

Lusland Credit Union Mobile Device Privacy & Security

April 30, 2024

Presented by:
Barry Bandou, Manager, NGL Fraud Management Services



1

How are mobile devices, data compromised?

- malicious spam, apps
- spoofed, hacked sites
- rogue applications



2

Smishing

Fraud Alerts

December 28 - Online Access SMiShing Text

The fraudsters are trying to be as clever as the streets outside. Please be aware fraudsters are sending out SMiShing texts that your online access has been disabled and need to be enabled. The fraudsters are looking for your banking credentials. DELETE the text immediately.

Note: If you have visited the site they provided and entered your login information, you will need to reset your online banking password immediately. Please contact our Member Contact Center for assistance 1-800-667-7477

Example of text:

Example of text:

CONEXUS HOLIDAY CLIENT SECURITY! ONLINE ACCESS HAS BEEN DISABLED FOR SECURITY PURPOSES. REGAIN ACCESS BELOW. @connect-the-dots/online

Coast Capital Savings: Someone may have gain access to your account, please visit: <https://mycoastcapitalsavings.com/?2506868664>

Fraud Alert

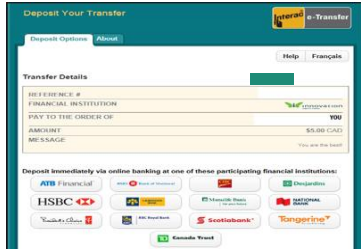
Coast Capital
@coast_capital

We're aware that our members have received & clicked on links in a fraudulent email and text claiming to be from Coast Capital. We would never ask you for your information through these channels. If you've already done so, please visit a branch right away. tsb/y2Bac39Z



3

Smishing hyperlink directs victims to spoof website



4





Threat actors are using fake COVID-19 contact tracing apps to infiltrate Android devices in countries around Asia, Europe and South America. Once installed, the apps are designed to download and install malware to monitor infected devices, steal banking credentials and personal data.

5



BLEEPINGCOMPUTER

Web Browsers still allow drive-by-downloads in 2020



6



How Just Visiting A Site Could Have Hacked Your iPhone or MacBook

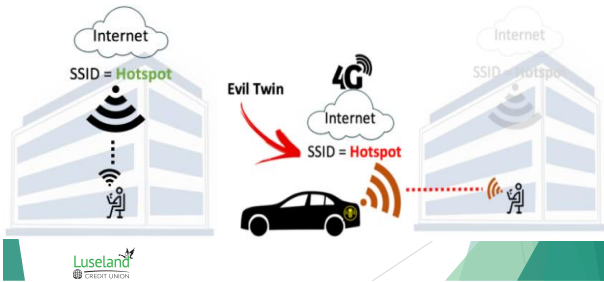
Turns out merely visiting a website – not just malicious but also legitimate sites unknowingly loading malicious ads as well – using Safari browser could have let remote attackers secretly access your device's camera, microphone, or location, and in some cases, saved passwords as well.



7

The Dangers of "Evil Twin" Wi-Fi Hotspots

Coming soon to a coffee shop near you



8

Mobile Security

- activate multi-factor authentication
- download apps from trusted sources
- run/configure antivirus, security tools
- enable 'find my phone'
- regularly backup data



9



Mobile Security

- use strong passwords, biometrics where available
- one unique password per account
- install security patches in a timely manner
- delete spam without opening
- set inactivity auto-lock
- uninstall unused apps



10



Register for Mobile Alerts!

- My Accounts
- Payments
- Transfers
- Account Services
- Messages and Alerts
- View Messages
- View Saved e-mail Mail
- Manage e-mail Makers
- Manage Alerts
- Manage Alert Contacts and Mobile Nicknames
- View Alerts History
- Profile and Preferences
- Bylaw Amendment Voting

Add a New Alert

Showing All Alerts

Security Alerts

- New Player Added
- Password Changed
- Online Banking Account Locked Out - Incorrect response to Security Question
- Online Login



11



Mobile Privacy

- register for mobile alerts
- public/free Wi-Fi: browse, don't bank; don't login to accounts unless running VPN
- clear browser cookies, cache regularly
- cover cameras not in use
- review social media settings



12



Mobile Privacy

Customize default settings

- app permissions
- location tracking
- advertising preferences
- set trusted Routers, Bluetooth devices



13



iOS Security, Privacy Settings

Enable Biometrics

- Settings
- Face/Touch ID & Passcode
- Set up Face ID
- **Follow onscreen steps**



14



Enable Inactivity auto-lock

- Settings
- Display & Brightness
- Auto Lock
- **Set to 30 seconds or 1min**



15





Set automatic Operating System updates

- Settings
- General
- Software Update
- Automatic Updates
- **Turn On**



16



Enable Find my iPhone

- Settings
- AppleID
- Settings
- Find My iPhone
- **Turn On**



17



Enable two-factor authentication

- Settings
- AppleID
- Payment & Security
- Two-Factor Authentication
- **Turn On**



18





Enable Safari Security, Clear Browsing History

- Settings
- Safari
- Privacy & Security
- Clear History & Website Data



19



Turn Off Application Tracking

- Settings
- Privacy & Security
- Tracking
- Turn Off



20



Run Safety Check

- Settings
- Privacy & Security
- Safety Check
- Manage Sharing & Access
- Continue
- **Remove excessive privileges**



21





Customize Location Services

- Settings
- Privacy & Security
- Location Services
- **Review each app permission**



22



Review System Services

- Settings
- Privacy & Security
- Location Services
- System Services
- Review each app permission
- **Consider turning off Significant Locations**



23



Customize Analytics & Improvements

- Settings
- Privacy & Security
- Analytics & Improvements
- **Consider turning off all Analytics, preserve battery longevity**



24





Set Advertising Preferences

- Settings
- Privacy & Security
- Apple Advertising
- **Consider turning off Personalized Ads**



25



Check for App Updates

- Settings
- Apple Store
- User Profile
- Upcoming Automatic Updates
- **Update All**



26



Mobile antivirus options

- Bitdefender, Trend Micro, McAfee
- ESET, Norton, WebRoot
- Malwarebytes, Kaspersky, Integro Mac
- AVG, Avast, Avira

User-pay value adds

- anti-theft security, web/camera protection
- notice of overdue updates, network threats, email address leaks



27

SECURITY

Virtual Private Networks (VPN)

Pros

- encrypts online connection
- conceals your IP address
- access geo-blocked content

Cons

- no malware protection,
- some vendor tracking
- free vs. user-pay?



28



SECURITY

VPN options include

- NordVPN, ExpressVPN, Surfshark
- IPVanish, Private Internet Access, Proton
- Windscribe, CyberGhost



29



SECURITY

Password managers

- 1Password, NordPass, Dashlane
- RoboForm, Norton, Keeper
- Bitwarden, Sticky, Proton



30

