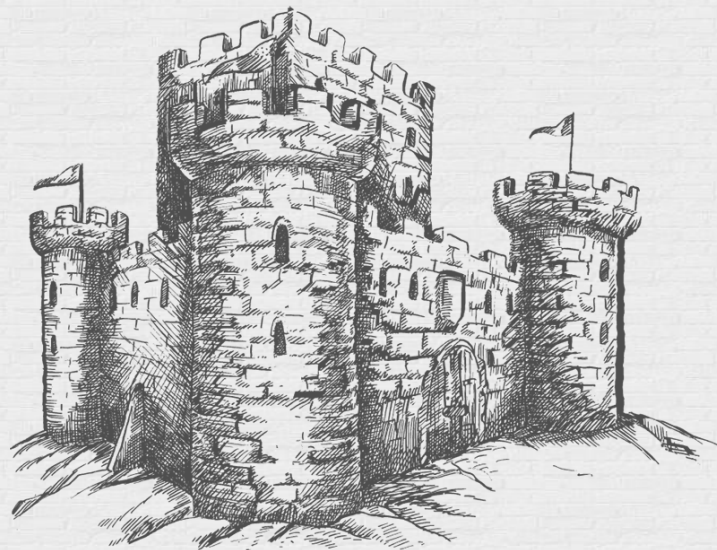# How To Stay Safe On The Internet

Connor Peters, software engineer at **Locke**

https://locke.id

The Stats

- Hacking is on the rise with a 69% increase in hacking from 2020 to 2021[1]

- People over the age of 60 are the most common victims of identity theft[2]

- **Phishing** is the number one root cause of a successful hack[1]

So, what can you do about it?

2 simple things that significantly reduce risk:

1. Understand what phishing is and how to avoid being phished

2. Use secure passwords (or 2FA)

(1) Phishing

What is phishing?

- Phishing is an attack where a hacker is trying to get you to click on a link

- They send malicious links in official looking emails or text messages

- The moment you click on a link the hacker has already won

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Examples of Phishing

Should be from **costco.com**   (*shipping.costo.com* could be real too)

From: **Costco Shipping Agent <manager@cbcbuilding.com>**   Hide
Subject: Scheduled Home Delivery Problem
Date: January 6, 2014 10:54:37 PM MST
To:
Reply-To: Costco Shipping Agent <manager@cbcbuilding.com>

Costco
WHOLESALE

Unfortunately the delivery of your order COS-0077945599 was cancelled since the specified address of the recipient was not correct. You are recommended to complete this form and send it back with your reply to us.

Please do this within the period of one week - if we dont get your timely reply you will be paid your money back less 21% since your order was booked for Christmas.

Gives a fake sense of urgency

1998 - 2013
Costco Wholesale Corporation
All rights reserved

https://locke.id
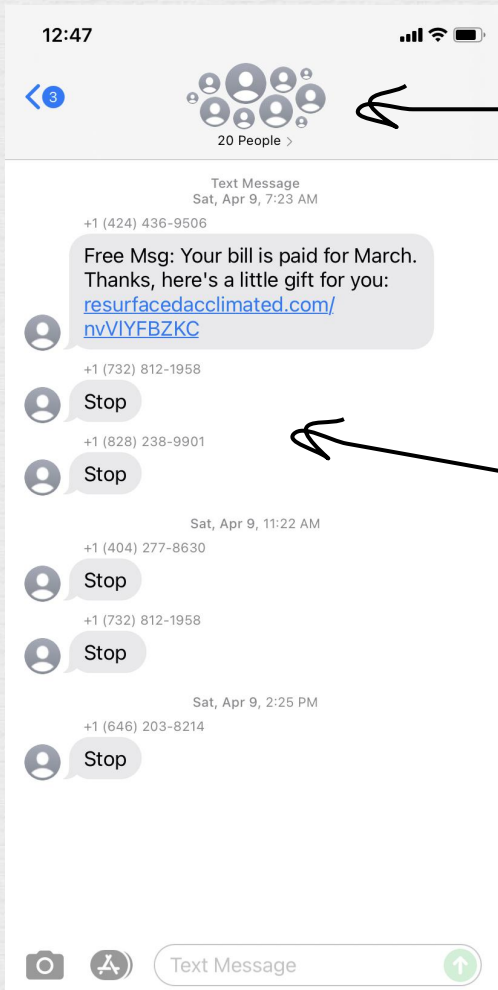
Sent to 20 people

Even opening the message can be dangerous

Do NOT respond

Recap

- Phishing messages are designed to look official, check the sender domain

- Do not click on weird looking links or attachments

- Hackers can send phishing links through email, text, or social media

(2) Passwords

Use secure passwords

- You **don't** need symbols or numbers in a password, it just needs to be long
  - Preferably 16+ characters
- A long lowercase password is easier to remember and easier to type
- Do not reuse passwords across sites

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Password management

- Remembering a different 16 character password for every site is impossible

- Use a password manager
  - Writing them in a notebook is *alright*

  - Best to use encrypted password storage

Two factor authentication (2FA)

- 2 factor authentication is when they send a code to your email or phone

- If you're technically savvy, this is the safest option

- Do not use text messages for 2FA

Locke

About Locke

Locke combines a password manager with an email inbox to protect you from phishing and to help you use more secure passwords.

View all your accounts in one place:

Amazon

Username: connor7

Password: ••••••••••

amazon.com   delegate

Chase Bank

Username: chase-bank…

Password: ••••••••••

chase.com   delegate

Facebook

Username: facebook@c…

Password: ••••••••••

facebook.com   delegate

Google

Username: connor@mai…

Password: ••••••••••

google.com   delegate

Health Insurance

Username: connorpeters4

Password: ••••••••••

medicare.gov   delegate
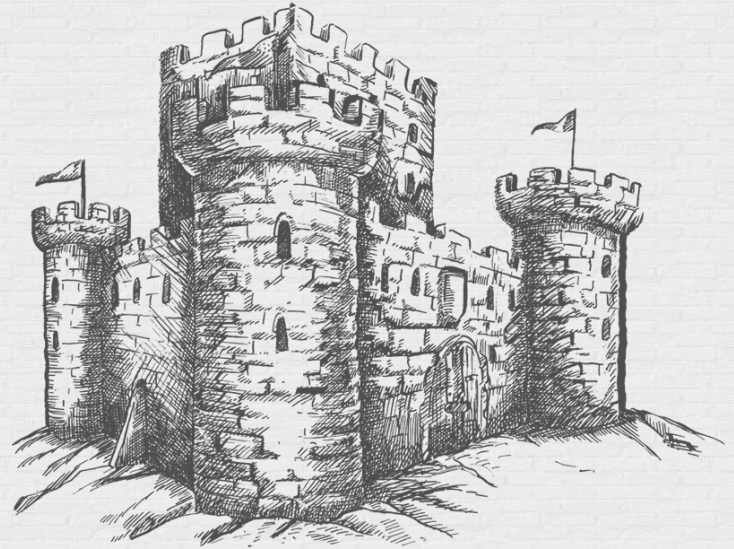
+

Locke

Register for free:

https://locke.id/register

Thank you!

Sources

[1] Identity Theft Resource Center, 2021 Report

[2] Consumer Sentinel Network, Data Book 2020