Stopping Cybercrime

Tips for Consumers

A presentation by the

Financial Cybercrime Task Force of Kentucky

KY Dept. of Financial Institutions

Task Force Role

- The Financial Cybercrime Task Force of Kentucky:
  - DFI internal work group
  - Offers guidance and warnings for the Kentucky financial services industry
- Goal: Identify and address emerging threats in cybercrime and security and protect the integrity of the Kentucky financial system

Hardware and Software

- Virus/malware protection
- Update software and install patches
  - *All* software – not just virus protection
- Password protect home networks
  - Never auto-fill or “remember” passwords

Passwords

- Choose 2-factor authentication
- Make it unique
  - Don’t use manufacturer default or temporary passwords
  - Don’t use the same password for all accounts
- Keep it confidential
- Change passwords
  - Every so often just for security
  - Immediately if breach/disclosure

POOR Passwords and PINs

- Passwords should NOT:
  - Repeat letters or numbers or use sequences
  - Use whole words or common phrases
  - Name a specific person, place, thing, date, etc.

- PINs should NOT:
  - Be a number easily identifiable with the user

STRONG Passwords

- DO Create Passwords that:
  - Are 8 or more characters
  - Contain uppercase and lowercase letters
  - Contain a number
  - Contain a special character
  - Are unpredictable

Example of a Strong Password:

Prot3ctYfc!

= Protect Yourself From Cybercrime!

Banking and Shopping

- Only give info over encrypted websites
  - Your bank will never ask for your personal information by email or phone
  - Look for “https” in the web address
  - Use a designated card for online shopping
- Review transactions regularly for unusual activity
- Check out businesses before buying

Clicking, sharing, saving …

- Never give out personal information over telephone, fax, email, social media
- Beware of emails and attachments
  - If unsolicited, don’t open it
  - If from a friend, still be cautious
- Back up your files
- Be wary online

Other Tips

- GPS – “Home”
- Cell phone – Labels/identifiers

Questions or Reports

- Contact the Task Force at dfi.reporting@ky.gov
  - To report financial cybercrime or potential attacks
  - If you have questions or suggestions

- http://kfi.ky.gov/industry/Pages/cybercrime.aspx
- http://www.onguardonline.gov/topics/secure-your-computer