



NORTH CENTRAL
SENIORS ASSOCIATION
College Heights Prince George

Empowering Seniors Seminar

TECH INFORMATION SESSION

About me

- ▶ Howard and Jeanettes son in law
- ▶ Mr. Renee Foot
- ▶ Renee's arm candy

The IBM logo is displayed in a bold, blue, sans-serif font. It consists of the letters 'I', 'B', and 'M' stacked vertically, with the 'I' and 'M' being taller than the 'B'. The logo is positioned to the right of the list items.

About me



Agenda

- What to do if you are hacked, scammed or have your identity stolen
- Best Way to Track Passwords
- Retrieving Lost Files
- NCSA Website

Setting expectations



Setting expectations

- ▶ Lots of information so no hand outs.. but I can email you
- ▶ Question? Raise your hand anytime

Agenda

What to do if you are hacked

Hacking vs Scamming

HACKING

- Taking advantage of technology vulnerabilities to gain access to your computer , your accounts or your identity

SCAMMING

- Taking advantage of your trust to gain access to your computer, your accounts or your identity

\$\$\$\$

If you see this

YOUR FILES ARE ENCRYPTED

Don't worry, you can return all your files!
If you want to restore them, follow this link: [email mr.](#)
If you have not been answered via the link within 12 h

Attention!

- Do not rename encrypted files.
- Do not try to decrypt your data using third party software
- Decryption of your files with the help of third party software is very dangerous. You will be a victim of a scam.

Oops, your files have been encrypted!

What Happened to My Computer?
Your important files are encrypted. Many of your documents, photos, videos, databases and other files are no longer accessible because they have been encrypted. Maybe you are busy looking for a way to recover your files and waste your time. Nobody can recover your files without paying for them.

You can recover all your files safely and easily. But you have to pay for them. Try now by clicking [<Decrypt>](#). After that, you need to pay. If you don't pay, the price will be doubled. After that, you won't be able to recover your files forever. We help users who are so poor that they couldn't pay in 6 months.

Pay in only. For more information, click [<About bitcoin>](#). Buy some Bitcoin and buy some bitcoins. For more information, click [<About bitcoin>](#). Pay to the address specified in this window. Best time to check: 9:00am - 11:00am

\$300 worth of bitcoin to this address:
YDPgwueZ9NyMgw619p7AA8isjr6SMw [Copy](#)

Decrypt

Oops Your files are encrypted.

Please click the button that says "How to decrypt my files"

191RK3m897XbQqX7rSieYNqNFmJLorKpuP

How to Decrypt your files.

Give me back my files!

What to do

- ▶ Avoid clicking on links or buttons
- ▶ Take a picture of the screen and turn off your computer
- ▶ Never ever pay!!!

What to do

- ▶ Get help from a trusted expert to rebuild your computer
- ▶ Contact the [Canadian Anti-Fraud Centre](#) at 1-888-495-8501



Canadian Anti-Fraud Centre



[Browse scams](#)

[Protect yourself](#)

[Report fraud](#)

[What to do if you're a victim](#)

The Canadian Anti-Fraud Centre collects information on fraud and identity theft. We provide information on past and current scams affecting Canadians. If you think you're a victim of fraud, [report it!](#)

Recent scams and fraud



The impact of fraud so far this year

As of October 31, 2024

Reports processed:

40,623

(63,789 in 2023)

Victims of fraud:

28,634

(42,226 in 2023)

Lost to fraud:

\$503 M

(\$577 M in 2023)



Why you should report fraud and cybercrime

In order for law enforcement to **combat fraud and cybercrime**, it is essential that those who experience, or fall victim, report it to local police and the CAFC. Local police are positioned to investigate the incident and the CAFC supports law enforcement by sharing information collected through the reports.

Reasons to report to the CAFC:

- **Information could link a number of crimes together, in Canada and abroad**
- **Information could progress or complete an investigation**
- **Reports show crime trends and allows for crime forecasting**
- **It helps law enforcement, private and public sector, academia etc. to learn about the crimes and help with prevention and awareness efforts**

If you see this

Antivirus 10 ALERT

Warning! Your system is infected!

Last system scan found virus infections on your system. It is recommended to remove them immediately to prevent damage such as:

- System crash and frequent failures
- Permanent loss of data and important files
- System slowdowns and Internet connection problems
- Bank account, Facebook, Twitter, etc. hacked

Remove all

Security

You've visited illegal website

You have visited unsafe site

Your PC is at risk of being infected

To continue browsing safely - perform an antivirus scan

Warning!

VIRUS WARNING

Your computer is vulnerable and can be infected with a virus.

Would you like to perform antivirus scan?

Yes No

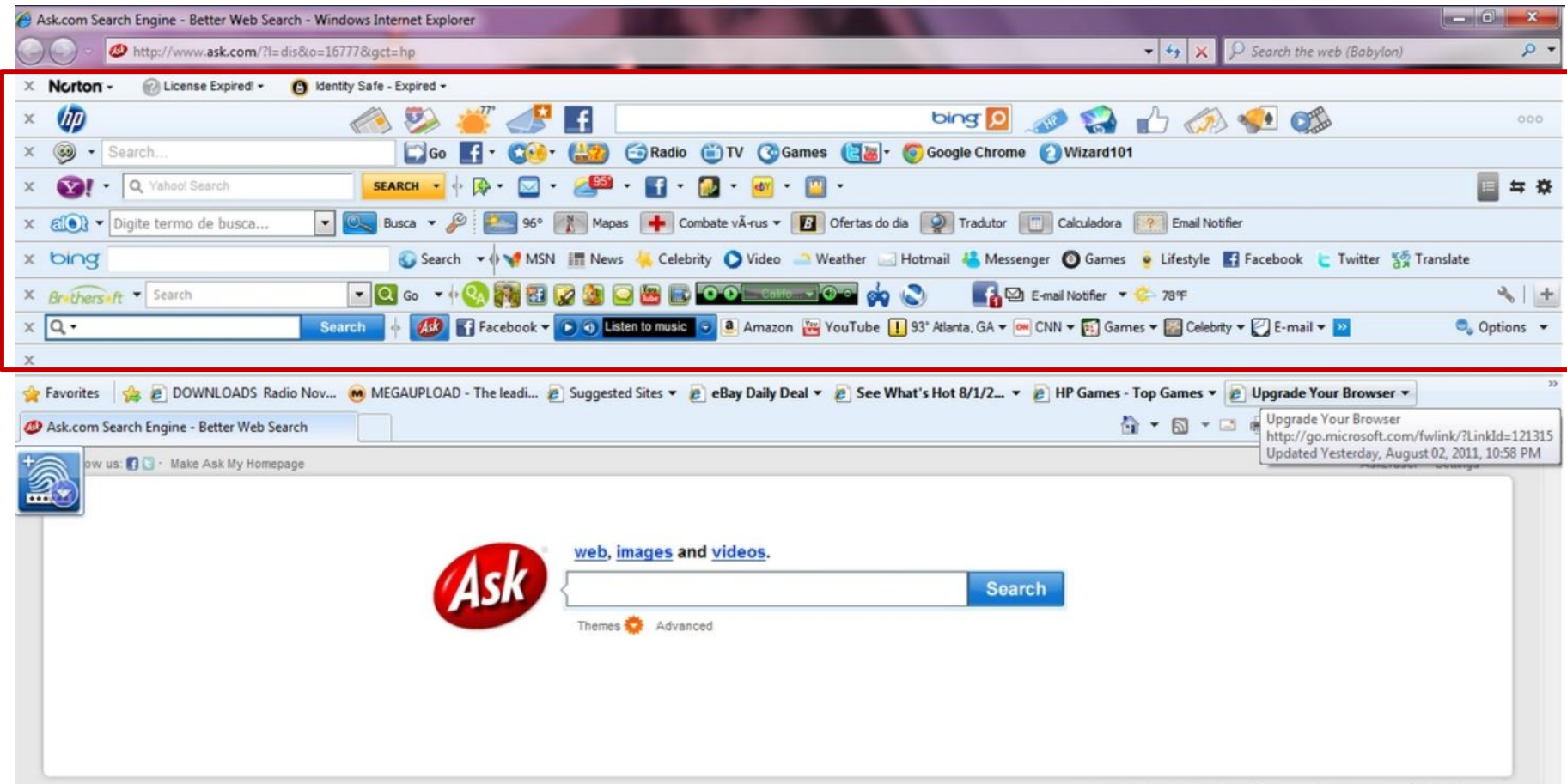
SYSTEM WARNING SYSTEM WARNING

Scan

What to do

- ▶ Avoid clicking on links or buttons
- ▶ Shut down and restart your computer
 - ▶ Still getting alerts? Get help from a trusted expert

If you see this



What to do

- ▶ Don't recognize it? Uninstall it
OR
- ▶ Reset your browser
 - ▶ [Reset your Edge browser](#)
 - ▶ [Reset your Chrome browser](#)

Your password doesn't work

What to do

- ▶ Wait a bit... and try again
- ▶ Change your password(s)

amazon.ca

Sign in

bjmccloskey@telus.net [Change](#)

Password

[Forgot password?](#)

Sign in

Your password doesn't work

What to do

- ▶ Banking / credit card accounts – contact banks / credit companies by phone.
- ▶ If your bank see suspicious activity - contact both credit bureaus – [Equifax](#) and [Transunion](#)

Agenda

What to do if you are scammed

Types of Scams

Tech Support Scams

A criminal might call or email you, pretending to be a support representative for a tech company. They could warn you that a virus or malware has damaged your computer. They may offer to update or fix your device. Once they begin work, they gain access to your personal files and information.

Types of Scams

CRA SCAM

Fraudsters steal money and personal information by impersonating the CRA to make their demands seem legitimate. They'll either pressure you with threats of legal or law enforcement action to get you to send money for a false outstanding balance or they'll ask for personal information by pretending to be issuing you a tax refund.

Types of Scams

Funeral Scams

If you place an obituary in a local publication after a loved one dies, a thief might contact you and insist that your deceased relative left behind a debt that needs to be paid. In another variation of this scam, the criminal might attend the funeral to gather information about you before asking for money to cover the debt. Someone pretending to be from the funeral home could call you and insist that there are extra charges that haven't been paid. For all these attempts, refuse to send money immediately and ask for written documentation of the expense.

Types of Scams

Grandparent Scams

In this scenario, a person will pretend to be the grandchild of the person who answers the phone and ask for money. The caller might claim they are having an emergency, such as a car accident or problem with the law, and don't want anyone to find out. They sometimes ask you to send them money or gift cards.

“The scammers often harvest the information they need to make the call appear legitimate from obituaries and social media,” Weisman said. “Setting up a code word for the grandchild to use in a real emergency is a good thing to do.”

Types of Scams

Check Fraud

Thieves might steal a check from your mailbox or mail carrier. They could change the amount of the check and make it payable to someone else. Or they may take a digital picture of the check and alter it so they can make more deposits or develop other checks from the picture.

Scams – What to do

- ▶ **Don't trust any unsolicited or unexpected calls or emails!**
- ▶ If phoned
 - ▶ Hang up immediately
 - ▶ Look up the organization or person and phone them
- ▶ If emailed
 - ▶ Someone you know .. Call them and confirm they sent the email
 - ▶ Someone you don't know... delete the email and block the sender

Companies fighting back against phone scammers

AI Granny



Daisy is an artificially generated grandma created by a British phone company as the ultimate scam buster.

Daisy's sole purpose is to talk to scammers all day so real people don't have to.

Since Nov. 14, Daisy has had more than 1,000 conversations with scammers and wastes their time by telling irrelevant stories about her grandchildren and her cat Fluffy.

Agenda

What to do if your identity is stolen

Identity Theft



Identity Theft

[ī-'den-tə-tē 'theft]

Stealing personal information and credentials to commit fraud.

Types of Identity Theft

Mortgage fraud

Lying or deceiving lenders

Debit Card Fraud or Credit Card Fraud

Stealing card information

Online Shopping Fraud

Compromising online purchases

Employment fraud

Falling for fake jobs

Driver's License Identity Theft

Using license information

Social Security Number Identity Theft

Misusing SSN for benefits

Account Takeover Fraud

Hacking into accounts

Mail Identity Theft

Intercepting or tampering mail

Senior Identity Theft and Scams

Targeting older adults

Child Identity Theft

Exploiting children's data

Synthetic Identity Theft

Creating fictitious identities

Lost or Stolen Passport

Selling passport information

Tax Identity Theft

Filing false tax returns

Medical Identity Theft

Receiving medical services

Internet of Things Identity Fraud

Connecting to insecure devices

Biometric ID Theft

Copying biometric features

Home Title Fraud

Transferring property ownership

Friendly Identity Theft

Disputing legitimate charges

What is the risk of Identity Theft

- ▶ Criminals could obtain new credit cards or loans under your name
- ▶ Criminals can steal your tax refund
- ▶ You could lose your home due to mortgage or title fraud
- ▶ Your credit score could be irreparably harmed
- ▶ You could spend large amounts of time and money recovering your identity

What to do – Identity Theft Insurance

What is identity theft insurance?

Identity theft insurance provides financial protection for victims of identity theft. Coverage can vary by insurer but it helps to cover the costs of recovering after you've been a victim.

Rebuilding your credit and financial profile is challenging after fraudulent activity. This insurance supports you if your identity is compromised. It will help to cover some of the costs related to recovering personal identification documents, repairing credit scores, and getting compensated for lost financial resources. You can receive legal assistance and support from specialists to aid in your recovery process.

Identity theft insurance continues to become a more important form of protection as thieves increasingly target Canadians. There has been a noticeable increase in suspicious emails, phone calls, texts, and online activity. Most people have personal information online, providing cybercriminals with another opportunity to take advantage.

Failure to protect your personal information could put you in a compromising situation. Even if you take precautions, there is still a chance you could be a target. All criminals need is access to a few key pieces of your information such as your date of birth, address, SIN, or credit card number and they can gain access to your personal accounts and commit fraudulent activity.

Check with your insurer to see if you already have protection as part of your home insurance. Depending on your plan, your protection could be basic. In this case, you can add a fraud and identity theft insurance policy rider to your existing homeowner's plan.

What to do – Identity Theft Insurance



CHUBB®



TD Insurance



Accounts Credit Cards

Personal / Credit Cards / Cardholders / Optional Add-on Services / Identity & Credit Protection



Identity Theft & Credit Protection

What to do - Identity Monitoring Service

Services can monitor credit cards, passports, bank accounts, personal health numbers, and more. Some include identity theft and fraud recovery and identity theft insurance.

Product	Cost/year
IDAssist OnGuard	Included with some BMO Chequing Accounts Monitoring for up to 3 people
IDShield	\$180/yr for one person \$360/yr for up to 10 people
Lifelock	\$240/yr for one person

What to do – Identity Monitoring Services

[Demo of IDAssist OnGuard](#)

Hacks, scams and Identity Theft

Recommended Next Steps

- ▶ Use hard to guess passwords and be sure to record them
- ▶ Get Identity Theft insurance or use an Identity Monitoring Service
- ▶ [Enable automatic updates in Windows](#)
- ▶ Enable two factor authentication on banking and credit card accounts.

Hacks, scams and Identity Theft

Recommended Next Steps

- ▶ Be suspicious of emails containing links or attachments, even if its from someone you know. Phone them to confirm they sent the email.
- ▶ Be suspicious of unsolicited phone calls asking for your information. **HANG UP** and phone the company or person directly.

Hacks, scams and Identity Theft

Recommended Next Steps

- ▶ Check if your account has been compromised at [haveibeenpwnd](https://haveibeenpwnd.com)
 - ▶ Change the passwords for any compromised account

Demo of haveibeenpwnd

Hacks, scams and Identity Theft

Recommended Next Steps

► Install anti-virus software

Product	Cost/year	Features
Microsoft Defender	\$0/yr	Comes with Windows but not as fully featured as other anti-malware software below
Bitfender AntiVirus Plus	\$39.99/yr	Malicious ad blocker, ransomware protection but only on 1 device.
Avast Premium Security	\$54.99/yr	Covers 10 devices including computer, phone and tablets
Norton 360 Deluxe	\$49.99/yr	Covers 5 devices including computer, phone and tablets / includes password manager and VPN. If infected, remote support available to resolve.

Agenda

Best Way to Track Passwords

Password Trivia for scratch and win

On average, how many passwords do people have?

80

Password Trivia for scratch and win

What is the most common password people use?

123456

Password Trivia for scratch and win

How much does it cost to buy a tool that can hack your password?

\$4

Password Trivia for scratch and win

How much does it cost to buy hacked bank account information?

\$71

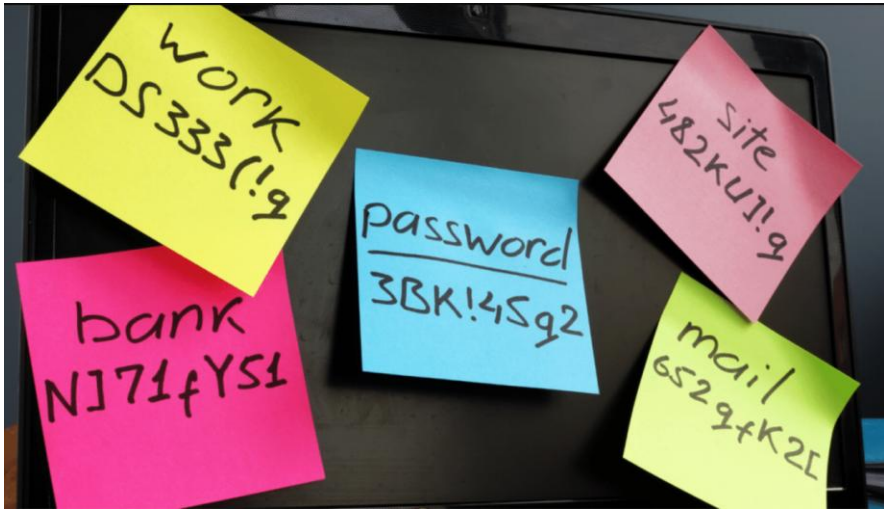
Best way to track Passwords - Paper



Pro

- ▶ No technical skills required
- ▶ Hack proof
- ▶ Easy to access and share

Best way to track Passwords - Paper

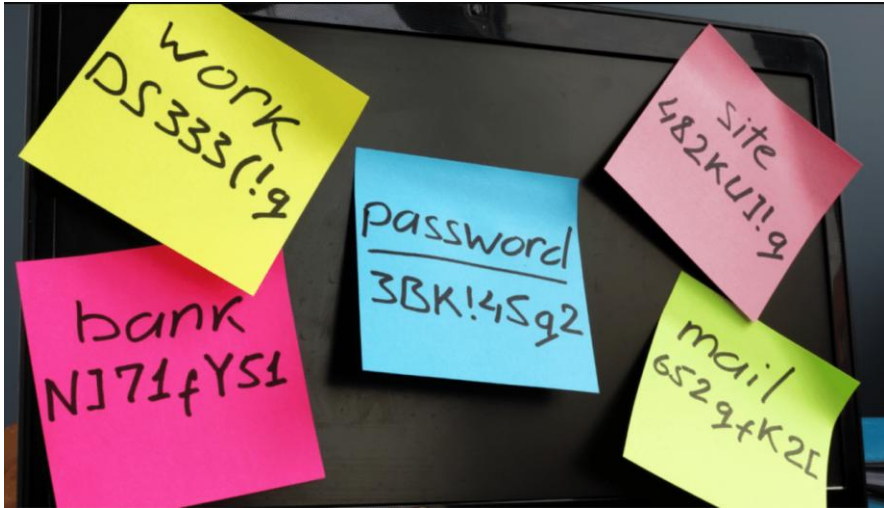


Con

- ▶ Can get messy
- ▶ Where is it?
- ▶ Easy to access and share

Best way to track Passwords

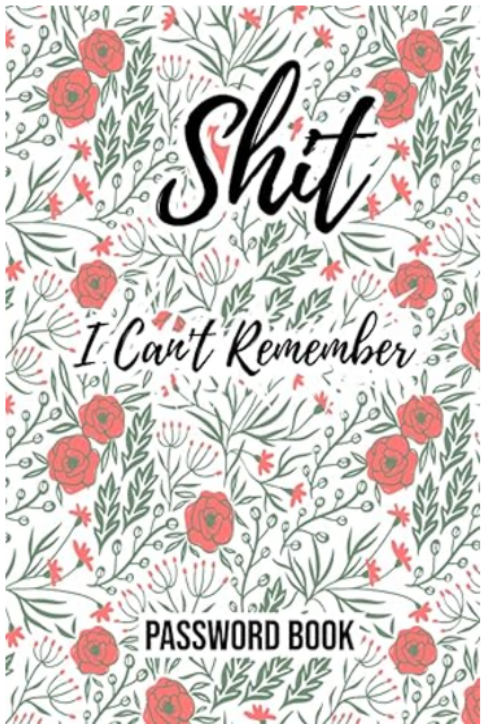
Paper password recommendations



- ▶ Store securely
- ▶ Organize
- ▶ Make copies
- ▶ Use pen
- ▶ Use secret characters
- ▶ Keep account and password info separate

Best way to track Passwords - Paper

Books › Arts & Photography › Design & Decorative Arts



Shit I Can't Remember Password Book: Password book With Alphabetical Tabs Large Print ,Numbered Pages, With Floral Design

(6X9) Paperback – Dec 31 2021

by SUIFAN Smart Publishe (Author)

4.9 ★★★★★ 23 ratings

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Roll over image to zoom in



Best way to track Passwords – Password Managers

A password manager is

A computer program (or software or application or “app”) that stores and manages passwords.

Best way to track Passwords – Password Managers

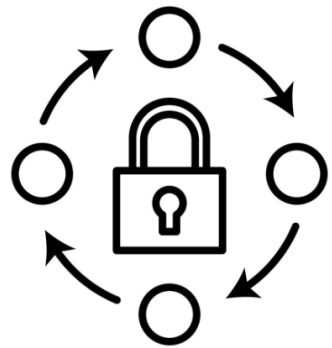


KeePass



Best way to track Passwords

Password Manager



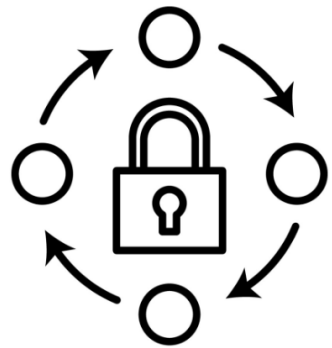
PASSWORD
MANAGER

Pro

- ▶ Only remember 1 password
- ▶ Very secure
- ▶ Many have extra security tools

Best way to track Passwords

Password Manager



PASSWORD
MANAGER

Con

- ▶ Can be expensive
- ▶ Can be hacked*

Best way to track Passwords Demo

Demo of Password Manager

Best way to track Passwords

Free Password Managers



Best way to track Passwords

Free Password Managers - **Apple**



May require an update to your phone or tablet software

Best way to track Passwords – Password Managers Top 3 Paid

Product	Cost/year	Features	Known for
Nordpass	\$15.50/yr	1 user / autofill and autosave / detects weak and re-used passwords / generates passwords	Best overall
Dashlane	\$83.82/yr	1 users / unlimited devices / secure sharing / VPN / generates passwords / password history / detects weak and re-used passwords	Best Security features
1Password	\$45/yr	1 user / autofill and autosave / detects weak and re-used passwords / generates passwords / travel mode	Best for new users

Agenda

Retrieving Lost Files

Retrieving Lost Files

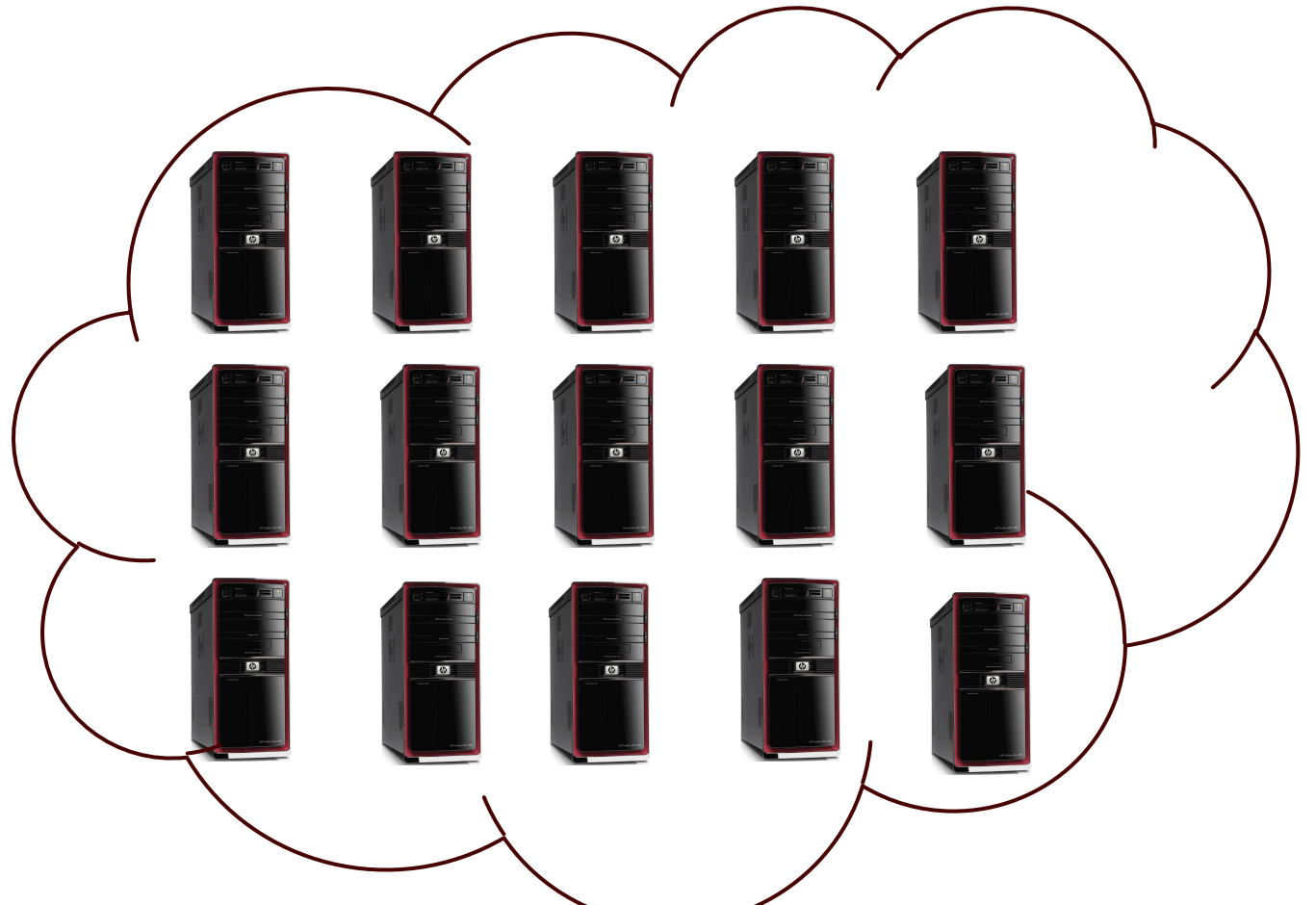
YouTube has several videos that explain how to restore folders or files in Windows, including

[Fix Disappeared Files and Folders in Windows 11](#)

[5 Free ways to recover deleted files on Windows 10](#)

Retrieving Lost Files Cloud Storage

▶ What is the “Cloud”?



Retrieving Lost Files Cloud Storage







Retrieving Lost Files

Cloud storage

- ▶ Microsoft 365 automatically makes a copy (in the cloud) of your documents, photos, videos and more.
- ▶ You can access your files, photos, videos from anywhere (with internet) on almost any device

Retrieving Lost Files

Free Cloud storage

- ▶ Free version of Microsoft 365. Includes Microsoft Word, Excel, Powerpoint and 5GB of cloud storage.
- ▶ 5 GB of cloud storage can store
 - ▶ 25,000 documents
 - ▶ @500+ photos
 - ▶ @3 minutes of video

[Free Microsoft 365 Online | Word, Excel, PowerPoint](#)

Save CAD \$17.00 with a yearly plan

Microsoft 365 Personal CAD \$79.00/year



- For one person
- Sign in to five devices at once
- Use on PCs, Macs, phones, and tablets
- 1 TB of cloud storage
- Apps with premium features and offline access
- Data and device security
- Ad-free secure email



➤ **85 million documents**

OR

➤ **200,000 photos**

OR

➤ **500 hours of video**

Retrieving Lost Files

Other cloud storage options

Product	Cost/year
Google One Free	\$0 Includes 15GB storage for 1 person only
Google One Basic	\$33.50 / year Includes 100GB storage for up to 5 people
Google One Premium	\$168 / year Includes 5TB storage for up to 5 people and other features
Apple iCloud	\$34.95/month for one person.. But includes TONS of extra security tools and software

Agenda

- **NCSA Website**