



# Cyber Security 101

**We all know in this day and age that cyber security is at an all time importance- Everything that is of any value can now be accessed online. Every day in the cyber world things become more complex and the requirements for security change daily. With that in mind, we have put together a quick tip sheet on the cyber security basics to help you, our clients, in feeling as secure as possible with your important information.**

## Password Security


 The best practice is to have a unique password for each account. We understand that is very difficult and recommend that you have a password manager, or a password protected list of your passwords.

 Experts suggest sticking to a simple rule when it comes to creating secure passwords;

**LENGTH & COMPLEXITY = SECURE PASSWORD**

 A few helpful tips in creating such a password are-

- Using something like the first letter or each word in your favorite poem or quote
- Mixing numerals, letters, and characters
- Using a password generator such as LastPass
- Using words from another language can help the security of your password

 Always log out of accounts before closing your browser or shutting down your computer.


Using the @ in place of an a isn't actually as secure as you would think.

Computers are programmed to work on logic, so if it makes sense to you, the computer has probably come to the same conclusion.



**\*\* A computer can run through every possible situation for a 6 character password in less than a second.** Each time you add a number, letter or special character, it increases the possibilities of what it could be and adds to the time it takes for a computer to hack the password.

## Document Security

 The most basic, essential, way to protect your files is by **password protecting your computer**



🔑 You can use the computer's programs (ie. Adobe, Word, Notepad, etc.) to password protect your documents.

DID YOU KNOW:  
**A CYBER CRIME is anyone who gained access to your accounts without your permission.**

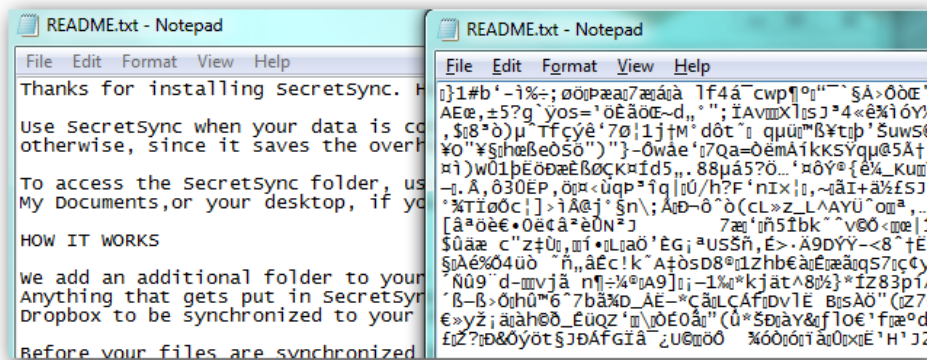
**Cyber crimes are often downplayed because as soon as they move any money, it becomes fraud.**

- This encrypts the document and the password actually turns into a decryption key.
- Without that key, anyone who gains access to the document would see nothing but gibberish.

(See Image from WikiMedia below)

**Your Document**

**What People see Without the Encryption Key**



## Email vs. Secure Vault

We recommend using Your Personal Financial Website for secure documents. Many people wonder why we recommend this as opposed to sending documents via email.

Here are a few reasons why.

### Why not just use email?

The problem with sending documents via email is that there is no encryption on email beyond the server. If your email is hacked, the first thing they do is download EVERYTHING- all of your contacts, past emails, and any information that you have sent, received, or downloaded. **This includes any documents.**

Another reason email is less secure is that your security is dependent on **both parties** having secure access. You may have the best security in the world, but if the person on the other end is hacked, the hacker will be able to access your information, too.

### What makes the Vault more secure?

When using a vault like Your Personal Financial Website, the security checks are installed directly into the software. This includes Multi-Factor identification from device ID, Radio Frequency ID, and personnel authentication before you are even prompted to enter a password.

IF access is obtained to your vault without the use of your password, everything they could access or view would be encrypted like the image above.



# Remote Access-



**\*\*Now, when we say remote access, we are not talking about screen sharing, we are talking about allowing someone to control your device. Screen sharing- (apart from the potential of seeing some embarrassing pictures that might be pulled up) is secure and harmless.\*\***



What we are referring to is- Something that some companies will do for their customers is help them via "remote access".

While this sounds fantastic and convenient- We **HIGHLY** advise against this. Once a computer has remote access to your system, it is in for good. Even though this started as helpful, many scammers will now pose as a "reliable" source, and request access under the guise that your computer needs work.



Once you grant access, this means that that device now has **YOUR full permission** to be on your servers and no crimes will be committed if they access your information, because you technically gave them permission to be on there.

**When in doubt- Take your devices to a authorized repair shop.  
It's not worth the risk.**

## Final Thoughts

**We are here to help!**

The virtual world can be tricky to navigate, and anxiety producing when it comes to the security of your important information- But you are not alone! If you ever receive any information or communications from "US" that seem sketchy or you feel may be spam- PLEASE reach out to us via phone or text.



Here at Viva Financial, we would much rather have a 5 minute conversation with you and help clear things up, than have you become a victim of cyber crime or fraud.

