

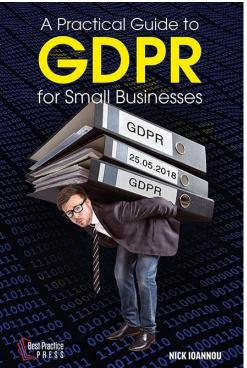
The Risks Of The Digital Age

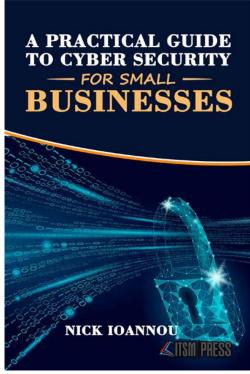
by contributing author

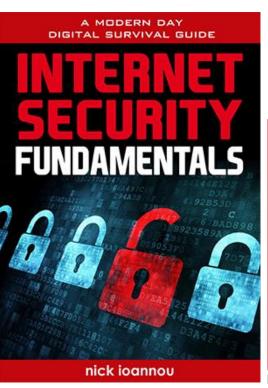
nick ioannou



My Amazon Author Page can be found at: www.amazon.com/author/nick-ioannou











Author

Contributing Author











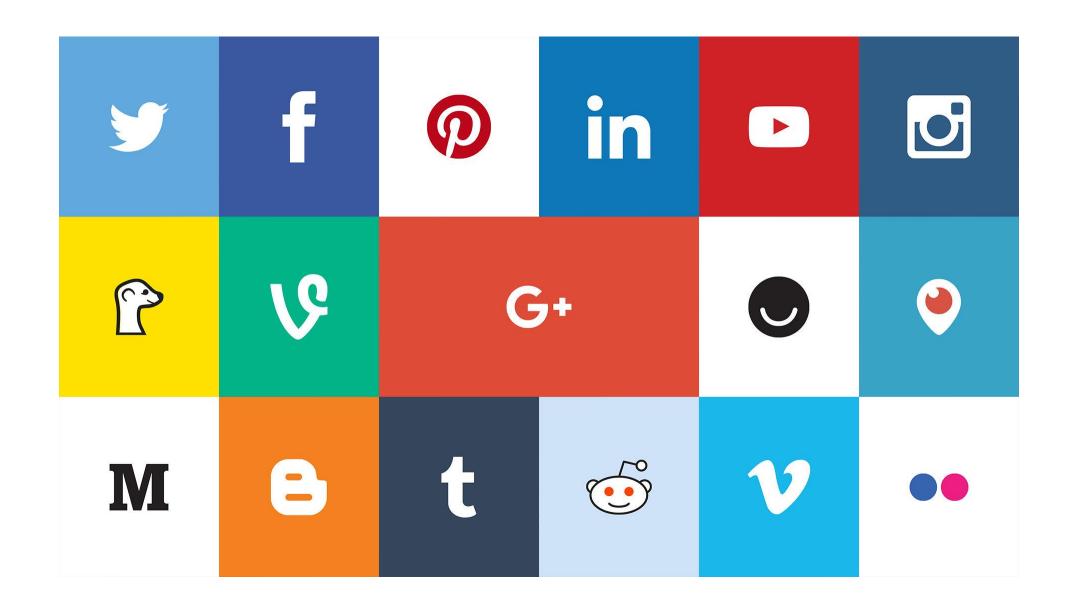


O AXELOS Beecher



DATA COLLECTION

The Incredible Growth Of The Internet



How much information are you giving away?























Apple Media Services Terms and Conditions

These terms and conditions create a contract between you and Apple (the "Agreement"). Please read the Agreement carefully. To confirm your understanding and acceptance of the Agreement, click "Agree."

A. INTRODUCTION TO OUR SERVICES

This Agreement governs your use of Apple's services ("Services"), through which you can buy, get, license, rent or subscribe to content, apps ("Apps"), and other in-app services (collectively, "Content"). Content may be offered through the Services by Apple or a third party. Our Services are available for your use in your country of residence ("Home Country"). To use our Services, you need compatible hardware, software (latest version recommended and sometimes required) and Internet access (fees may apply). Our Services' performance may be affected by these factors.

B. USING OUR SERVICES

PAYMENTS, TAXES, AND REFUNDS

7199 words

You can acquire Content on our Services for free or for a charge, either of which is referred to as a "Transaction." Each Transaction is an electronic contract between you and Apple, and/or you and the entity providing the Content on our Services. However, if you are a customer of Apple Distribution International and you acquire an App or a book, Apple Distribution International is the merchant of record; this means that you acquire the Content from Apple Distribution International, and it is licensed by the App Provider (as defined below) or book publisher. When you make your first Transaction, we will ask you to choose how frequently we should ask for your password for future Transactions. If you enable Touch ID for Transactions, we will ask you to authenticate all Transactions with your fingerprint, and if you enable Face ID for Transactions, we will ask you to authenticate all Transactions using facial recognition. Manage your password settings at any time by following these instructions: https://support.apple.com/enus/HT204030. Apple will charge your selected payment method (such as your credit card, debit card, gift card/code, or other method available in your Home Country) for any paid Transactions, including any applicable taxes. If you have also added it to your Apple Wallet, Apple may charge your selected payment method in Apple Wallet using Apple Pay. If we cannot charge your selected payment method for any reason (such as expiration or insufficient funds), you remain responsible for any uncollected amounts, and we will attempt to charge the payment method again as you may update your payment method information. If you pre-order Content, you will be charged when the Content is delivered to you (unless you cancel prior to the Content's availability). In accordance with local law, Apple may update information regarding your selected payment method if provided such information by your financial institution. For details about how Transactions are billed, please visit http://support.apple.com/kb/HT5582. All Transactions are final. Content prices may change at any time. If technical problems prevent or unreasonably delay delivery of Content, your exclusive and sole remedy is either replacement of the Content or refund of the price paid, as determined by Apple. From time to time, Apple may refuse a refund request if we find evidence of fraud, refund abuse, or other manipulative behavior that entitles Apple to a corresponding counterclaim. Terms related to Store Credit and gift cards/codes are available here: https://www.apple.com/legal/internet-services/itunes/giftcards/.

APPLE ID

Using our Services and accessing your Content may require an Apple ID. An Apple ID is the account you use across Apple's ecosystem. Your Apple ID is valuable, and you are responsible for maintaining its confidentiality and security. Apple is not responsible for any losses arising from the unauthorized use of your Apple ID. Please contact Apple if you suspect that your Apple ID has been compromised.



1. Introduction

4049 words

1.1 Contract

You agree that by clicking "Join Now", "Join LinkedIn", "Sign Up" or similar, registering, accessing or using our services (described below), you are agreeing to enter into a legally binding contract with LinkedIn (even if you are using our Services on behalf of a company). If you do not agree to this contract ("Contract" or "User Agreement"), do not click "Join Now" (or similar) and do not access or otherwise use any of our Services. If you wish to terminate this contract, at any time you can do so by closing your account and no longer accessing or using our Services.

Services

This Contract applies to LinkedIn.com, LinkedIn-branded apps, Slideshare, LinkedIn Learning and other LinkedIn-related sites, apps, communications and other services that state that they are offered under this Contract ("Services"), including the offsite collection of data for those Services, such as our ads and the "Apply with LinkedIn" and "Share with LinkedIn" plugins. Registered users of our Services are "Members" and unregistered users are "Visitors". This Contract applies to both Members and Visitors.

LinkedIn

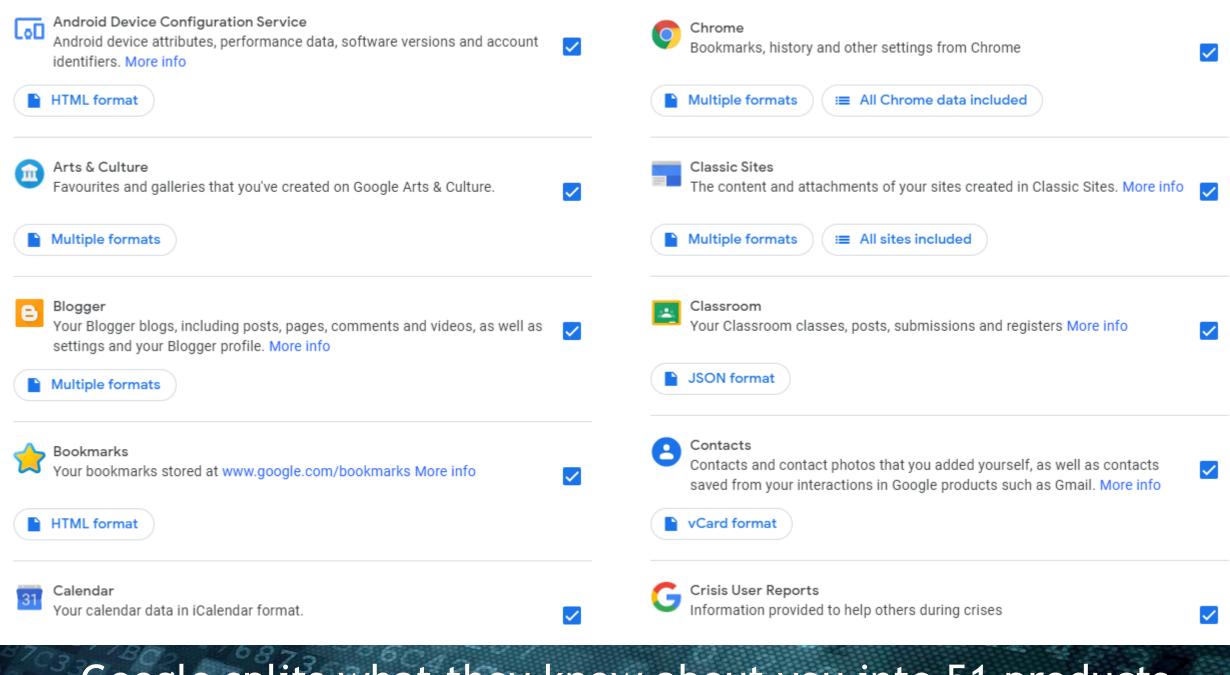
You are entering into this Contract with LinkedIn (also referred to as "we" and "us").

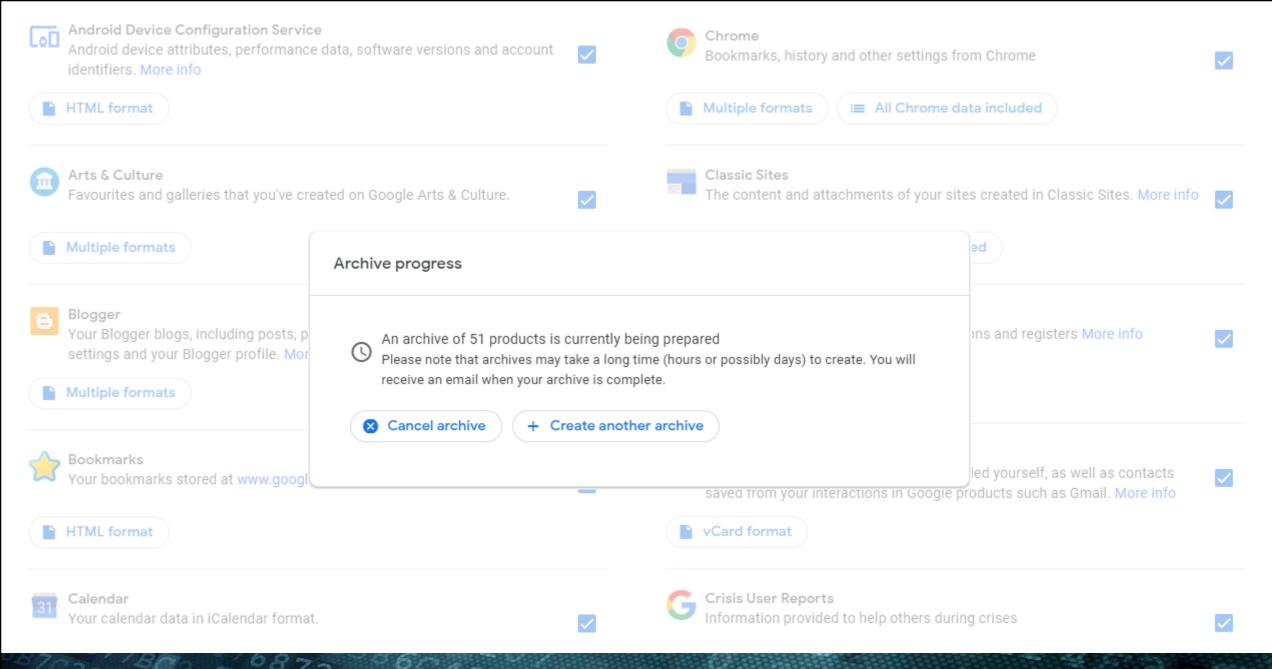
We use the term "Designated Countries" to refer to countries in the European Union (EU), European Economic Area (EEA), and Switzerland.

If you reside in the "Designated Countries", you are entering into this Contract with LinkedIn Ireland Unlimited Company ("LinkedIn Ireland") and LinkedIn Ireland will be the controller of your personal data provided to, or collected by or for, or processed in connection with our Services.

If you reside outside of the "Designated Countries", you are entering into this Contract with LinkedIn Corporation ("LinkedIn Corp.") and LinkedIn Corp. will be the controller of your personal data provided to, or collected by or for, or processed in connection with our Services.

No one reads the agreements





Google splits what they know about you into 51 products



DATA PROTECTION AND THE LEGISLATION

GDPR - General Data Protection Regulation

Principle 1 - lawfulness, fairness and transparency

That personal data is processed lawfully, fairly and in a transparent manner in relation to individuals

Principle 2 - purpose limitation

That personal data is collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes

Principle 3 - data minimisation

That personal data is adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed

Principle 4 - accuracy

That personal data is accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay

Principle 5 - storage limitation

That personal data must be kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed

Principle 6 - integrity and confidentiality

That your data is processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage

Personal Details	Financial Details	ID	Employment details	Monitoring	Special Categories
Name	Bank account	Passport	CV/employment history	IP address	Health information
Address	National insurance	Driving licence	References	CCTV	Biometrics
Email	Tax reference	National ID card	Pre-employment checks	Images	Genetic data
Telephone	Pension details		Education & training	Voice recordings	Sexual orientation
Fax	Debit/credit cards		Annual appraisals	Cookies/apps	Trade union membership
Date of birth	Credit checks		Employment status		Ethnic origin
Title/gender			Work permit/immigration		Political opinions
Emergency contact			Annual leave		Religious beliefs
Next of kin/relationship			Sickness		
Parental consent			Disciplinary/complaints		
Anniversary dates			Professional memberships		
Social media accounts			Security clearance		
Personal interests			Criminal record		
Personal memberships					

What is personal data?

Consent

Contract

Legal obligation

Vital interests

Public task

Legitimate interests

The lawful basis for processing data

Additional conditions for processing special category data

- 1) the data subject has given explicit consent
- 2) for the purposes of employment and social security/social protection law
- 3) necessary to protect the vital interests of the data subject
- 4) carried out by an association or not-for-profit body with a political, philosophical, religious or trade union aim and only on members/ex-members
- 5) relates to personal data which are made public by the data subject
- 6) necessary for the establishment, exercise or defence of legal claims
- 7) necessary for reasons of substantial public interest
- 8) necessary for the purposes of assessment of the working capacity of the employee, medical diagnosis, health or social care
- 9) necessary for reasons of public interest in the area of public health
- 10) processing is necessary for archiving purposes in the public interest, research or statistical

The lawful basis for processing data

Informed Access Correction Erasure Restrict processing Data portability Object Automated processing

Consent is only valid when:

Unbundled Active opt-in Granular Named Documented Easy to withdraw No imbalance in the relationship

https://www.gov.uk/data-protection/make-a-complaint

Data Protection Authority

Controller:

within 72 hours

Processor:

without undue delay

Data categories

Number of data subjects

DPO contact

Likely consequences

Mitigation measures

Data subject

Without undue delay (unless data encrypted)

Nature of breach
DPO contact
Likely consequences
Mitigation measures

What happens if a company loses your data?

"a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data"





COUNTER SOCIAL ENGINEERING





Botnet

Spyware / Phishing

Trojan

Scam

























EXTORTION

Payments you are forced into making

Ransom Demand To Access Files / Computer

DDOS
Denial Of Service

Sextortion

FRAUD

Payments you are tricked into making

Fake Service

Fake Product

Money Transfer Scam

THEFT

Transferring your data to the criminals

Login Credentials /
Contacts

Financial Information

Webcam Footage

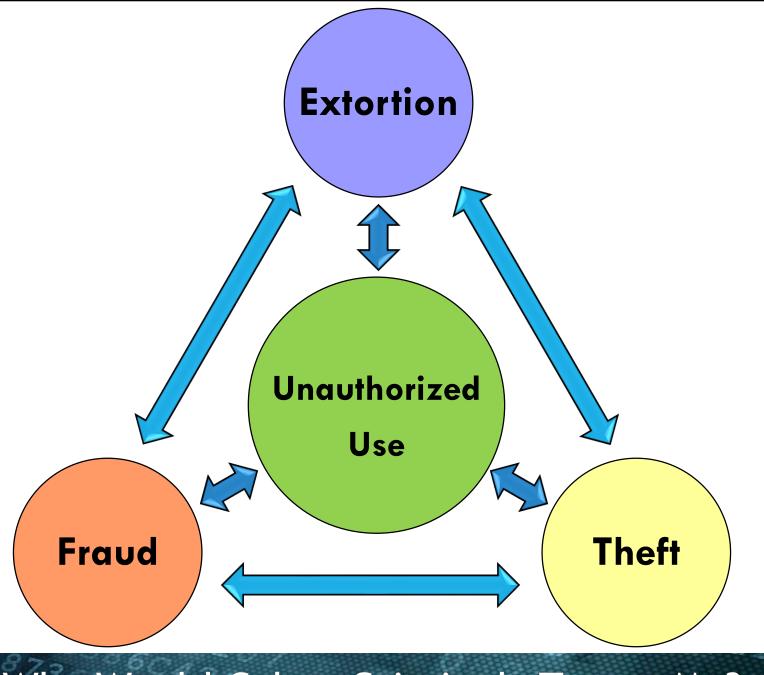
Unauthorised Use Of Your Computer

Spam Relay

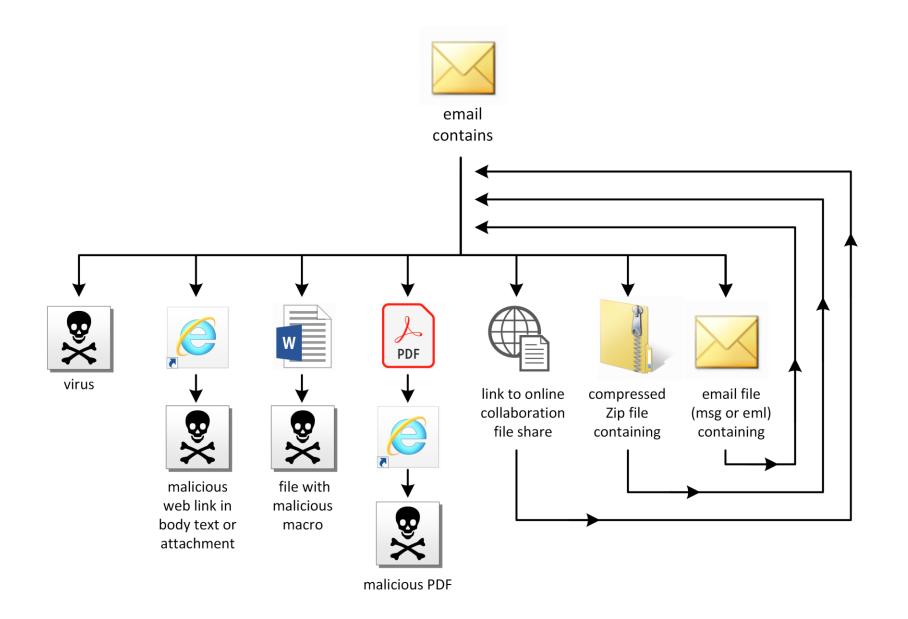
Web Server

Crypto-currency Mining

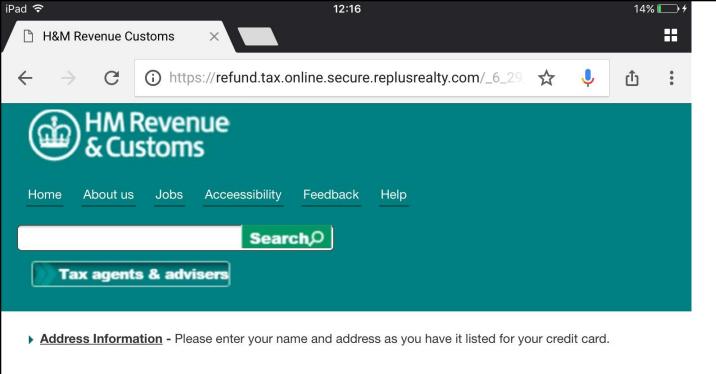
Why Would Cyber Criminals Target Me?



Why Would Cyber Criminals Target Me?



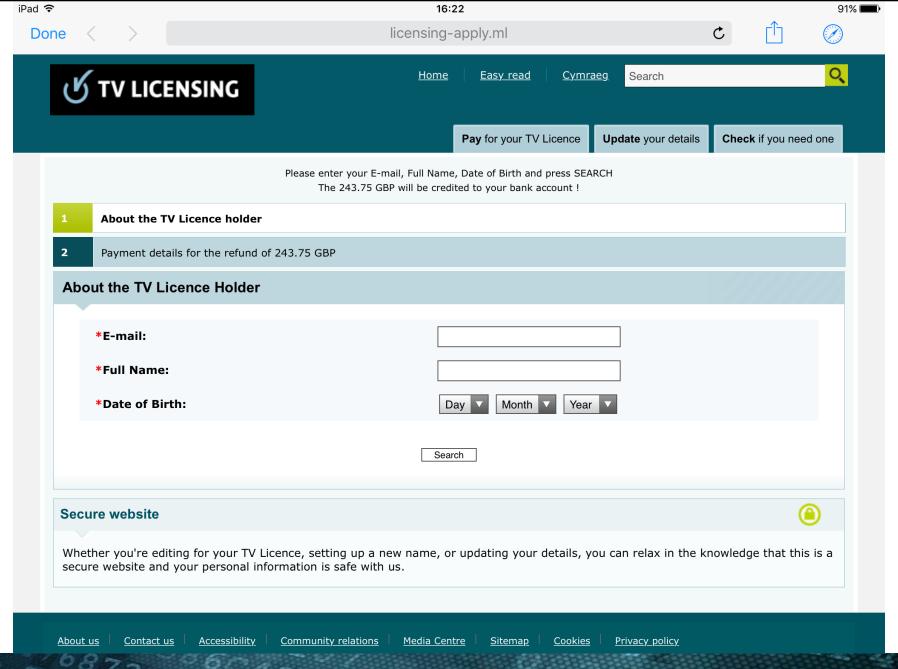
Emails are still the main infection route



CardHolder Name:	
Date of Birth:	(dd/mm/yyyy)
Mother Maiden Name:	
Address:	
Town/City:	
Province/Region:	
Postal Code:	
Phone Number:	

Account number:	
Sort Code:	
Debit / Credit Card Number:	
	Maestro VISA Masterard
Expiration Date:	- Month - ▼ / - Year - ▼
Card Verification Number:	[view sample]
	Submit Information

▶ <u>Credit Card Information</u> - Please enter your Credit or Debit Card where refunds will be made.



Criminals target services we all have to use

Final Notification

Your Apple ID is due to expire today. Prevent this by confirming your Apple ID at http://appleid-details.com

Apple Inc

The website it goes to is http://appieid-details.com apple is mispelt





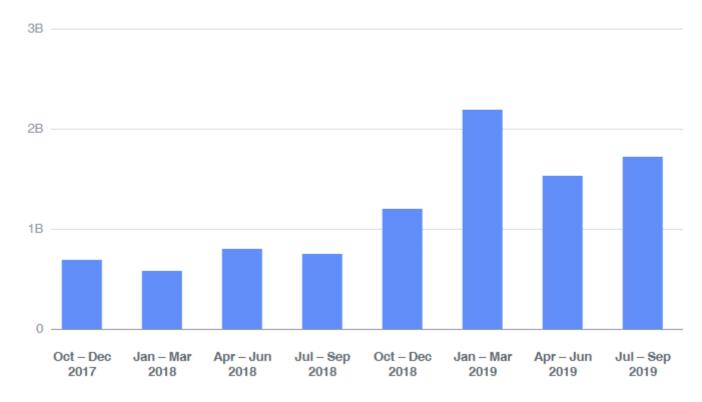
iMessage



We disabled 1.2 billion accounts in Q4 2018 and 2.19 billion in Q1 2019. We estimated that 5% of monthly active accounts are fake.

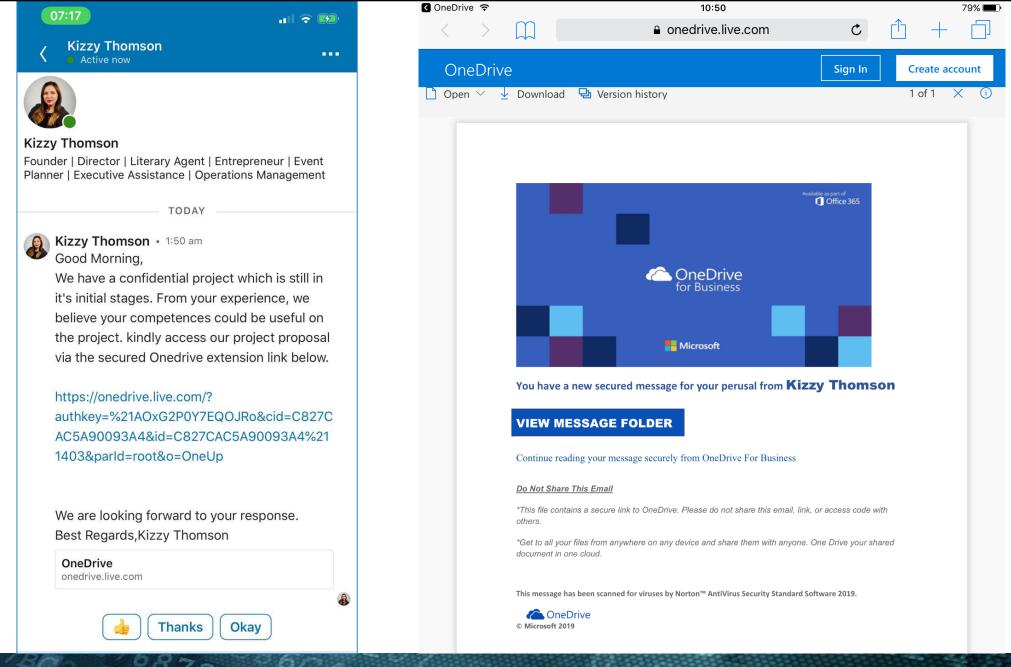
ACCOUNTS ACTIONED

How many fake accounts did we take action on?

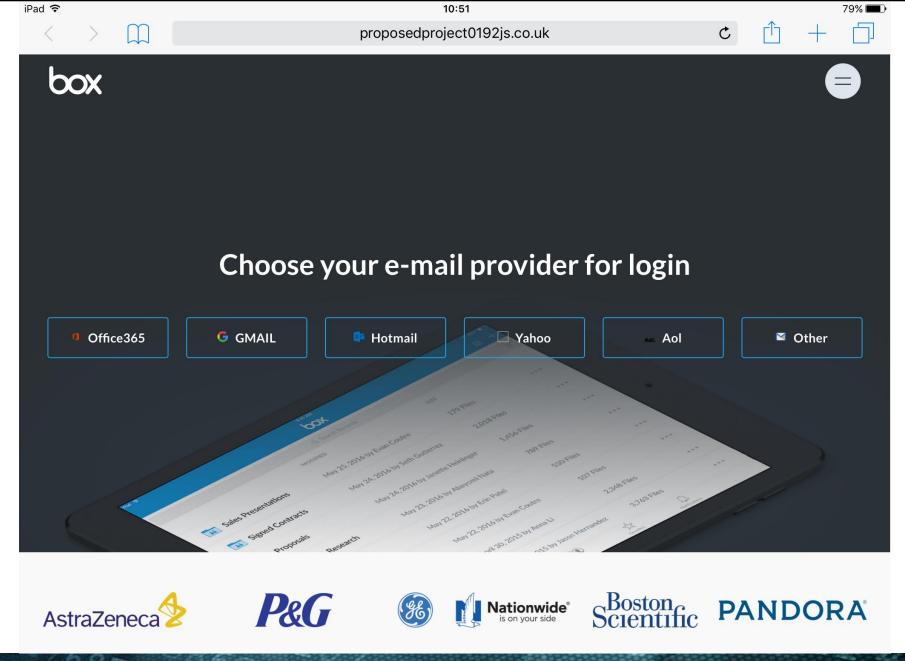


https://about.fb.com/news/2019/05/enforcing-our-community-standards-3/

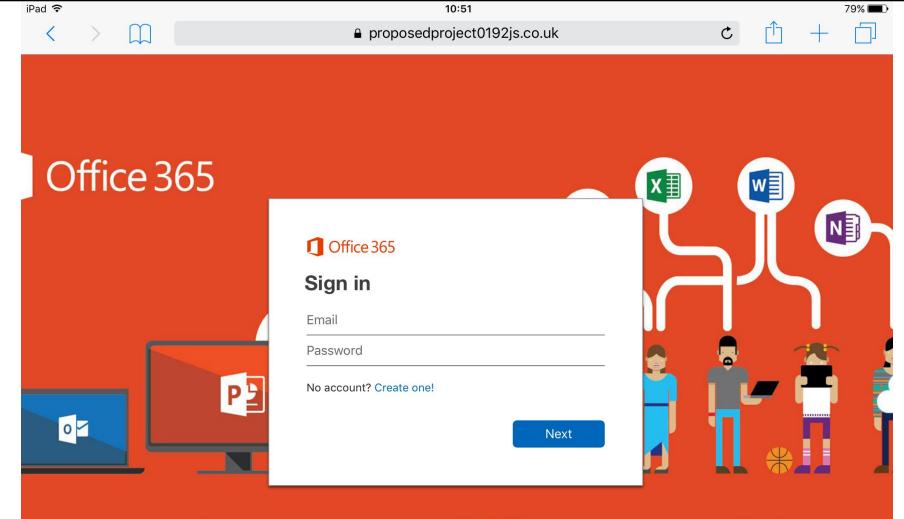
FACEBOOK



Compromised social media is also an infection route







ways have the latest version of Office across multiple device

Some are faked more than others



BANKING, APPS AND PASSWORDS

Finance & Utilities	Online Shopping	Social Media	Online Services	Travel
Online banking	Amazon	LinkedIn	email	Congestion charge
PayPal	Tesco	Facebook	Apple ID	TrainLine
Mobile network	John Lewis	Twitter	Microsoft ID	British Airways
Electricity utility	Costco	Pinterest	Dropbox	Hotels.com
Gas utility	Debenhams	Instagram		Marriott hotels
Water utility	Pizza company	Slack		Uber
Council tax	Tastecard	Eventbrite		
Telephone network	Deliveroo	Meetup		
TV subscription				

How many online logins and passwords do you have?

The 32 Passwords You Really Shouldn't Use Unless You Want To Get Hacked



Davey Winder Senior Contributor ①

Cybersecurity

I report and analyse breaking cybersecurity and privacy stories



New research has revealed the 32 passwords most commonly traded on the Dark Web getty

	000000	456a33	cheer!	password
	111111	66936455	cheezy	password1
	112233	789_234	Exigent	penispenis
	123456	aaaaaa	old123ma	snowman
	12345678	abc123	opensesame	soccer1
	123456789	career121	pass 1	student
	1qaz2wsx	carrier	passer	welcome
	3154061	comdy	passw0rd	!qaz1qaz

Why after 30 years are we still bad at passwords?















Adobe® Creative Cloud™





2 step verification logins





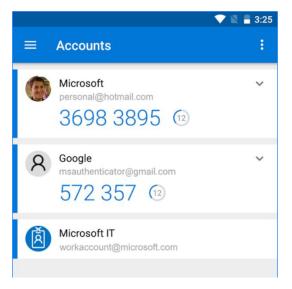


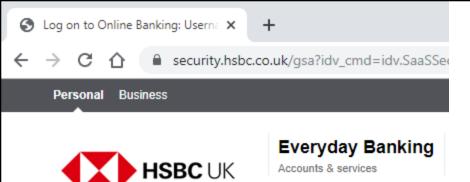








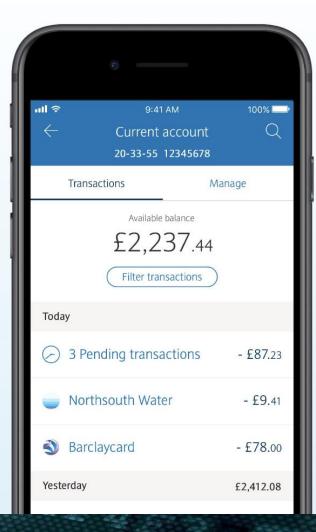




Log on to Online Banking

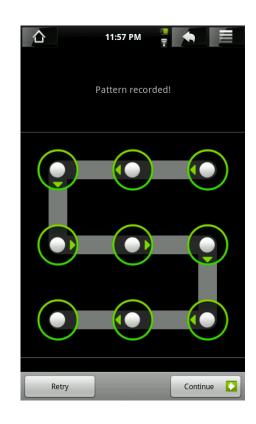
Online Banking Please enter your username eg IB1234567890 or John123 Continue Remember my username Forgot your username? >





enter your password					
1 2 3					
4 5 6					
7 8 9					
0 🗵					
emergency call					

Avoid 1234, 1111, 0000, 4321 & 1010







Personal info

Data & personalisation

Security

People & sharing

Payments & subscriptions

? Help

! Send feedback



Welcome, Nick Ioannou

Manage your info, privacy and security to make Google work better for you

Privacy & personalisation

See the data in your Google Account and choose what activity is saved, to personalise your Google experience



Manage your data & personalisation

We keep your account protected

The Security Check-up gives you personalised recommendations to secure your account



Get started

Account storage

Your account storage is shared across Google services, such as Gmail and Photos



11% used - 3.57 GB of 32 GB

Manage storage

Take the Privacy Check-Up

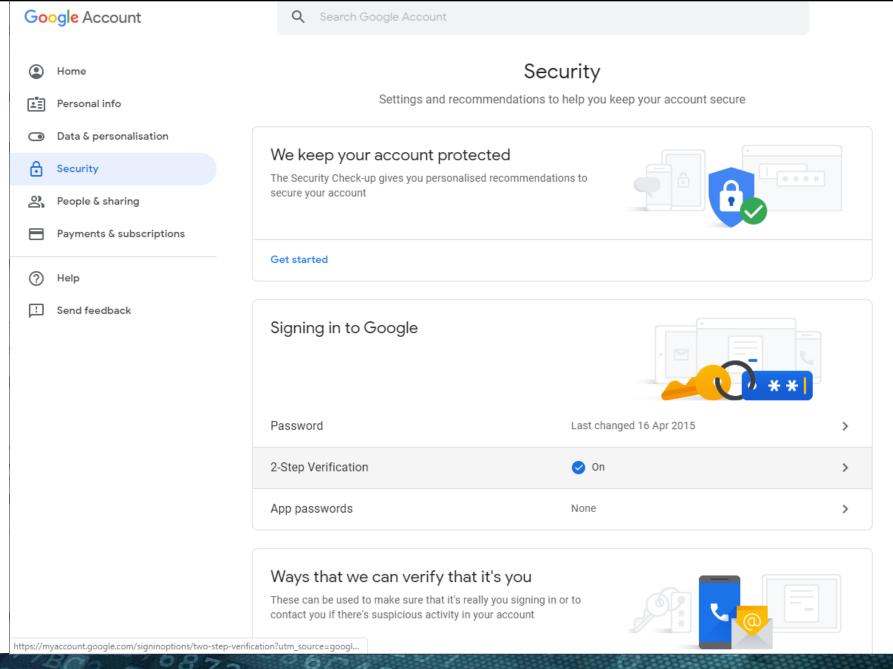


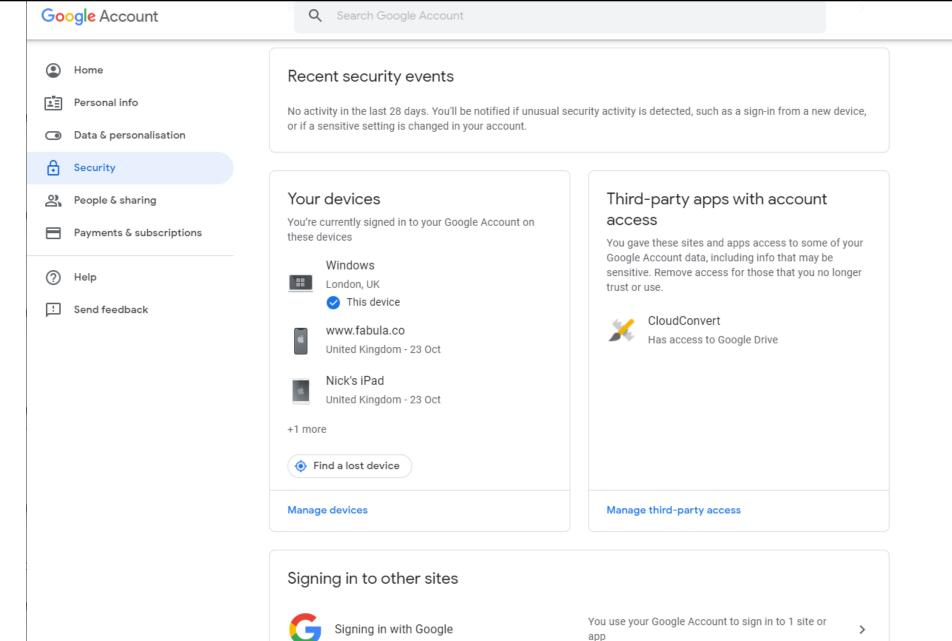
This step-by-step guide helps you choose the privacy settings that are right for you

Get started

Only you can see your settings. You might also want to review your settings for Maps, Search or whatever Google service that you use the most. Google keeps your data private, safe and secure. Find out more







Account access can also be given to 3rd party apps



MINIMISING YOUR CYBER PROFILE





If you're running Windows 10, Windows 8.1, or Windows 8, you've already got Windows Defender built in, helping to protect you against viruses, spyware, and other malware.

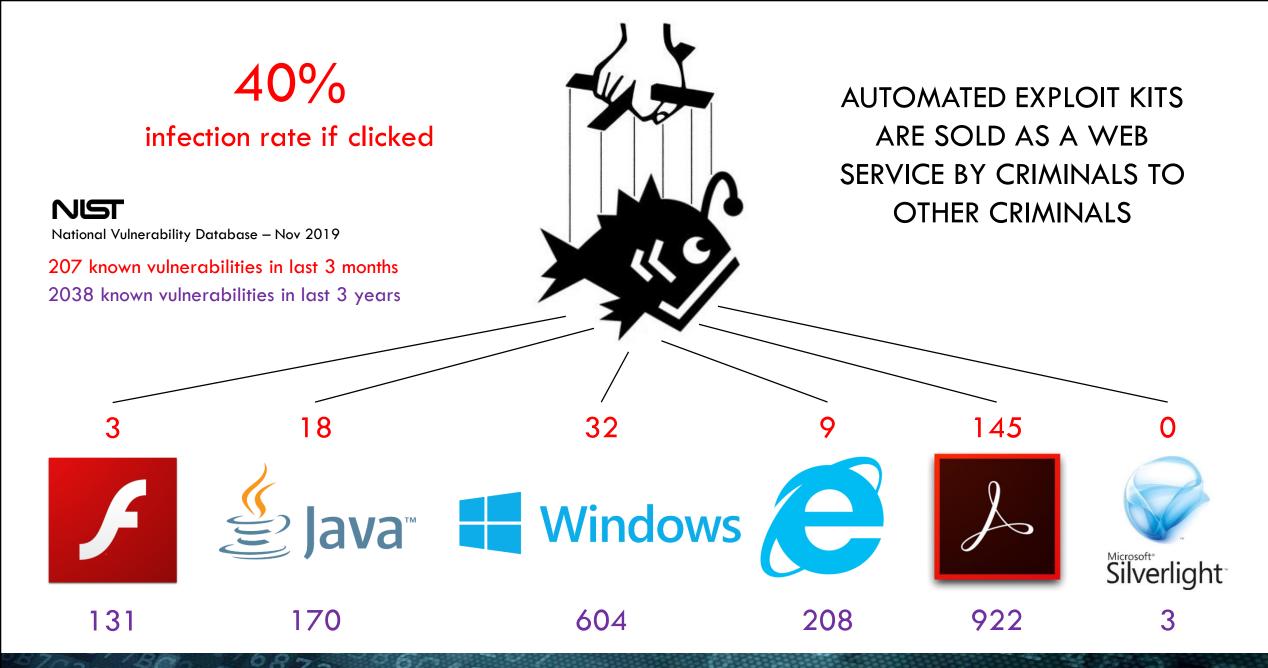
https://support.microsoft.com/en-us/help/18900/consumer-antivirus-software-providers-for-windows

Features and requirements to consider when choosing a premium antivirus solution

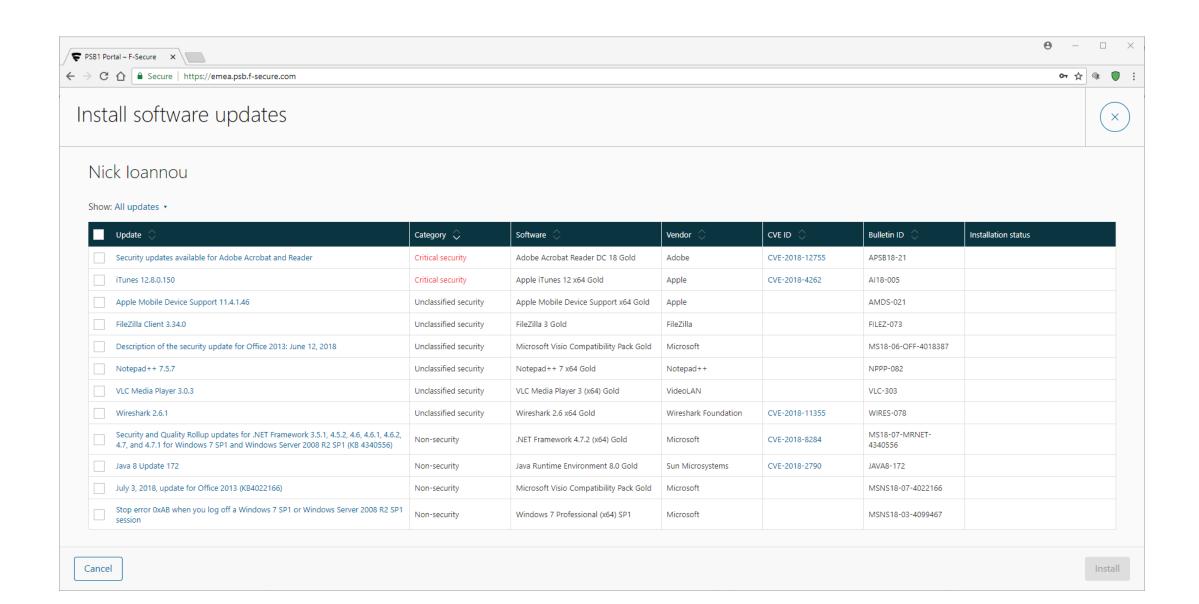
Price	Blocks Zero-Day Threats	Network Intrusion Detection
Performance	OS (Mac/Linux/iOS/Android)	Root Cause Analysis
Usability / Manageability	Application Whitelisting	VPN
Reputation	Anti-Ransomware	Sandboxing
Customer Support	Advanced Firewall	Award Winning
Cloud-based Management	Use of AI & Machine Learning	ID theft protection

Why so many antivirus, if it's built-in to Windows?





We are still at risk due to software vulnerabilities



Remove vulnerabilities by patching your software





Windows 10 version history	Date of availability	End of service
Windows 10, version 1909	November 12, 2019	May 11, 2021
Windows 10, version 1903	May 21, 2019	December 8, 2020
Windows 10, version 1809	October 13, 2018	May 12, 2020
Windows 10, version 1803	April 30, 2018	November 12, 2019
Windows 10, version 1709	October 17, 2017	April 9, 2019
Windows 10, version 1703	April 5, 2017	October 9, 2018
Windows 10, version 1607	August 2, 2016	April 10, 2018
Windows 10, version 1511	November 10, 2015	October 10, 2017
Windows 10, released July 2015 (version 1507)	July 29, 2015	May 9, 2017

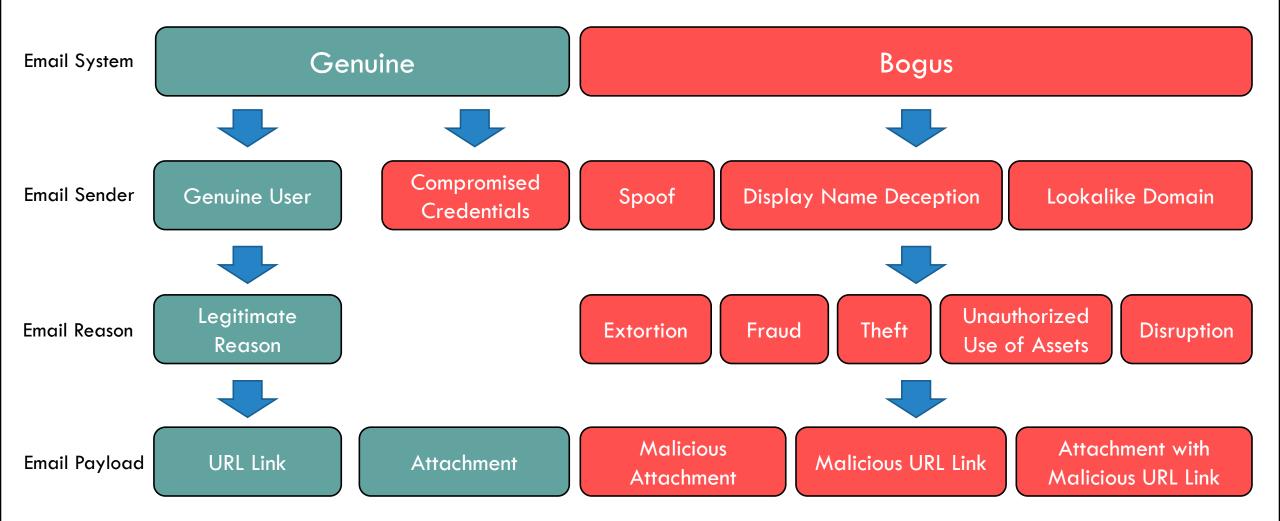
Client operating systems	End of mainstream support	End of extended support
Windows 8.1	January 9, 2018	January 10, 2023
Windows 7, service pack 1	January 13, 2015	January 14, 2020
Windows Vista, service pack 2	April 10, 2012	April 11, 2017
Windows XP, service pack 3	April 14, 2009	April 8, 2014

 $Windows\ lifecycle\ security\ updates\ -\ https://support.microsoft.com/en-us/help/13853/windows-lifecycle-fact-sheet$

Security updates depend on Windows version







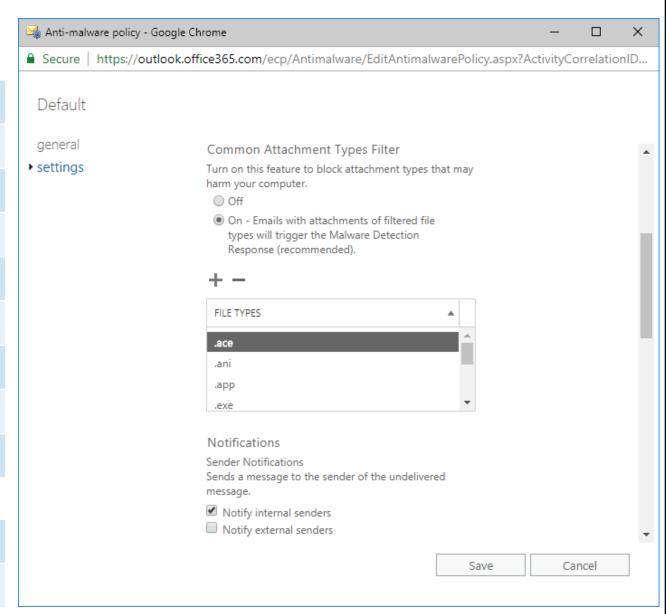
Types of email

Block or quarantine the following file types (unless you are web developers or programmers

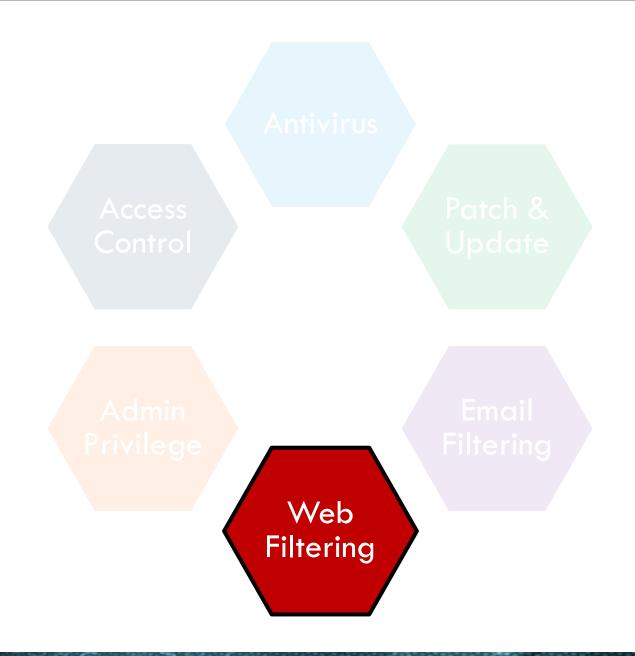
.app	.arj	.bas	.bat	.cgi	.chm	.cmd
.com	.cpl	.dll	.exe	.hta	.inf	.ini
.ins	.iqy	.jar	.js	.jse	.lnk	.mht
.mhtm	.mhtml	.msi	.msh	.msh1	.msh2	.msh1xml
.msh2xml	.ocx	.pcd	.pif	.pl	.ps1	.pl
.ps1	.ps1xml	.ps2	.ps2xml	. psc1	.psc2	.py
.reg	.scf	.scr	.sct	.sh	.shb	.shs
.url	.vb	.vbe	.vbs	.vbx	.ws	.wsc
.wsf	.wsh					

Quarantine the following macro-enabled office files

.docm	.dotm	.ppam	.potm	.ppsm	.pptm	.sldm
.xlam	.xlsm	.xltm				



Block uncommon attachment file types







2M

Up to 2M Daily Average Blocks 18+

Number of Threat Intelligence Providers 133

Active Resolver Clusters 360M

Blocked Access to More Than 360M Malicious Domains

All data as of 10/03/18



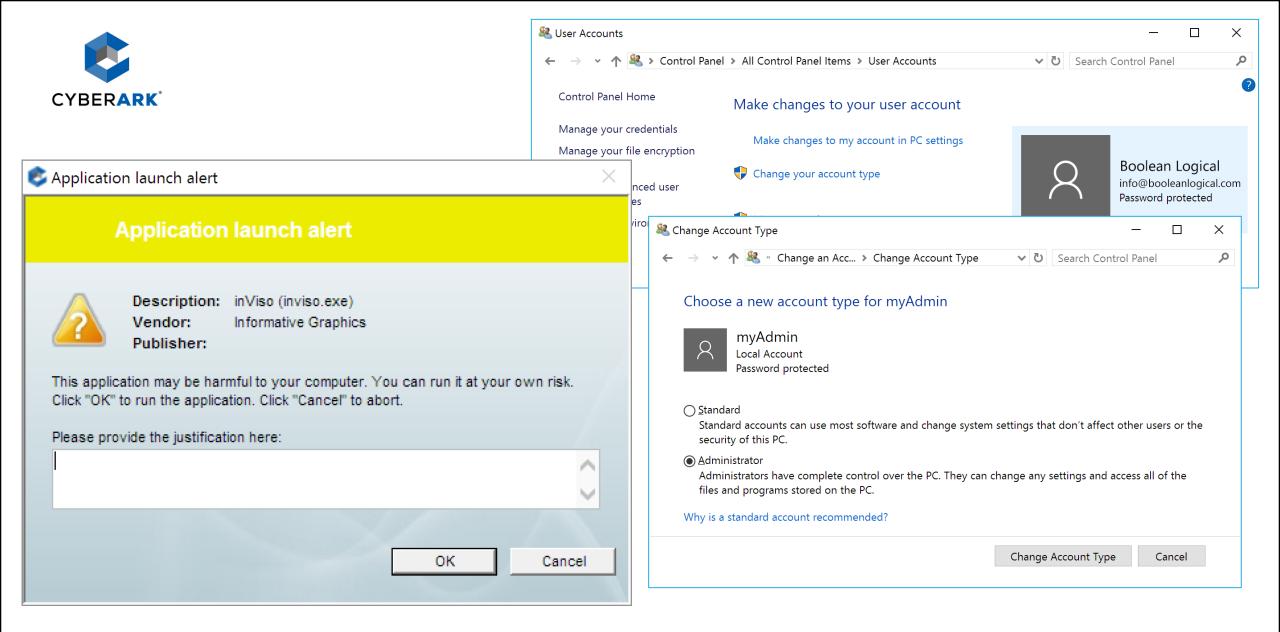












Admin rights equals a security risk



Top 50 Worst Passwords of 2018

1. 123456	11. princess	21. charlie	31. passw0rd	41. jessica
2. password	12. admin	22. aa123456	32. baseball	42. ginger
3. 123456789	13. welcome	23. donald	33. buster	43. letmein
4. 12345678	14. 666666	24. password1	34. daniel	44. abcdef
5. 12345	15. abc123	25. qwerty123	35. hannah	45. solo
6. 111111	16. football	26. zxcvbnm	36. thomas	46. jordan
7. 1234567	17. 123123	27. 121212	37. summer	47. 55555
8. sunshine	18. monkey	28. bailey	38. george	48. tigger
9. qwerty	19. 654321	29. freedom	39. harley	49. joshua
10. iloveyou	20. !@#\$%^&*	30. shadow	40. 222222	50. pepper

You can see the full list of 100 entries at: https://www.teamsid.com/100-worst-passwords/

https://breachlevelindex.com/

DATA BREACH STATISTICS

DATA RECORDS LOST OR STOLEN SINCE 2013

14,717,618,286

ONLY 4% of breaches were "Secure Breaches" where encryption was used and the stolen data was rendered useless.

DATA RECORDS ARE LOST OR STOLEN AT THE FOLLOWING FREQUENCY



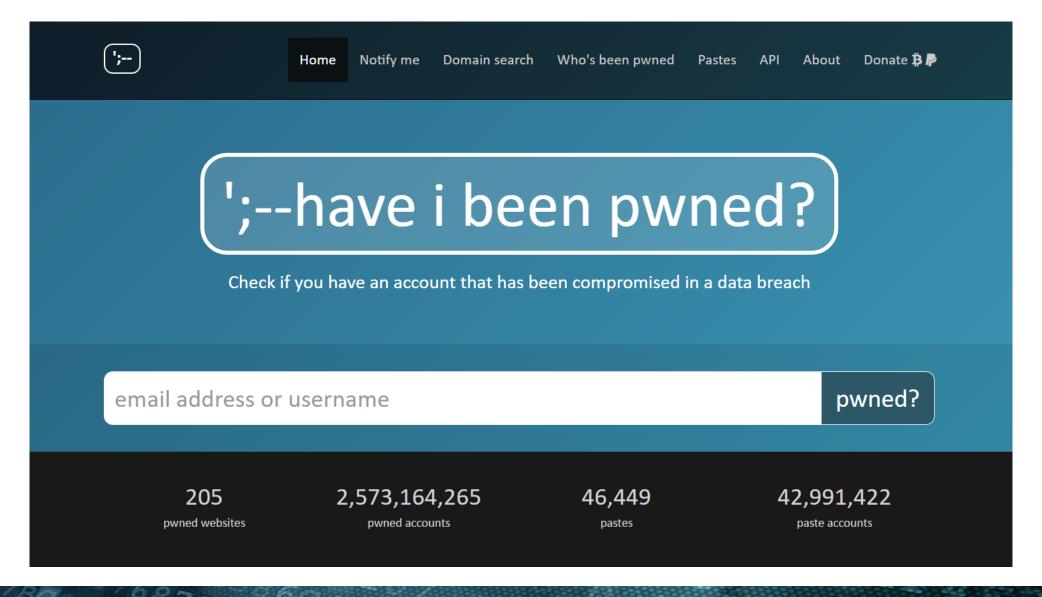






Check if your email has been part of hack

https://haveibeenpwned.com



Check if your email has been part of hack

































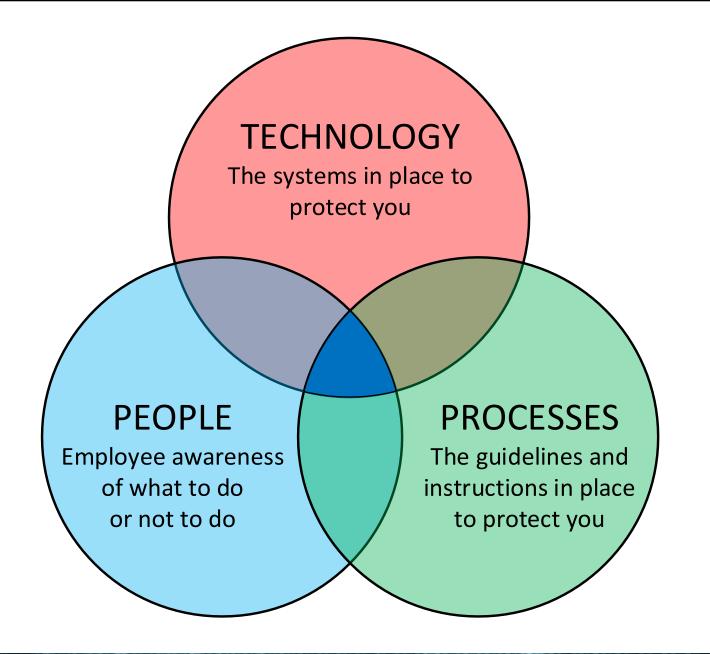


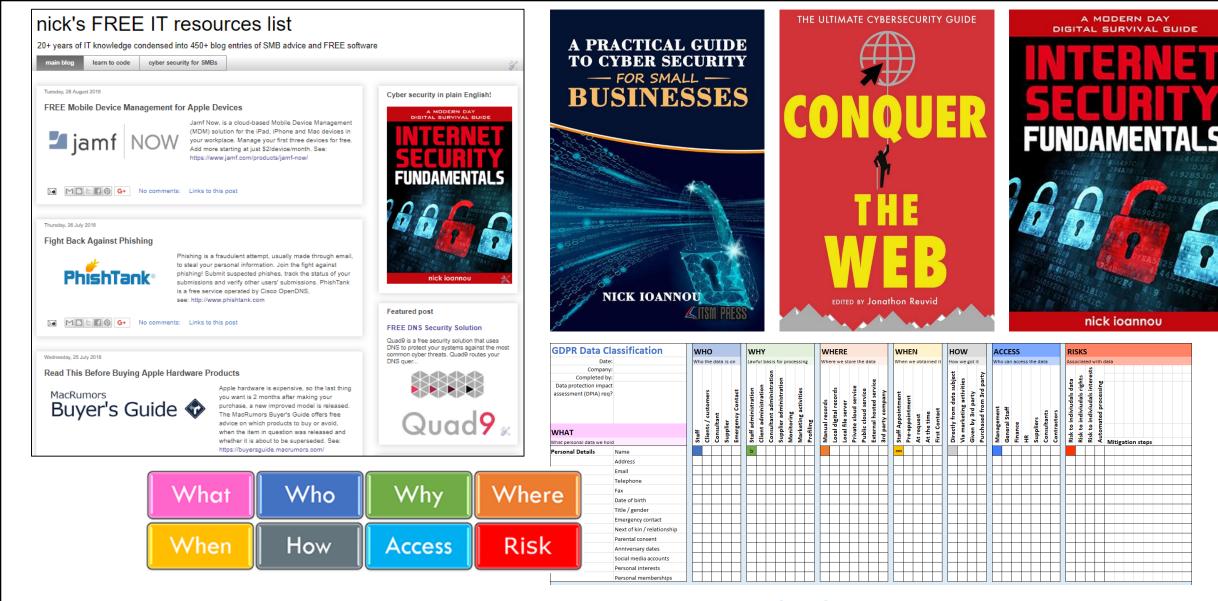




	Daily	Archived Data	System Snapshots
Cloud Backup Service	Yes, speed - medium	Yes, speed - slow	Not recommended
Backup Server	Yes, speed - fast	Yes, speed - fast	Yes, speed - medium
NAS Drive	Yes, speed - fast	Yes, speed - medium	Yes, speed - slow
Portable Drive	Yes, speed - medium	Yes, speed - slow	Yes, speed - very slow
USB Memory Stick	Yes, speed - slow	Yes, speed - very slow	Not recommended

Backups are your best remedy to ransomware





For more security resources and advice see: