



Cybersecurity — be your own best-kept secret

Last year, more Canadians than ever before turned to the Internet for information, news and entertainment, and to shop and socialize. In fact, Microsoft estimates that by 2020, four billion people will be online—that's twice as many as today. As the connections between you and the rest of the world increase, it's no surprise that security incidents are on the rise.

With March being Fraud Prevention Month, it's a good time to look at how to protect your identity online. Three of the most important ways to keep yourself safe are to recognize online fraud, take steps to prevent it and report it.

Do you know the signs of fraud?

Recognizing fraud is your most important defence as cybercriminals use a variety of scams to gain your personal information. One common scheme is phishing, which is a form of social engineering and occurs when cybercriminals attempt to manipulate you into giving them confidential information. It also doesn't only happen online, but can extend to telephone calls and text messages.

With phishing, cybercriminals send emails that entice you into clicking on a link or an attachment. These links and attachments can ask for personal information or will install malicious software (malware) on your computer. One example of malware is ransomware, which locks you out of your computer's data and demands payment to unlock your data.

In addition to phishing scams, be on the lookout for suspicious websites and browser pop-ups that fraudsters will create. They'll provide false hopes, such as free prizes, phoney investment or loan opportunities, free trials for fake surveys or romance scams. They may also attempt to impersonate people online.

An ounce of prevention...

The Internet can take you almost as far as your imagination can, so stay safe during your online travels by keeping these tips in mind:

1. Before clicking on any links or attachments, or responding to unknown phone or text messages, there are several questions you can ask yourself. For instance, was I expecting this message/call? Can I verify this person using another method? This will help protect yourself from phishing and social engineering.

Tip: For sensitive matters like password resets, companies **do not** typically send you unsolicited emails or texts.

2. Use social media wisely. Keep in mind that cybercriminals target us by using the information we share online. When managing your profile on sites such as LinkedIn and Facebook, limit the amount of information that you're making public. Use online privacy settings to restrict who can see your profile. And choose the appropriate privacy and security settings to help keep your information safe.

3. Browse the Internet safely. Use anti-virus software and ensure your web browser and software applications are up to date. Always browse and download from reputable websites.

4. Password-protect all your devices and keep these passwords private. Avoid obvious passwords and PINs like your name or birthdate. [Click here](#) for more information on good password habits.



Tips: Change your passwords regularly and make sure they contain a combination of numbers, letters and special characters (this is site dependent; some do not allow characters).

Report fraud

If you suspect that someone has fraudulently accessed your financial information, call us immediately. If your case concerns credit, contact Equifax Canada at 1800 465-7166 or TransUnion Canada at 1 800 663-9980. If something is physically stolen, report the theft to your local police—a stolen wallet or mobile device can contain enough for a cybercriminal to hack into your financial accounts.

Fraudulent or suspicious activity can also be reported to the Canadian Anti-Fraud Centre through its [website](#) or by telephone at 1 888 495-8501.

There's no question that technology can make your life easier. However, it's also imperative to know how to protect yourself against fraudulent online activities. Contact us anytime if you have questions about protecting your identity online or spotting fraudulent schemes. We're always happy to connect with you.

[Sources]

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