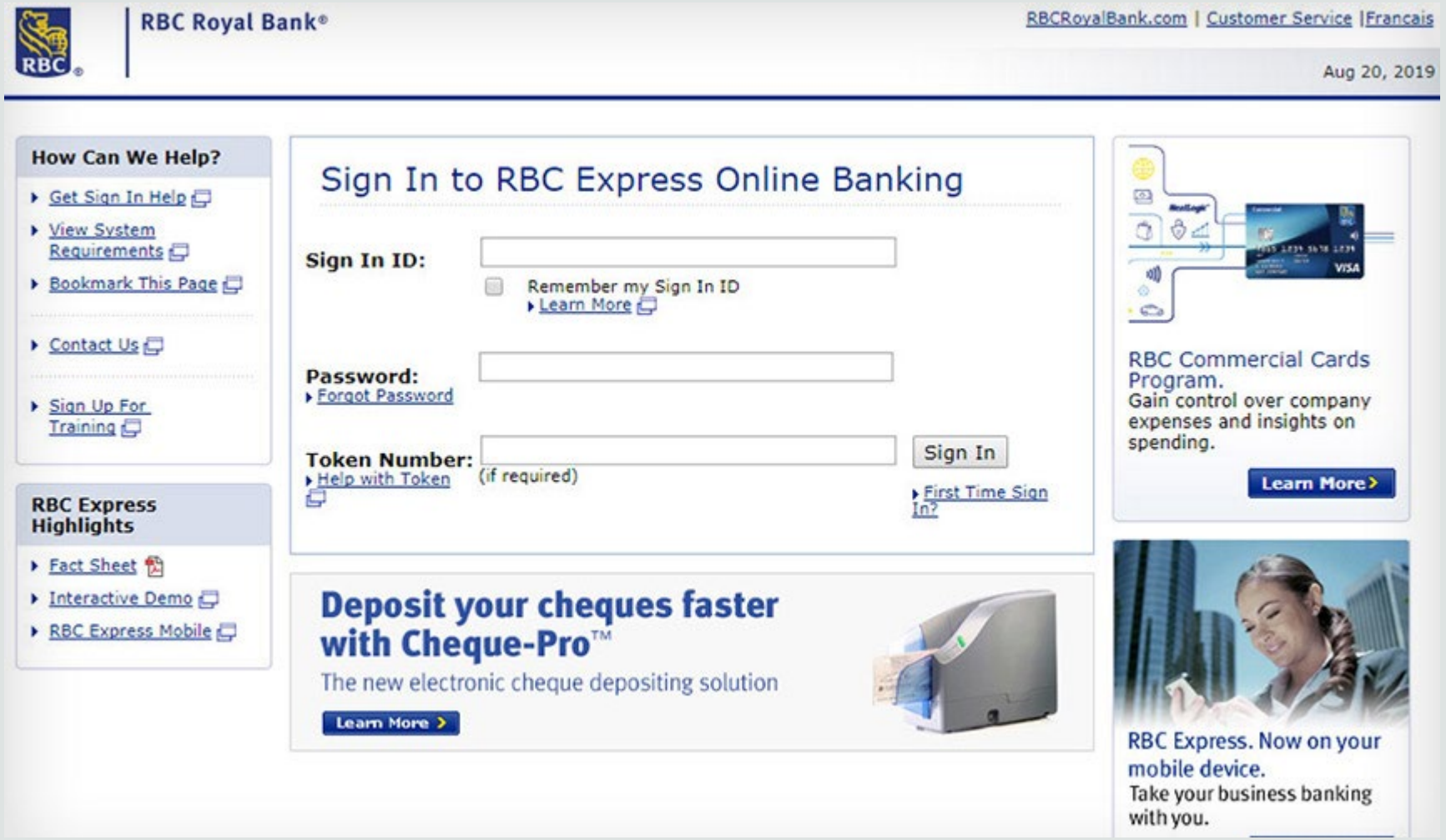
Spoof Banking Website



Identity Fraud

Targeted Information

- What are they looking for?
  - Email address(es)
  - Home address, phone numbers
  - S.I.N. / S.S.N., driver's license, etc.
  - Login credentials
  - Online transactions
  - Online search activities
  - Medical history
  - Date of birth
  - Browsing history

  - From social media posts:
    - Birthdays, events, school history, relative and pet names, anything that can help them pretend to be you

Browsing

Difference between “Private Mode” (or Incognito) vs “Do Not Track”

- Private Mode is a browser setting that prevents your search activity and browsed pages history from being stored on your computer

- Do Not Track is a browser setting that tells sites you visit not to place a “cookie” on your system to track you

  Neither prevents the collection of information such as your computer name, device type, IP address or operating system, when you visit a site…

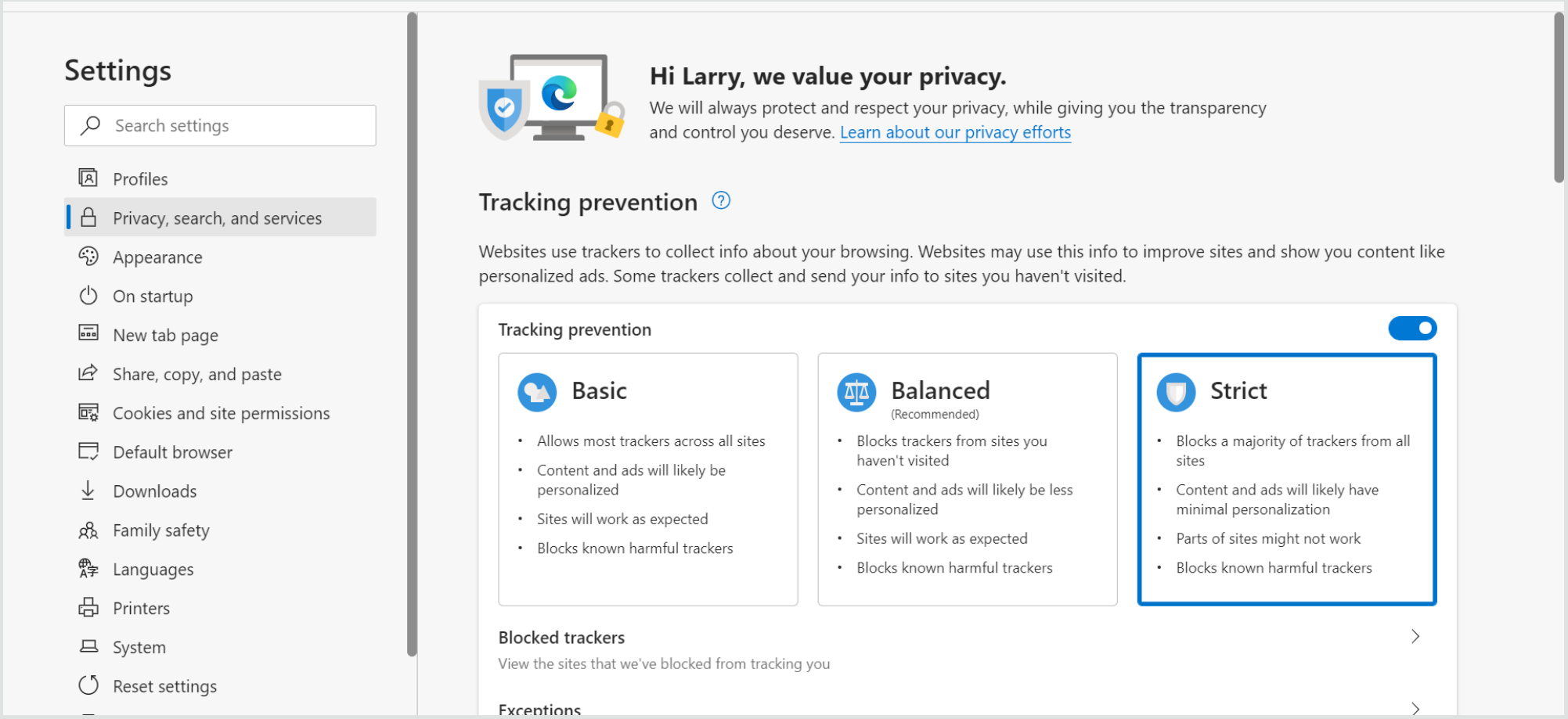
Save this **checklist** for later.

NPC

Best Practices

Checklists!

Block Tracking & Data Sharing with Your Browser

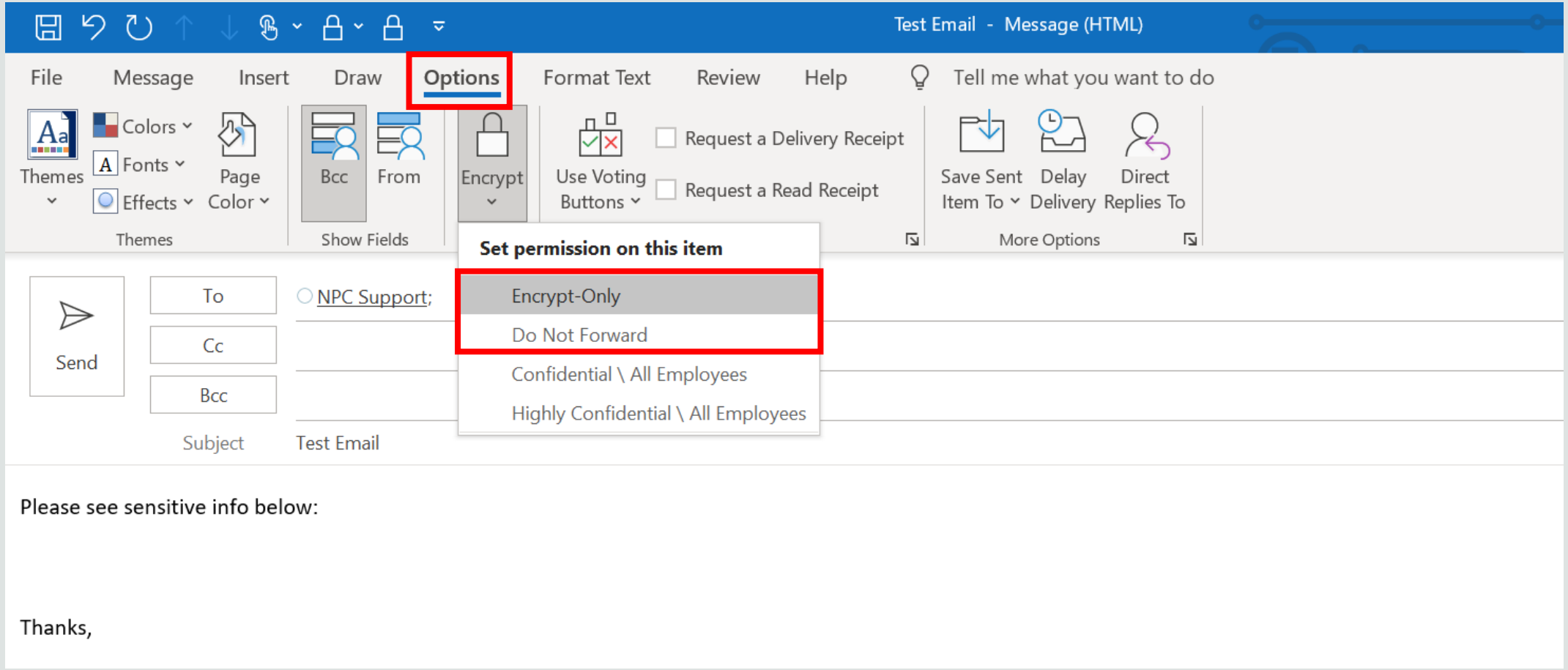


Enable Multi-Factor Authentication

Definition:

A method of allowing access to applications, websites, systems or devices, only after the user presents two or more pieces of authentication evidence.

Encrypt Email



Personal Credit Management: Credit Reports

- ❑ Once a year, obtain a copy of your **credit report** and ensure that it is accurate
  - Canada has two national credit bureaus: Equifax Canada and TransUnion Canada
  - In the U.S. you can have, by law, one free credit report per year. So order one every four months from one of the three credit bureaus; TransUnion, Equifax, Experian
  - The inquiry does not affect your credit, the report does not show your score, just activity
- ❑ Use a **Credit Monitoring Service**

Canada: Ordering your credit report and score - Canada.ca

U.S.: Credit Reports and Scores | USAGov

Save this **checklist** for later.

Personal Credit Management: Fraud Alerts

Fraud Alerts – alerts you to the issuance of credit in your name

In the U.S.,

- It is free, you must contact all three credit bureaus
- Must be renewed each year

In Canada,

- Called an **Identity Alert**, bureaus legally required in Ontario and Manitoba to alert you to credit issuance activity, if it is in place
- A **"Fraud Warning"**
  - Only available to confirmed victims of identity theft or fraud
  - It places a note on your credit report that you are to be called by the lender before issuing credit, but not a legal requirement
- TransUnion does provide for a "Potential Fraud Alert", if, say, you lost your wallet or purse, same conditions as above

Source: NPC Files

Personal Credit Management: Credit Freezes

Credit Freezes – prevents anyone from issuing credit in your name until you approve

<u>In the U.S.,</u>

- Free, you only have to request it at one bureau

<u>In Canada,</u>

- Not available!

Credit Locks – you turn your credit issuance control on and off

- Just developing, as you see in ads for bank and credit card companies. It allows you to lock your credit account activity from an app on your phone. Only locks for the institution that issued the app
- May not stop some organizations from viewing your credit

Source: NPC Files

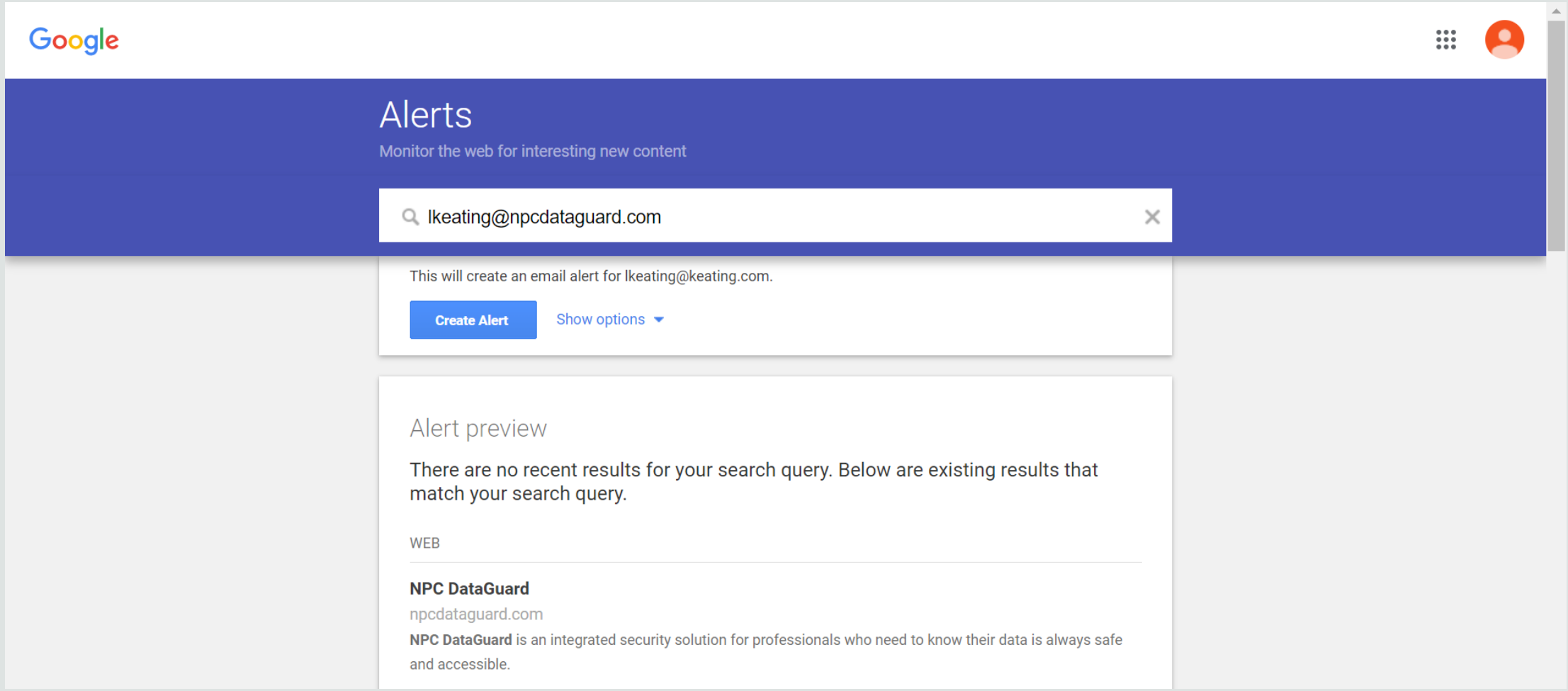
Open Web Monitoring

Google Alerts

Get alerted by Google when information you specify appears on the Internet

- Very simple to set up
- Powerful if someone attempts to impersonate you or your business
- More valuable than in the past because of “doxing”--posting stolen information on the Internet when companies refuse to pay ransoms

www.google.com/alerts



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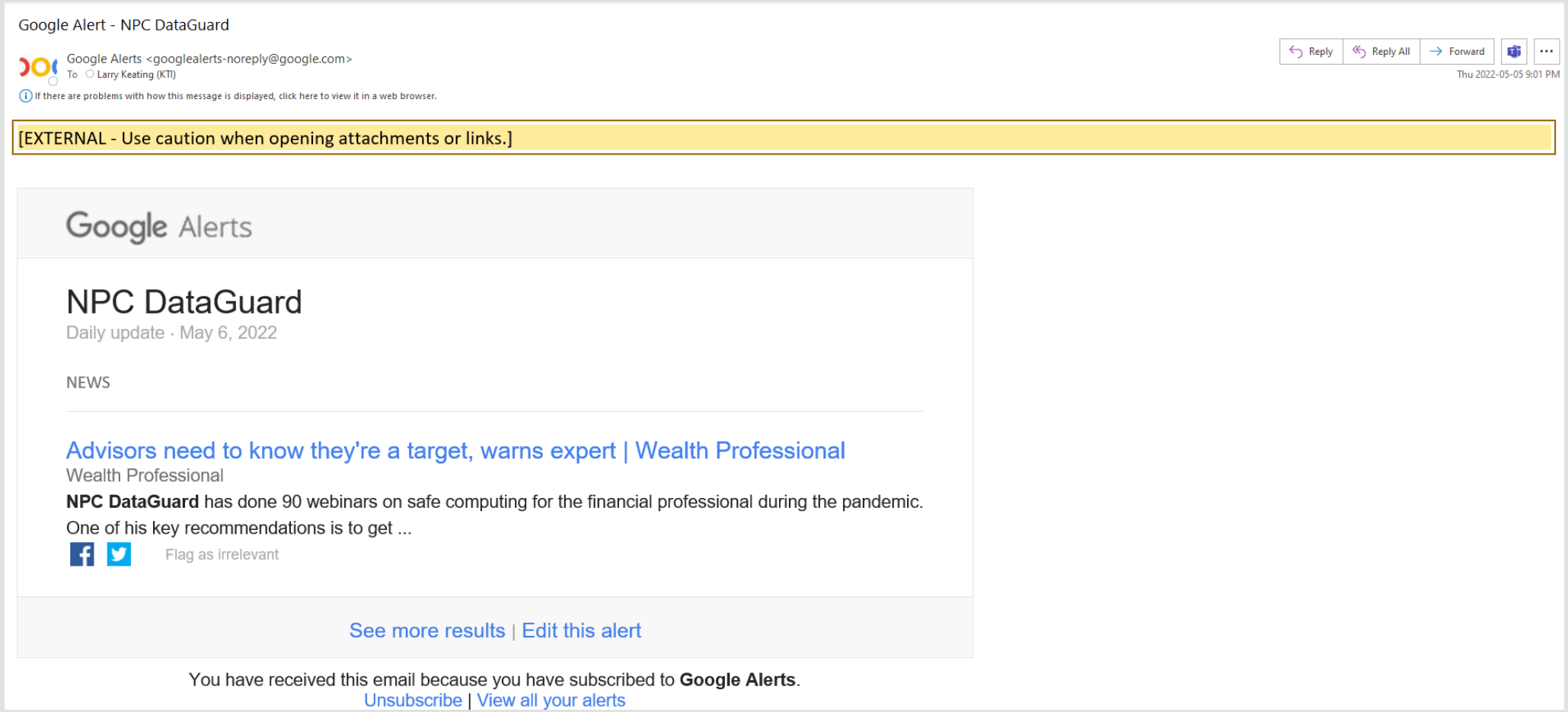

Google Alert - NPC DataGuard

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To Larry Keating (KTI)

Reply | Reply All | Forward

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Google Alerts

NPC DataGuard

Daily update · May 6, 2022

NEWS

Advisors need to know they're a target, warns expert | Wealth Professional

Wealth Professional

NPC DataGuard has done 90 webinars on safe computing for the financial professional during the pandemic. One of his key recommendations is to get ...

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Dark Web Monitoring

Get alerted when information you specify appears on the Dark Web

- **Dark Web Monitoring**
  - A service that navigates the dark web searching for information you specify
  - Typically keys on your email address
  - By no means a perfect science
  - The real value may be in the support the provider offers if there is a hit

Email and Web Site Monitoring

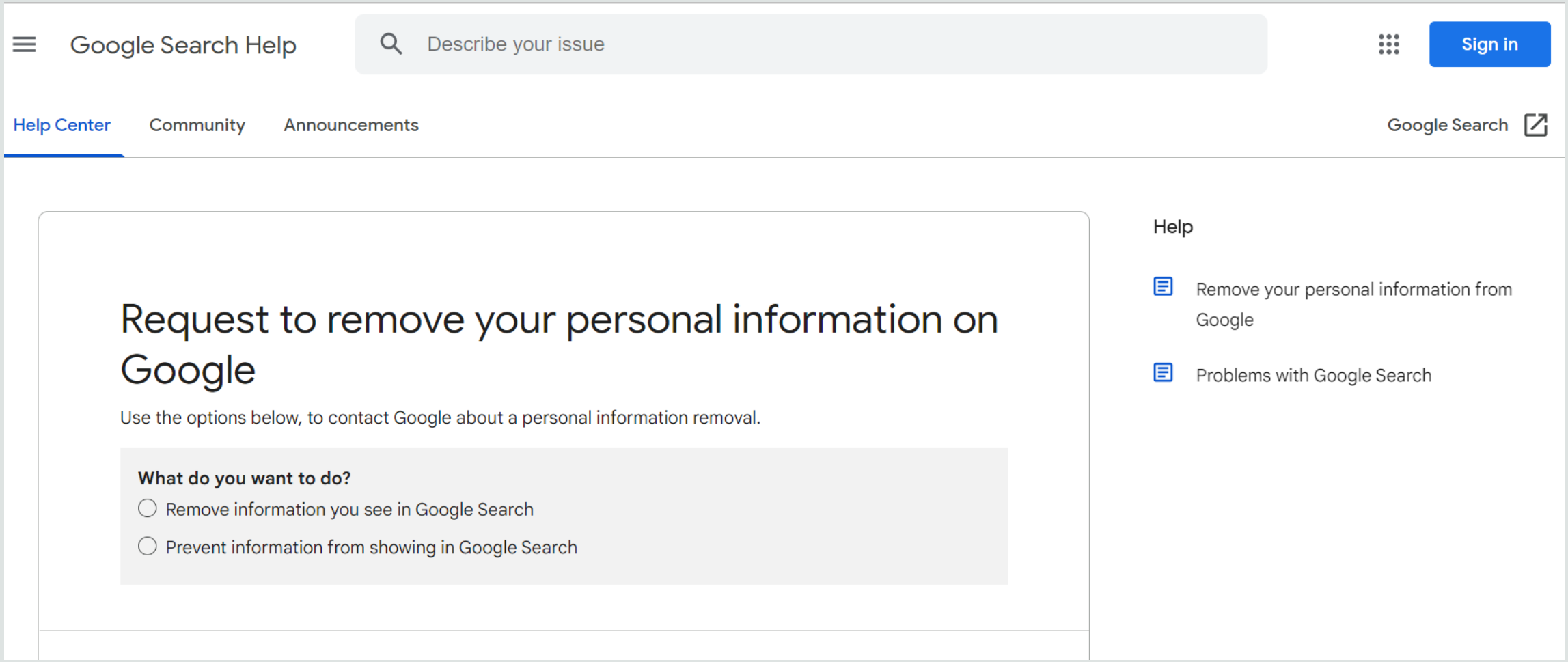
Email address theft monitoring

- www.haveibeenpwnd.com
  - A quick check of your email address taken in major breaches

Website uptime monitoring

- www.siteuptime.com
  - Monitors the web presence of your website or firewall

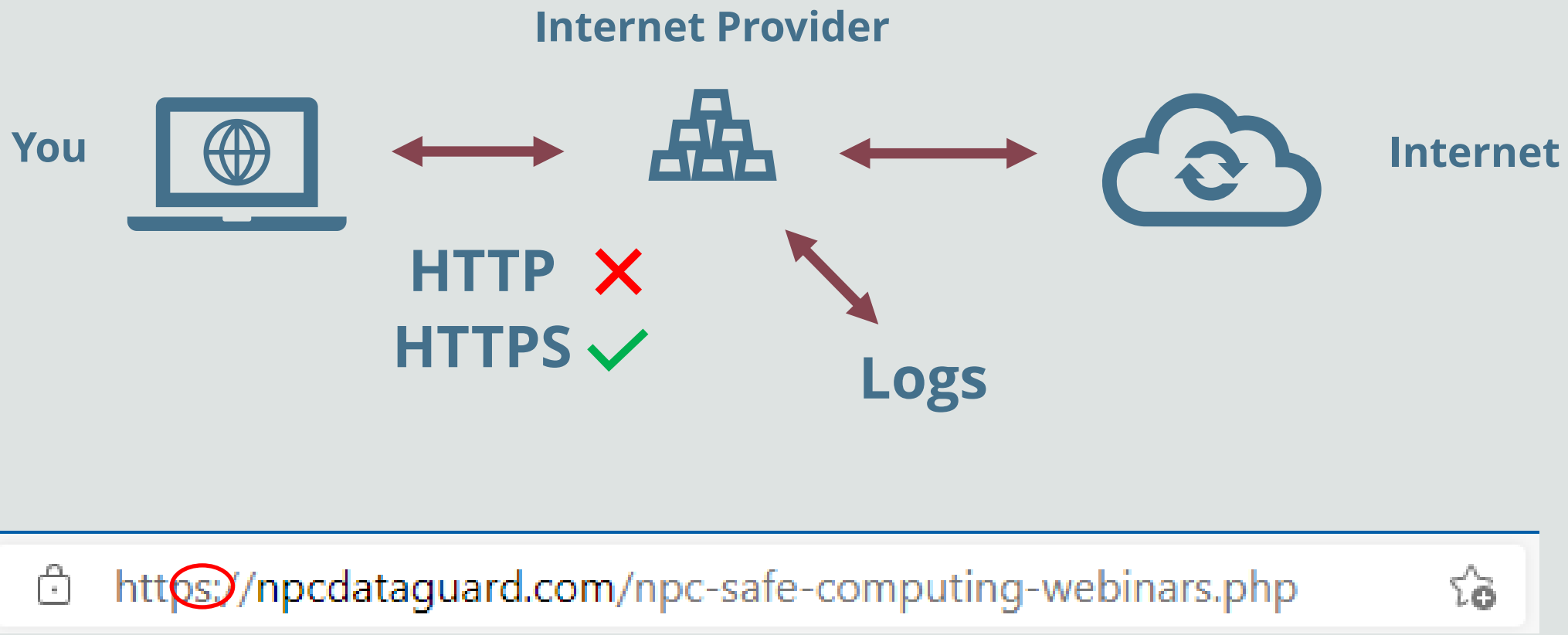
Google will now remove elements of your PII on request



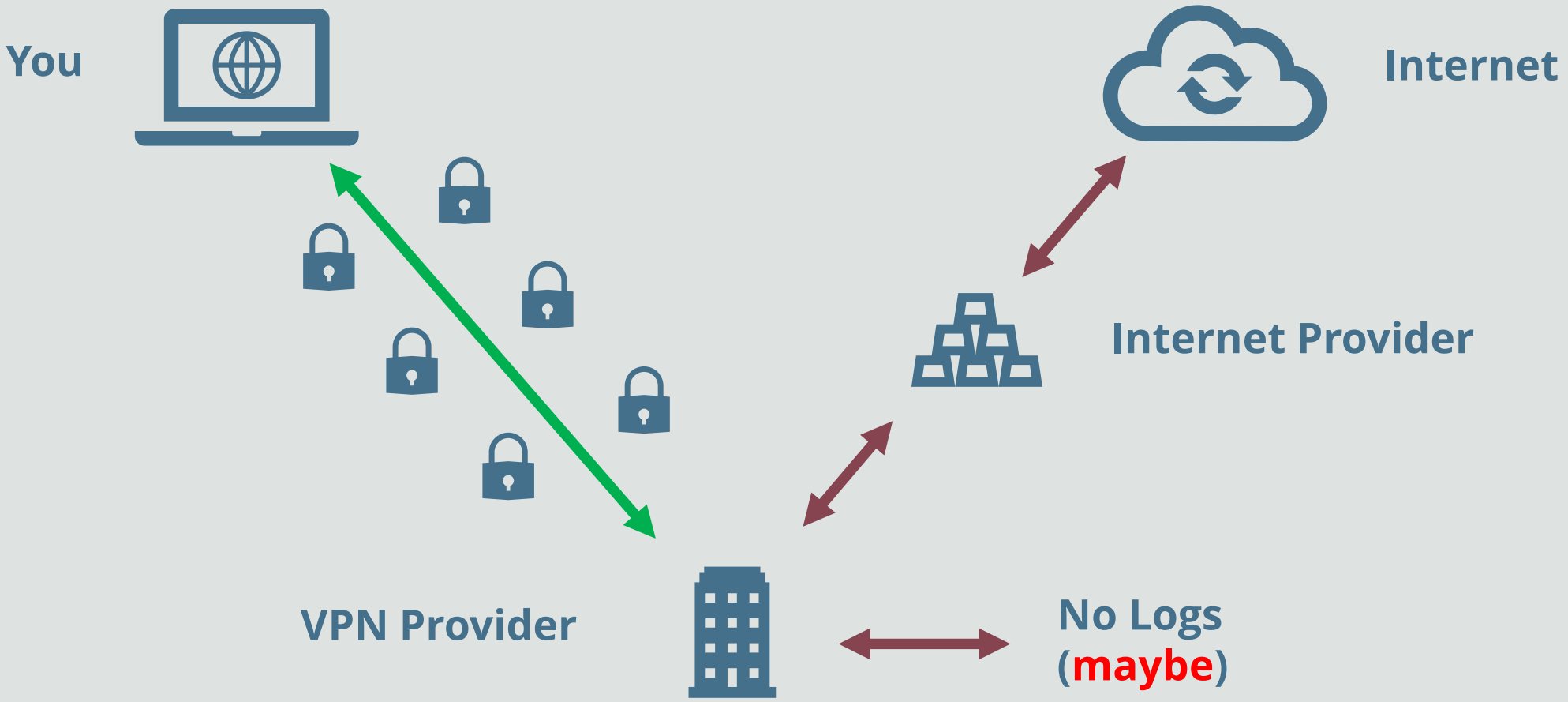
VPN Benefits

- Provides a secure “tunnel” to connect to websites and services on the Internet
- Hides your search history, even from your ISP
- Hides your IP address and location

VPN


Internet Provider
You
Internet
HTTP
HTTPS
Logs
https://npcdataguard.com/npc-safe-computing-webinars.php

VPN



Choosing a VPN

- Does the VPN Service Provider respect your privacy?
- What country do they operate in?
- Do they log user data?
- Where are their servers located?
- Do they use the most current protocols?
- Are they a credible company?

Banking

- ❑ Watch your personal and business banking and credit card accounts, and statements
- ❑ Consider a separate bank account and credit card for online purchases
- ❑ Understand your banking agreement, what you are responsible for, and what risks you have if you are defrauded
- ❑ If you do not use wire transfers, see if your bank will block it altogether in your account
- ❑ Ask for two-party or two-factor approval for wire transfers
- ❑ Set the maximum transfer limit low

Save this **checklist** for later.

What to Do if Your Identity Has Been Stolen

- ❑ Call your bank to reverse transactions
- ❑ Lock your credit cards and bank accounts
- ❑ Change all account passwords
- ❑ Call the authorities; law enforcement, Internet crime reporting centres
- ❑ Contact your insurance provider, or identity protection firm

Clients may turn to you for advice if their identity has been stolen!

Canada: Cyber Incidents - Canadian Centre for Cyber Security

U.S: Incident Reporting System | CISA

Save this **checklist** in case of emergency.

Additional Resources

NPC Security Alerts

npcdataguard.com/alerts

What the Log4j Vulnerability Means for SMB Professionals

NS NPC Security Alerts

2021-12-21

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Préférez-vous voir ce courriel en Français?

NPC™ Security Alerts

What the Log4j Vulnerability Means for SMB Professionals

A major security flaw in an application used by programmers to record activities for applications and software in devices and various services is making the headlines. National cybersecurity agencies and experts are calling for urgent action after it was reported last week.

Log4j is a component of software that developers use to record activities in an application. It is used in millions of Java applications and when located by hackers it can be exploited with relative ease. Hence, it has received a very high threat rating.

Upcoming NPC Webinars

npcdataguard.com/webinars

May 12th 1pm ET (60-minute)	Advocis Calgary: A Preventative Strategy to Protect Against Ransomware Attacks
May 13th 1pm ET (30-minute)	NPC DataGuard Solutions Overview
June 21st 1pm ET (60-minute)	Building an Incident Response Plan for the SMB
June 28th 1pm ET (30-minute)	NPC DataGuard Solutions Overview

NPC Webinars Recordings

npcdataguard.com/webinars

Enhancing Password Security and the Power of MFA

Work Securely from Anywhere with Microsoft 365

Increase Revenue and Lower Cost Through As-a-Service Technologies

Five-Step Checkup for Your Cyber Protection

& more, and new topics will be added

Q&A

Larry Keating
lkeating@npcdataguard.com
905-305-6501

Darren Mar
dmar@npcdataguard.com
905-305-6513

Thank You

Please Be Safe & Stay Healthy

NPC™
Smarter Computing

Identity Protection Checklists

Top 10 Computing Basics to Protect Your Identity

1. Secure your computer
2. Patch your devices and your software
3. Use top quality anti-virus software
4. Use strong, unique passwords
5. Use multi-factor authentication
6. Secure your Wi-Fi
7. Encrypt your data
8. Identify phishing emails
9. Have a second computer for play
10. Lock your phone, put anti-virus software on it, limit its use for work

Save this **list** for later.

Advanced Computer Hygiene

- ❑ Delete/archive files with personal information when they are no longer required
- ❑ Individually encrypt sensitive files with a long password
- ❑ For long-term documents, print them, store securely, then delete the electronic versions
- ❑ Never store your key identifiers, driver's license number, social insurance number, etc., on your computer or phone
- ❑ Use a shredding tool, for paper and for data on drives and phones
- ❑ Erase your digital footprint on your device
  - ❑ Use a cleaning tool that is stronger than deleting your browsing history, like Disk Cleanup or CCleaner, to delete temp and cache files

Save this **checklist** for later.

Browsing

- ❑ Decline data sharing, restrict cookies
  - A more "personalized" browsing experience is a poor trade-off for your identity
- ❑ Resist saving credit card information and auto-fill information in your browser
- ❑ Don’t overshare on social media
- ❑ Limit information in “About Me” in your social media profiles

Save this **checklist** for later.

Online Identity Protection: Awareness

- ❑ Consider where you give your email address, or personally identifiable information
- ❑ Is your personal email address your business email?
  - Create a second email address for social media, news sites, games, etc. Save your primary for personal communications, banking, etc.
- ❑ Be careful with out-of-office messages
- ❑ Even if you are not going to use a specific social media service, consider creating a profile to consume the use of your email address. Watch it for postings
- ❑ Encrypt your email
  - Office 365 at certain license levels offers this
  - Extensions are available for Gmail to encrypt

Save this **checklist** for later.

Online Identity Protection: Awareness

Save this **checklist** for later.

- ❑ Be careful what apps you download, especially free apps
- ❑ Google Security Check will show you what apps are pulling what from you. Apple will show you what apps have your ID, what is active
- ❑ Only buy online from reputable sites
- ❑ Post nothing that is Personally Identifiable Information (PII) on social media, consider setting your accounts to private
- ❑ Understand your Terms of Service and watch policy changes
- ❑ Use different screen names and images
- ❑ You can blur your house on Street View!

Back