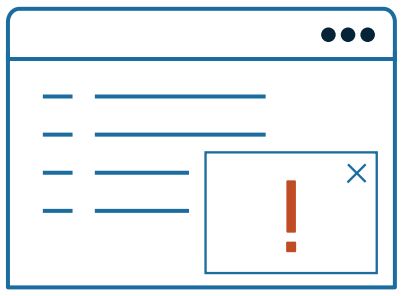
# STAY SMART ONLINE COMMON THREATS

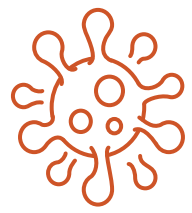


## Adware

Software that is covertly installed on your computer and designed to deliver advertisements or other content which encourages you to purchase goods or services.

## Spyware

Software that is covertly installed on a computing device and takes information from it without your consent or the knowledge of the user.



## Virus

Malware designed to infect and corrupt a computer and to copy itself. Viruses can disrupt programs installed on a computer.

## Ransomware

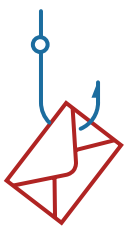
'Ransom Software' is a type of malware which handicaps computer functionality, for example, through browser hijacking or encrypting personal data, and offers to restore the functionality for a fee, which is extortion. Paying the fee does not guarantee removal of the ransomware, which can lay dormant ready for attack in the future.

## Malicious software (malware)

A catch-all term used to describe software designed to be installed into a computer system for the purpose of causing harm to you or others. This would include viruses, spyware, trojans, worms, etc.

## Scam

A commonly used term to describe a confidence trick, relying on email or a website to deliver the trick to unsuspecting users.



## Phishing (email/website)

Fraudulent email messages or web sites used to gain access to personal information for illegal purposes such as transferring funds or purchasing goods over the internet.

## Trojan horse

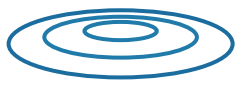
Malicious code that is hidden in a computer program or file that may appear to be useful, interesting, or at the very least harmless to you when using your computer. When this computer program or file is run, the malicious code is also triggered, resulting in the set up or installation of malware.

## Worm

A self-replicating virus that does not alter files but resides in active memory and duplicates itself.

## Keylogger

A keylogger is a program that records the keystrokes on a computer. It does this by monitoring a user's input and keeping a log of all keys that are pressed. The log may be saved to a file or even sent to another machine over a network or the Internet. Keylogger programs are often deemed spyware because they usually run without the user knowing it.

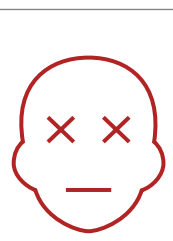


## Water-holes

malware placed on a legitimate website to compromise website or users.

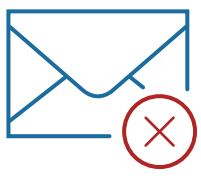
## Zombie or bot

A single compromised computer (a robot computer), called a zombie or a bot.



## CryptoLocker

A particularly malicious type of ransomware which, once installed on your computer, encrypts and locks all of the files on the infected computer including documents, photos, music and video. A pop up window will then display on the computer screen requesting payment of a ransom in return for a CryptoLocker key to unlock the encrypted files. Paying the ransom does not guarantee removal of the CryptoLocker.



## Spam

Unsolicited email. Most spam is commercial advertising, often for dubious products, get-rich-quick schemes, or illegal services. Users are advised that if an offer in an email appears too good to be true then it probably is and should not be actioned in any way.

## Scareware

Malware that causes frightening messages to appear (for example, that your computer is infected with malware or that you are guilty of a crime), and attempts to extort money from you to resolve the alleged issue. Similar to ransomware.

## Catfish

Internet predators who create fake online identities to lure people into emotional or romantic relationships for personal or financial gain.

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# STAY SMART ONLINE TERMINOLOGY

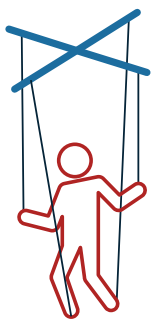
## Hotspot

Hotspots are location offering a Wi-Fi internet connection to people with a suitable Wi-Fi enabled device such as a smartphone, tablet, laptop or other devices to access the internet.

## IP Address

192.168.0.105

Also known as an "IP number" or simply an "IP", short for Internet Protocol. A code made up of a string of numbers that identifies a particular computer on the Internet. Every computer requires an IP address to connect to the Internet.



## Social engineering

Psychological manipulation of people in order to achieve a hidden goal. A wide variety of social engineering techniques are used in activities such as fraud, phishing and like farming.

## Denial-of-Service (DoS) Attack

An attack that 'floods' a system with useless data or requests for data in order to overload it.

## Like farming

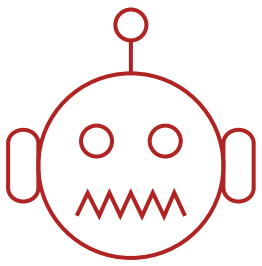
Use of social engineering, such as compelling stories or photos, to persuade large number of users to 'like' a social networking page. Many of the stories are fake, and are part of a scam which makes money from the exposure generated by people liking and hence sharing the page.

## Hacker

Someone who attempts to gain unauthorized access to a computer system, often for fraudulent purposes.

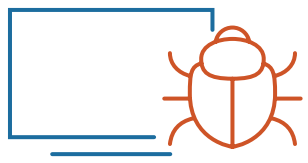
## data breach

The unauthorized movement or disclosure of sensitive private or business information.



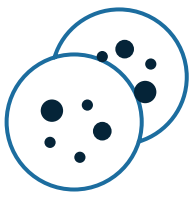
## Botnet

A network of compromised computers, also called a zombie network.



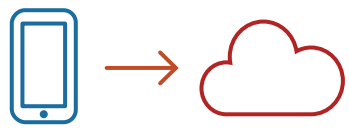
## bug

An unexpected and relatively small defect, fault, flaw, or imperfection in an information system or device.



## Cookie

A string of text stored by your web browser enabling a website to remember you and your personal settings.

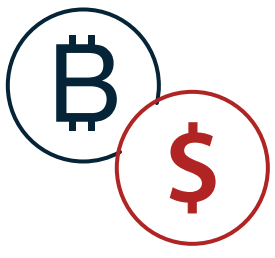


## Remote access

Communication with a computer or network from a remote location through a link such as the internet or mobile phone.

## Operating System

Also known as an "OS," this is the software that communicates with computer hardware on the most basic level. Without an operating system, no software programs can run. The OS is what allocates memory, processes tasks, accesses disks and peripherials, and serves as the user interface.

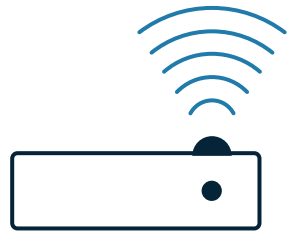


## Bitcoin and other crypto-currencies

A type of digital currency which uses encryption techniques to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank.

## VoIP

The routing of real time voice connections (telephone calls) over the internet.



## G – Gateway

A device used to connect two different networks, especially a connection to the Internet.

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# STAY SMART ONLINE
# PREVENTATIVE MEASURES

## Antivirus

Software that is designed to prevent infection from computer viruses.

## Patches

A fix for a software program, also known as a software update.

## Blacklist

A list of entities that are not considered trustworthy and are blocked or denied access.

## Digital certificate

A way for browsers to verify the identity and authenticity of a website. A digital certificate is issued to a website by a trusted third party certificate authority.

## Padlock (https://)

A padlock display in a browser is intended to indicate a secure connection or website, although it may not always be a reliable indicator. Users should look instead for 'HTTPS' at the beginning of the address bar and check the website's SSL certificate.

## Encryption

The process of transforming documents and files for safe transmission over a public network. The information is then converted or deciphered back into its original format.

## Firewall

Hardware or software which monitors information going in and out of your computer or network.

## Whitelist

A list of entities that are considered trustworthy who are granted access or privileges.

## Secure Socket Layer (SSL)

The most widely used security protocol on the internet, used for online banking and shopping sites. Website digital certificates are commonly implemented through SSL. The presence of 'https' in the browser address bar demonstrates that the connection between your computer and the website is encrypted. However, 'https' can still be present when connecting to a website with an invalid digital certificate.

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