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Agenda

- Identity Theft
- Email
 - SPAM and Scams
- Viruses, Trojans and Worms, Oh My!
- Security Today

- Identity Theft
 - Your money AND your life
- What is it?
 - Theft of personal info for fraudulent use
- Who does it affect?
 - Over 5 million people annually and growing
- How serious is it?
 - Possible loss of job or credit, even arrest

• How can you prevent Identity Theft?

- Manage and Protect Your Personal Information
- How is it typically done?
 - Company employees
 - Bribes, hacking, trickery
 - Dumpster diving
 - Improper use of credit reports
 - Stolen credit card numbers (skimming)
 - Stolen wallets, purses and mail
 - Social engineering
 - Read *The Art of Deception* by Kevin Mitnick

- But what can they do with this info?
 - Spending spree
 - Open a new charge account
 - Change your mailing address
 - Take out an auto loan
 - File for bankruptcy
 - Counterfeit checks and debit cards
 - New bank account
 - Use your name when arrested

- How can you tell you are a victim?
 - Failure to receive bills or other mail
 - Receiving unsolicited credit cards or bills
 - Credit denial
 - Collection calls from debt collectors

- How can you reduce your exposure?
 - Use passwords on all of your accounts
 - Use strong passwords that:
 - Use letters, numbers AND symbols if possible
 - Are a minimum of 6 characters, or better 8
 - Are not a dictionary word, name or sequence of #s
 - Keep your information secure
 - Consider roommate(s), cleaning crews, services
 - Find out about access and disposal at work
 - Dumpster diving is still alive and well

- Other means of protection
 - Don't give personal info unless you place call
 - Social engineers are very good at what they do
 - Confirm identity of callers by call back
 - But don't use the number they tell you!
 - Guard mail by using Post Office or mailbox
 - Use vacation hold at Post Office

Other ways to protect your information

- Shred all private information such as:
 - Charge receipts
 - Credit applications
 - Insurance forms
 - Checks and bank statements
 - Expired charge cards and ID cards
 - Medical statements

Other ways to prevent abuse

- Before revealing information, ask how it will be used – it may not be necessary
- Stop using your SSN for identification
- Limit how many cards you actually carry

Secure Your Computer

- Use Antivirus Software
 - <u>eTrust</u>, <u>AVG</u>, <u>Symantec</u>, <u>McAfee</u>, <u>Sophos</u>
- Keep antivirus software up to date
 - Update at least once or twice a week or even daily
- Update your operating system regularly
 - Second Tuesday of each month (Microsoft)
- Don't download files from anyone!
 - Especially friends
- Use a firewall or two
 - Personal firewall for your computer
 - ZoneAlarm, BlackICE, McAfee, Symantec
 - Hardware firewall for the network
 - Linksys, Dlink, Sonicwall

Computer Security

- Practice Secure Browsing
 - Look for the lock icon on browser
- Minimize storage of personal information
 - Consider what the loss of your computer would do
- Use strong passwords and change them
 - Letters (UPPER & lower), numbers and symbols
 - Minimum 6 characters long, 8 is better
 - No dictionary words, names or sequence of numbers
 - Example: use first letters of easy to remember phrase
 - Then change some letters to numbers -E to 3, S to 5, etc.

Computer Security

- Consider changing operating systems
 - Windows 95, 98, ME all wide open
 - Windows 2000, XP allow security & encryption
- Don't use automatic login
 - Especially for laptops and remote access
- Use a WIPE program before disposal
 - But please send disks with your donation
- Pay attention to Web site privacy policies

- What to do if you suspect Identity Theft
 - Place a fraud alert with the 3 credit bureaus
 - Equifax <u>www.equifax.com</u>
 - Experian <u>www.experian.com</u>
 - Trans Union <u>www.transunion.com</u>
 - Close any accounts that have been abused
 - File a police report immediately
 - File a complaint with the \underline{FTC}
 - 1-877-ID-THEFT

Internet (In)Security - Email

♦ SPAM (aka UCE)

- AOL claims to block 1.5 billion messages a day
- As much as 40% of legit emails go undelivered
- SPAM filters must be monitored
 - Any false positive is unacceptable
 - Who is checking? Raises privacy issues...

Internet (In)Security - Email

Examples of Scams

- Nigerian (and other African ruses)
- Beware of "Phishing" expeditions
 - PayPal, Amazon, eBay, FDIC, etc.
- Microsoft system updates
 - No company will ever send software updates!
 - Repeat the above until you remember it!

- Hoaxes

• Check out <u>www.snopes.com</u> to debunk

Internet (In)Security - Viruses

- Viruses, Trojans and Worms, Oh My!
 - All are forms of Malware
 - Virus attached to something else
 - Trojan disguised as something else
 - Worm self spreading using security flaw

Internet (In)Security - Viruses

Viruses

- Keep your antivirus software up to date
- Don't open attachments!!!!!
 - Call or email the sender to confirm
 - Even then, make sure your AV software is current
- Quarantine the attachments
- Turn off the preview pane until offline

Internet (In)Security - Trojans

Trojan Programs

- Beware the hidden agenda
- Spyware falls in this category
 - Use <u>Ad-aware</u> or <u>Hijack This</u> or <u>SpyBot</u> (or all)
- Block executables at the external firewalls
 - Only practical on corporate networks, not home
- Don't run any program unless absolutely sure
- Use a personal firewall program
 - Beware of XP only protects against incoming

Internet (In)Security - Worms

- Worms are self spreading
 - No action required can be devastating
 - Keep your operating systems up to date
 - Use firewalls (personal and hardware)
 - Minimize Instant Messenger use
 - Lock it down
 - Prevent incoming programs
 - Connect only with known people

- Block <u>Windows messenger service</u>

Internet (In)Security - Firewalls

Personal Firewalls

- Software, host based
- Protect from outside in AND inside out
 - Windows XP only protects from outside in
- Monitor all program and process activity
 - Report when unusual activity occurs
 - Must usually be "trained"
 - Without external (hardware) firewall, very noisy

– Can be disabled by some trojans and worms

Internet (In)Security - Firewalls

- Why use a Hardware Firewall?
- ♦ Is a Router a Firewall?
- What exactly is NAT & how does it work?
 - Network Address Translation
 - Hides internal devices behind router
 - Usually many addresses inside, one outside
 - This protects inside from uninitiated contact
 - But not if your computer starts the conversation
 - This is a problem for certain applications



192.168.1.25 – Your computer
III
192.168.1.1 – Router inside address ← → Router outside address – 20.24.15.3

Destination 173.35.67.8

Internet (In)Security – NAT

192.168.1.25 – Your computer
192.168.1.30 – Your other computer(s)
|||
192.168.1.1 – Router inside address ← → Router outside address – 20.24.15.3
|||
Destination 173.35.67.8

- Security Today
 - Practice Security in Depth
 - Layers are important in security AND cold weather
 - Keep your head out of the sand

• So, anyone here still think they are secure?

• There are risks, but with awareness and reasonable care, they can be controlled

Think twice (or thrice) before you act

Questions?

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