



AFP

AUSTRALIAN FEDERAL POLICE

Security on the Internet

Information for Australian Senior Computer Users



Malware and Viruses

Definition

Malware is short for malicious software and includes such things as viruses, trojans and worms.

A virus is a program or piece of code that is loaded onto your computer without your knowledge and may damage or disrupt your system. Your computer can be infected by a virus through email messages, using the Internet, and downloading software.

How to prevent malware and viruses

- Do not open any emails from someone you do not know and trust.
- Do not open attachments unless they are expected and the contents are known.
- Install, activate and maintain a firewall on your computer.
- Install and maintain reputable anti-virus and anti-spyware software.
- Keep your operating system up to date.



Spam

Definition

Spam or electronic 'junk mail' are unsolicited commercial messages sent to a person's email account or mobile phone. Spam messages may contain offensive material, promotions for fraudulent services, solicitations of personal information and bank details.

They may also contain malware or may attempt to overload your computer to make it vulnerable to attack or compromise.

How to prevent spam

- Turn on any junk mail filters supplied by your email account provider.
- Delete spam without opening it.
- You can protect your private email account by creating separate email accounts for use in conducting online transactions.



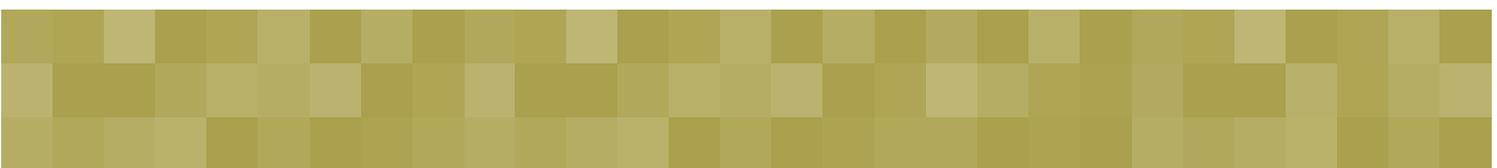
Protecting your personal information

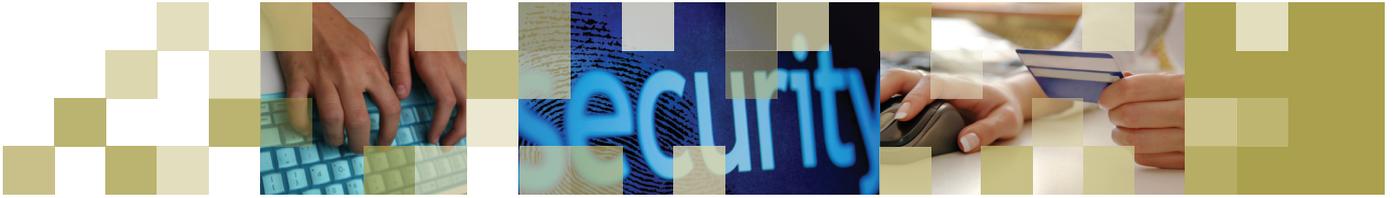
The personal information and images you post online may be used to create a profile of you with the view of stealing your identity or, in some cases, identifying your physical location.

How to protect your personal information

Think about the type of personal information you share online and how that might be used by others. Consider protecting your friends and family also; ask that they do the same for you.

You should never share your full name, date of birth, address or phone number with people or sites that you do not know and trust.





Phishing

Definition

A phishing email directs recipients to a website that looks like the real website of a retailer or financial institution.

The website is designed to encourage the visitor to reveal financial details and 'phish' for information, such as credit card numbers, account names and passwords or other personal information.

How to prevent phishing

- Do not respond to an email purporting to be from your bank.
- Never click on a link in an email, always type the URL into the browser.
- When you are on a banking website, look for the padlock icon and "https://" to make sure you are on a secure site.
- Report any phishing attempts to your financial institution.



Scams

Definition

Scams have existed for centuries, however the Internet allows scammers to reach a much larger audience.

A scam might come in the form of an email, contact from an unknown person through websites such as dating sites, online forums or social networking sites.

Scams are usually designed to either steal your money or trick you into revealing personal information. They use techniques to manipulate you and appeal to your good nature, and are constantly evolving.

Scams may relate to such things as employment, surveys, investment, lotteries, charities, and pharmaceuticals.

How to avoid becoming a victim of a scam

Learning how to detect scams is vital to avoid becoming a victim. Some useful tips include:

- Use your common sense before agreeing to anything.
- Do not transfer money for or provide credit card/bank account details to anyone you do not know and trust.
- Verify the company or charity before agreeing to any offers.
- If it sounds too good to be true, it probably is.

Report suspected scams to SCAMwatch.

Report any loss to your local police and/or financial institution.



Fraud and ID Theft

Definition

Scams and phishing may be a means for someone to defraud you and steal your identity. Divulging too much personal information online or via the phone may be another way in which criminals steal your identity.

With a stolen identity, a person may access your bank account, obtain credit cards or loans in your name and potentially ruin your credit rating.

How to prevent fraud and ID theft

- Put a padlock on your letterbox.
- Don't share personal information in an email, online communication or over the phone with people you do not know and trust.
- Use strong passwords, with a combination of letters, numbers and symbols, and keep them secret.
- Do not access sites that contain your sensitive personal information from public computers.

Report any loss to your financial institution and local police.