Penarth Computer Club   Safe Banking 2ⁿᵈ June 2013

More people are using the internet to do their shopping and to manage banking accounts. As on-line traffic increases, so does the scope for bad people to take advantage of the unwary. We have constantly stressed the need for care and good security to be safe when buying or browsing.

To help us get the perspective on banking from the other side, the Principality Building Society kindly sent Rhodri and colleagues to talk to us. The Principality does not have current accounts, but they have to protect the money they hold for savers and all the other attendant routines for their customers so they have to be safety measures in place.

These measures must be more sophisticated than the ones a home user would use, of course, as there is rather more at stake. Their systems are therefore more robust to avoid errors and make good use of passwords and encryption.

Some discussion ensued about how to devise effective passwords. The problem is that the better they are the harder they are to remember – and one really should avoid writing them down. If you really must write them down, keep them away from the vicinity of the computer.

The evening was pleasantly interactive (buzzword for two-way conversations between speakers and audience) and ranged over wider topics concerning use of the internet. This arose because the principles that apply for safe on-line banking also apply just about everywhere.

Apart from the scams I wrote about recently, Rhodri reinforced what we advise our members about constant vigilance.

Emails: make sure your spam filter is turned on. Never click on a link in an email unless you know you can trust the sender. If in any doubt, enter the email directly into your browser. This makes sense because links can look as though they are to one site, but can send you to another.

When downloading software, be sure it is from a reputable site. Pirated software might be very cheap, but it could also contain malware to steal your information.

Take care about copyright when downloading pictures. People have casually re-published pictures and been taken to task about copyright. Simply asking the owner for permission often brings a positive response.

Social networking sites are a bit of a minefield. Be extra careful. Don't let the world know that you are away from home shopping or on holiday. Someone might just take it as an opportunity to visit your home while you are out. (On the other hand, lots might gatecrash if you say you are having a party.)
See above about clicking on links.

Don't give your data away when you dispose of an old computer. Be sure your data cannot be retrieved by anyone else.
For more information on all of the above see: www.getsafeonline.org .