May 2022

Welcome to the May news letter even though it's 1st June!

We held the IT club meeting yesterday (last Tuesday of the month) and this news letter contains much of the excellent presentation given by Andrew about staying safe on the internet. It certainly sparked much discussion!

There is quite a lot of information here, if you want more detail on any topic, or would like a new topic covered, just let me know at steven.p.dow@me.com.

We have requests to send this news sheet to other people so you can either send their email address to me or you can simply email them this pdf.

Information

Our website is here : https://ageconcernepsom.org.uk
The coronavirus update is here: https://ageconcernepsom.org.uk/coronavirus-update/

If you have IT problems you can still get telephone help by ringing our office on **01372 732456** between the hours of 9.30 – 1.00, Monday to Friday. An IT volunteer will then ring you back and hopefully solve your problem.

To keep up to date with Age Concern Epsom & Ewell's news and events please sign up to our charity newsletter. https://ageconcernepsom.us11.list-manage.com/subscribe?u=72744b5e62d99b468ae2072a4&id=9b7e38510d

All the previous newsheets have been put on the Epsom and Ewell Age Concern website and can be accessed here:
https://ageconcernepsom.org.uk/about-us/newsletters/it-newsletters/

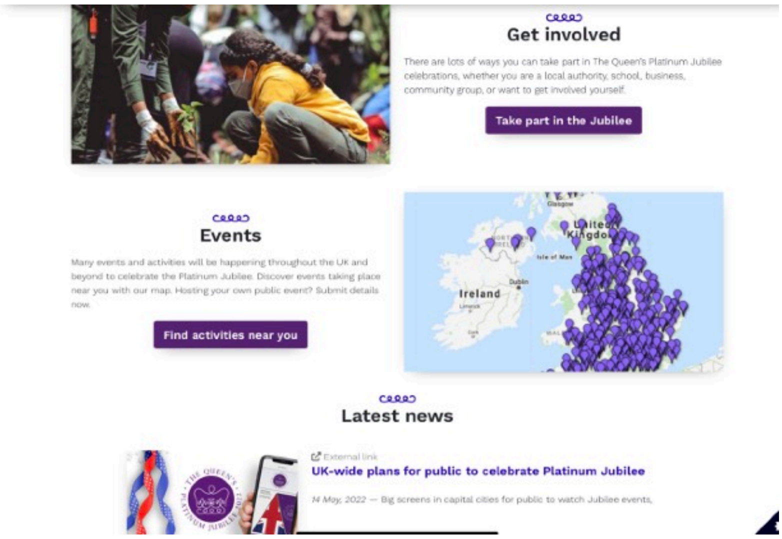
Useful Links
Government advice: https://www.gov.uk/coronavirus
Age UK: https://www.ageuk.org.uk/information-advice/coronavirus/
The NHS has lots of information: https://www.nhs.uk/conditions/coronavirus-covid-19/
111 phone line website: https://111.nhs.uk
Livi information: https://www.livi.co.uk

Royal platinum Jubilee Celebrations

In case you have missed it, there is a Royal Platinum Jubilee this weekend!

The official website for the Royal family is here: https://www.royal.uk/platinumjubilee

It has a lots of information about the Royal Family and the celebrations.



Get involved

There are lots of ways you can take part in The Queen's Platinum Jubilee celebrations, whether you are a local authority, school, business, community group, or want to get involved yourself.

Events

Many events and activities will be happening throughout the UK and beyond to celebrate the Platinum Jubilee. Discover events taking place near you with our map. Hosting your own public event? Submit details now.

Latest news

External link

UK-wide plans for public to celebrate Platinum Jubilee

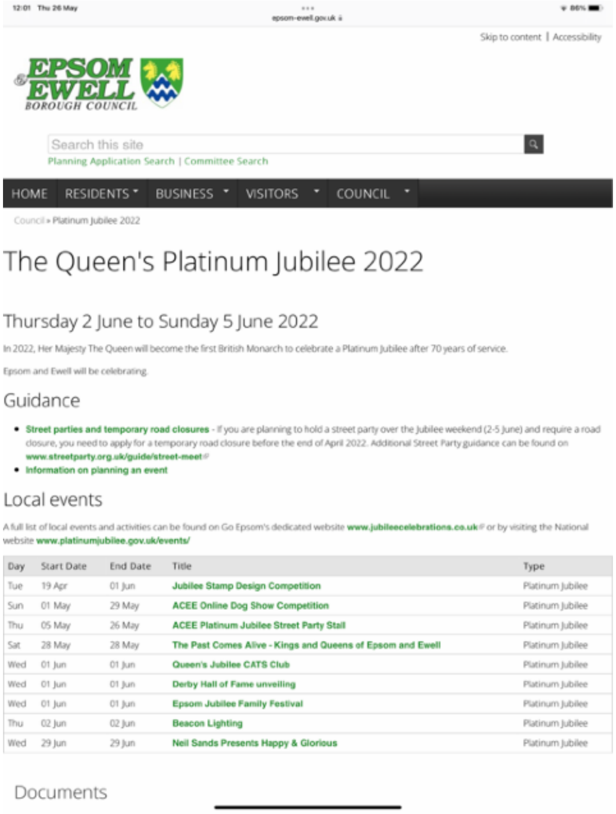
14 May, 2022 — Big screens in capital cities for public to watch Jubilee events.

The government website is here: https://platinumjubilee.gov.uk

It has more practical information and a complete list of activities and events taking place

For local information Epsom and Ewell council have a useful website and you can find it here:

https://www.epsom-ewell.gov.uk/council/queens-platinum-jubilee-2022



12:01 Thu 26 May
epsom-ewell.gov.uk
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Skip to content | Accessibility
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COUNCIL
Council » Platinum Jubilee 2022

The Queen's Platinum Jubilee 2022

Thursday 2 June to Sunday 5 June 2022

In 2022, Her Majesty The Queen will become the first British Monarch to celebrate a Platinum Jubilee after 70 years of service.

Epsom and Ewell will be celebrating.

Guidance

- Street parties and temporary road closures - If you are planning to hold a street party over the Jubilee weekend (2-5 June) and require a road closure, you need to apply for a temporary road closure before the end of April 2022. Additional Street Party guidance can be found on www.streetparty.org.uk/guide/street-meet
- Information on planning an event

Local events

A full list of local events and activities can be found on Go Epsom's dedicated website www.jubileecelebrations.co.uk or by visiting the National website www.platinumjubilee.gov.uk/events/

Day	Start Date	End Date	Title	Type
Tue	19 Apr	01 Jun	Jubilee Stamp Design Competition	Platinum Jubilee
Sun	01 May	29 May	ACEE Online Dog Show Competition	Platinum Jubilee
Thu	05 May	26 May	ACEE Platinum Jubilee Street Party Stall	Platinum Jubilee
Sat	28 May	28 May	The Past Comes Alive - Kings and Queens of Epsom and Ewell	Platinum Jubilee
Wed	01 Jun	01 Jun	Queen's Jubilee CATS Club	Platinum Jubilee
Wed	01 Jun	01 Jun	Derby Hall of Fame unveiling	Platinum Jubilee
Wed	01 Jun	01 Jun	Epsom Jubilee Family Festival	Platinum Jubilee
Thu	02 Jun	02 Jun	Beacon Lighting	Platinum Jubilee
Wed	29 Jun	29 Jun	Neil Sands Presents Happy & Glorious	Platinum Jubilee

Documents

Staying safe and secure on the internet.

The internet is playing an increasing part in our lives and we trust it with lots of our personal information.

We buy groceries, shop for clothes, check our bank balance, pay bills, book doctors appointments, stream TV and Films and so on. All require us to supply personal information.

This may range from relatively harmless information such as name and address to more sensitive data such as date of birth, education qualifications to very sensitive data such as bank details and medical history.

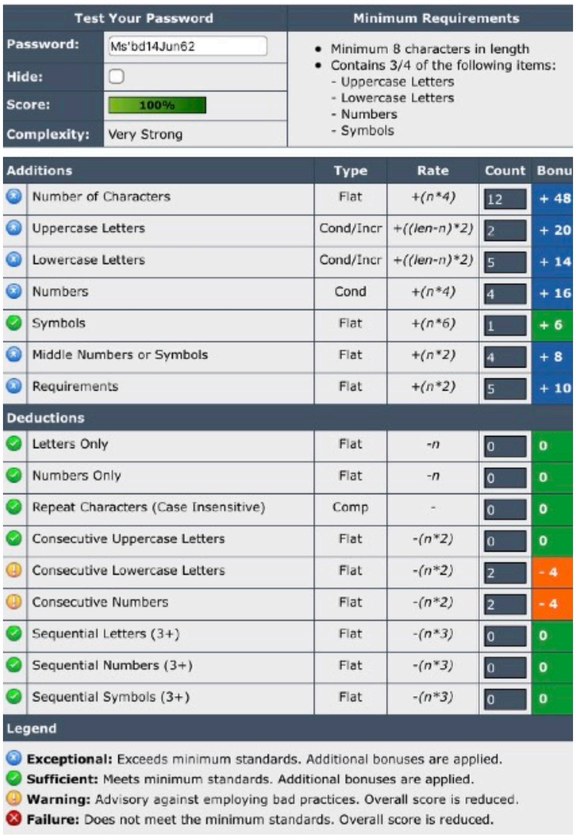
In order to keep this information safe we have to supply a password, and ideally a different password for each organisation we deal with.

What makes a good password?
-You can recall it exactly including upper and lower case
-No one else can guess it.

Weak passwords
-use only lower case
-do not have a mix of numbers and letters
-are short
-are easy to guess.

Examples are *letmein, 00000, password, 123456.*

Strong passwords
-Mix of lower and upper case
-Has numbers and other characters (such as £, @, & etc)



Test Your Password	
Password:	Ms'bd14Jun62
Hide:	□
Score:	100%
Complexity:	Very Strong

Minimum Requirements

- Minimum 8 characters in length
- Contains 3/4 of the following items:
  - Uppercase Letters
  - Lowercase Letters
  - Numbers
  - Symbols

	Additions	Type	Rate	Count	Bonu
★	Number of Characters	Flat	+(n*4)	12	+ 48
★	Uppercase Letters	Cond/Incr	+((len-n)*2)	2	+ 20
★	Lowercase Letters	Cond/Incr	+((len-n)*2)	5	+ 14
★	Numbers	Cond	+(n*4)	4	+ 16
✓	Symbols	Flat	+(n*6)	1	+ 6
★	Middle Numbers or Symbols	Flat	+(n*2)	4	+ 8
★	Requirements	Flat	+(n*2)	5	+ 10
	Deductions				
✓	Letters Only	Flat	-n	0	0
✓	Numbers Only	Flat	-n	0	0
✓	Repeat Characters (Case Insensitive)	Comp	-	0	0
✓	Consecutive Uppercase Letters	Flat	-(n*2)	0	0
!	Consecutive Lowercase Letters	Flat	-(n*2)	2	- 4
!	Consecutive Numbers	Flat	-(n*2)	2	- 4
✓	Sequential Letters (3+)	Flat	-(n*3)	0	0
✓	Sequential Numbers (3+)	Flat	-(n*3)	0	0
✓	Sequential Symbols (3+)	Flat	-(n*3)	0	0

Legend

★ **Exceptional:** Exceeds minimum standards. Additional bonuses are applied.
✓ **Sufficient:** Meets minimum standards. Additional bonuses are applied.
! **Warning:** Advisory against employing bad practices. Overall score is reduced.
✗ **Failure:** Does not meet the minimum standards. Overall score is reduced.

You can check your password here: http://www.passwordmeter.com

Examples *LondoN2018*, *19Evelyn82*, *eWell&1957*

TpF$hs82k5dLccG£9 would be a good password but very difficult to remember!

You can use an acronym to help remember, eg My Daughter's birthday is 13 April 1982 could become *Md'sbd13April82*

Do not use something easily guessed such as your name, partner's or child's name, road where you live, etc.

Do use something which could not be easily guessed such as mother's place of birth, partner's middle name etc.

In addition we should have different passwords for each organisation we deal with, or at least a few passwords you can remember. The password to your bank should be different to your password to your car parking app, for example.

HAVING MULTIPLE PASSWORDS DOESN'T SEEM TO STOP HACKERS, BUT IT SURE STOPS ME.
RETRY
STAHLER
9/28

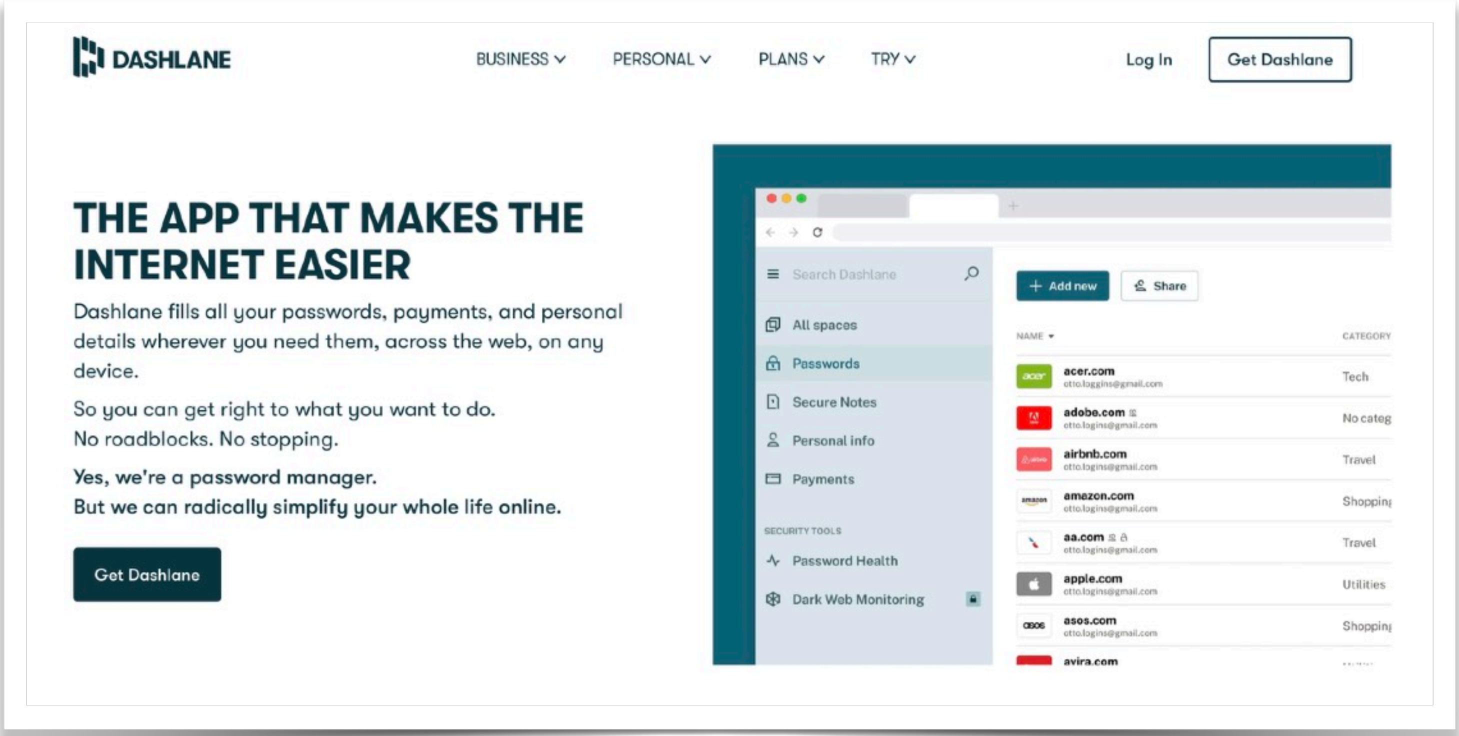
If you have to write them down, then write them in code, eg *"Mother's maiden name & number of my first flat"*

Password Manager
You can consider using a password manager to record your passwords. A password manager is an app on your phone or tablet which securely keeps your passwords. The password manager can also automatically enter the password for a website, making access much simpler and easier.

Techradar has compiled a list of the top password managers here:
https://www.techradar.com/uk/best/password-manager

Here is Dashlane, the top rated password manager, and it is free!
https://www.dashlane.com/features

However it is a bit of a faff to set up!



THE APP THAT MAKES THE INTERNET EASIER

Dashlane fills all your passwords, payments, and personal details wherever you need them, across the web, on any device.

So you can get right to what you want to do.
No roadblocks. No stopping.

Yes, we're a password manager.
But we can radically simplify your whole life online.

NAME ▾	CATEGORY
acer.com otto.loggins@gmail.com	Tech
adobe.com otto.logins@gmail.com	No categ
airbnb.com otto.logins@gmail.com	Travel
amazon.com otto.logins@gmail.com	Shoppin
aa.com otto.logins@gmail.com	Travel
apple.com otto.logins@gmail.com	Utilities
asos.com otto.logins@gmail.com	Shoppin
avira.com	

Internet Banking Security

Your bank details are probably the most valuable items of data you have. Sort code and account number are public information but your passwords and pin codes are definitely not!

Online banking has been around for some time and their security is excellent. They also have a guarantee that any of your money taken will be replaced.

You will need to set up a password and you are given a pass number, typically six digits.

Banking App on your phone

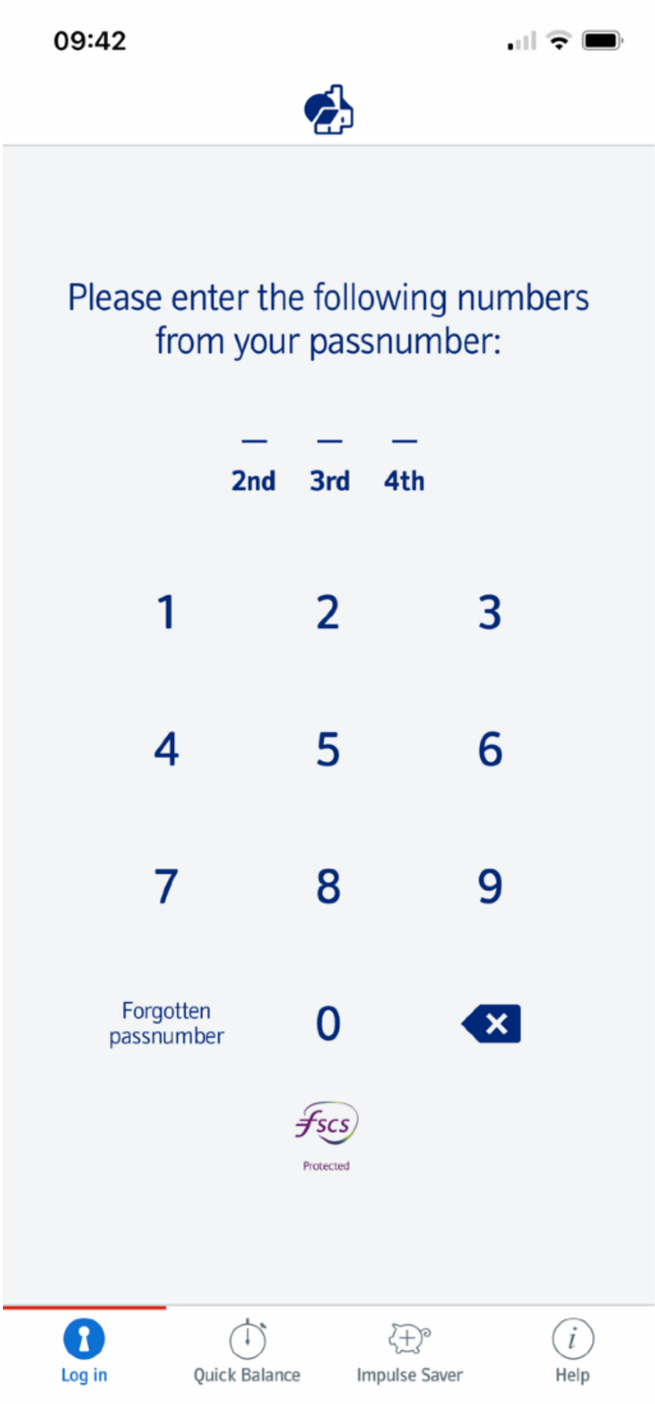
The best and most secure way to access your bank details are through your bank's app.

When you set up the app for the first time the app will remember your bank account, sort code and password.

Subsequently, when you want to use the banking app you simply have to enter 3 numbers from your passcode (see right).

If you have **fingerprint** recognition on your phone you do not need to even enter the code, just touch the home button.

Even better is **facial** recognition which, after checking your face, will take you straight into the app.



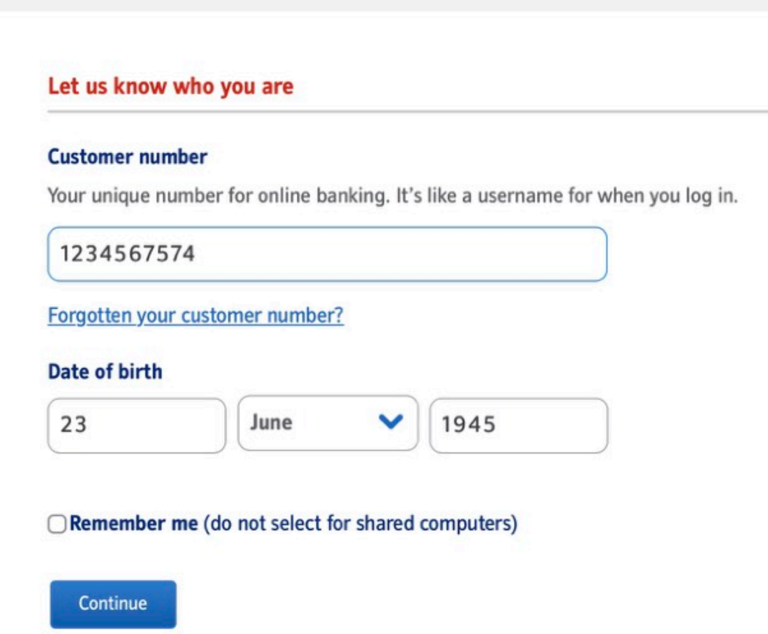
Please enter the following numbers from your passnumber:

Using a web browser

You can access your bank details using a web browser on any device. There are often more features available via the web browser than the banking app.

However inherently not as secure as a banking app on your phone so it is a rather longer process:

Step 1 is to enter your customer number and date of birth.



Let us know who you are

Customer number

Your unique number for online banking. It's like a username for when you log in.

1234567574

Forgotten your customer number?

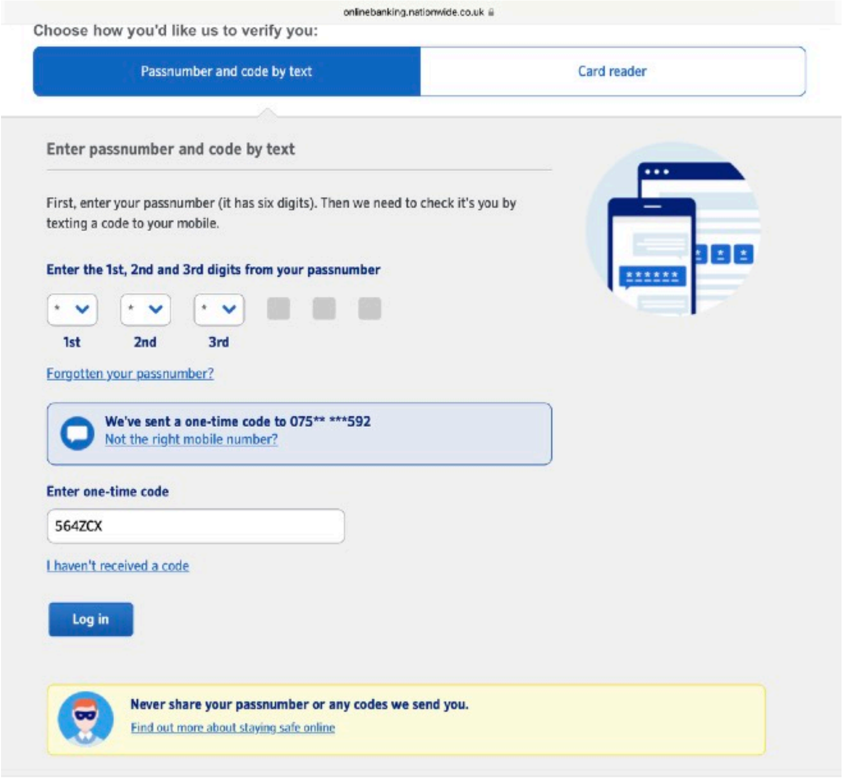
Date of birth

23 | June | 1945

□ **Remember me** (do not select for shared computers)

If you are using your own computer at home, this information can be remembered and entered automatically in the future.

If you share a computer, or are using a public computer you should NOT use this feature



onlinebanking.nationwide.co.uk

Choose how you'd like us to verify you:

Enter passnumber and code by text

First, enter your passnumber (it has six digits). Then we need to check it's you by texting a code to your mobile.

Enter the 1st, 2nd and 3rd digits from your passnumber

1st 2nd 3rd

Forgotten your passnumber?

We've sent a one-time code to 075** ***592

Not the right mobile number?

Enter one-time code

564ZCX

I haven't received a code

Never share your passnumber or any codes we send you.

Find out more about staying safe online

The next step is to enter 3 digits of the six digit passcode.
Only 3 digits are required because that is enough to ensure it is you but more importantly the complete passcode is not transmitted over the internet.

When the passcode has been verified you can choose the next step:

By phone:
A code is sent to your phone which you then enter.

By card reader:
Using your debit card you are given a code which you enter.
If all the codes are correct you will get access to your bank details.

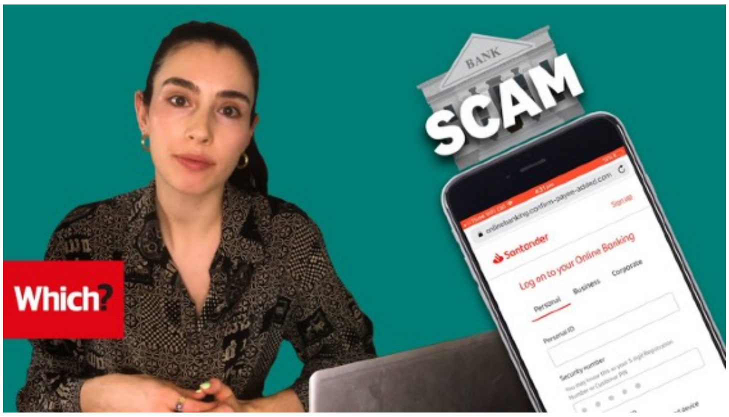
In summary, Bank security is extremely secure, so how do criminals get access?
Unfortunately through you!

Phishing

Fraudsters will send out thousands, even millions of emails and texts purporting to need access to your bank details. They know that the vast majority of people will ignore their messages but it only needs one to “bite” and they have a result.

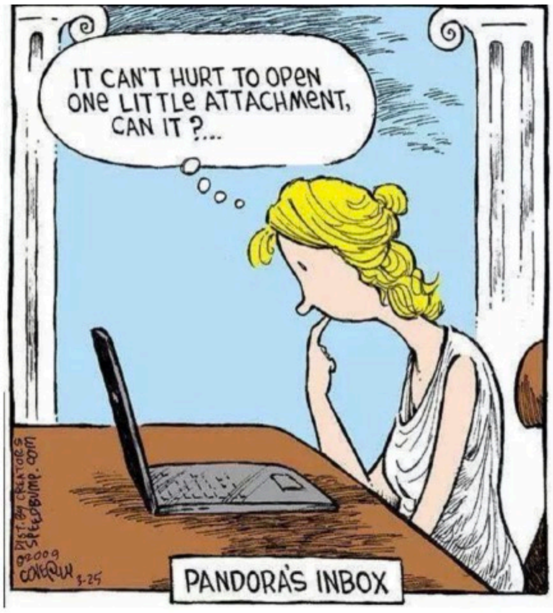
Which magazine have produced this very good video about scammers targeting Santander customers. The scammers do not know who has a Santander account but by sending out thousands of email and texts they know a proportion will have a Santander account and one or two might fall for it.

Here is the video, it is well worth watching:



What to watch out for:

- Odd email addresses or website addresses.
- Bad grammar and spelling errors.
- Time pressure, eg you must reply by a certain time.
- Attachments you have to click on.
- Impersonal address, eg “Dear user”.
- Asking for bank or personal details.


IT CAN'T HURT TO OPEN ONE LITTLE ATTACHMENT, CAN IT ?...
PANDORA'S INBOX
©2009 COVERLY 3-25
DIST. BY CREATORS SPEEDBUMP.COM

Here is the excellent Which website which covers all types of scam:

https://www.which.co.uk/consumer-rights/advice/how-to-spot-a-scam-alFiz5h8mnJ9

Scam example

Here is a email received recently by one of our group which was troubling because they did indeed use Yahoo! for email.

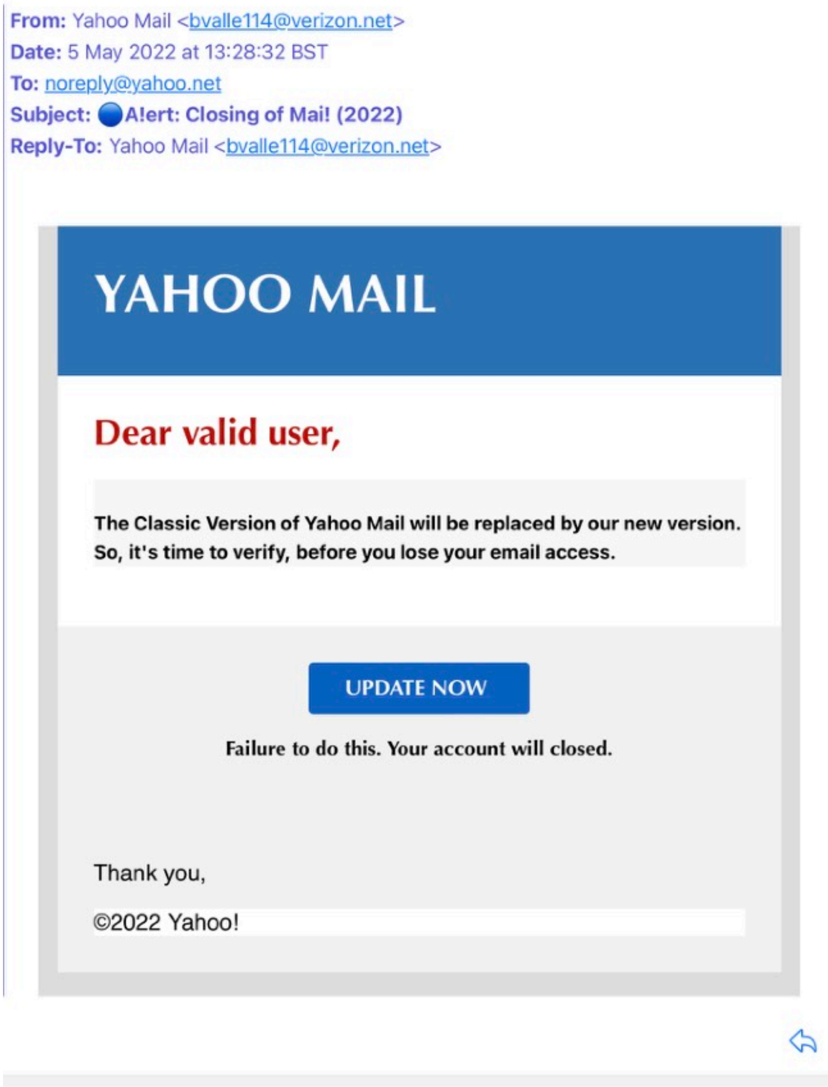
Some things stood out which made them suspicious:

-The **From** email address (bvalle114@verizon.net) is not one a multinational company would use - they would use their own yahoo.net.

-The **To** address is just a made-up group name.

-The Subject uses ! instead of the letter L. This is to get round the automatic filters which look for words such as Alert and Mail.

- The email is not addressed specifically.
- Bad grammar!



From: Yahoo Mail <bvalle114@verizon.net>
Date: 5 May 2022 at 13:28:32 BST
To: noreply@yahoo.net
Subject: 🔵A!ert: Closing of Mai! (2022)
Reply-To: Yahoo Mail <bvalle114@verizon.net>

YAHOO MAIL

Dear valid user,

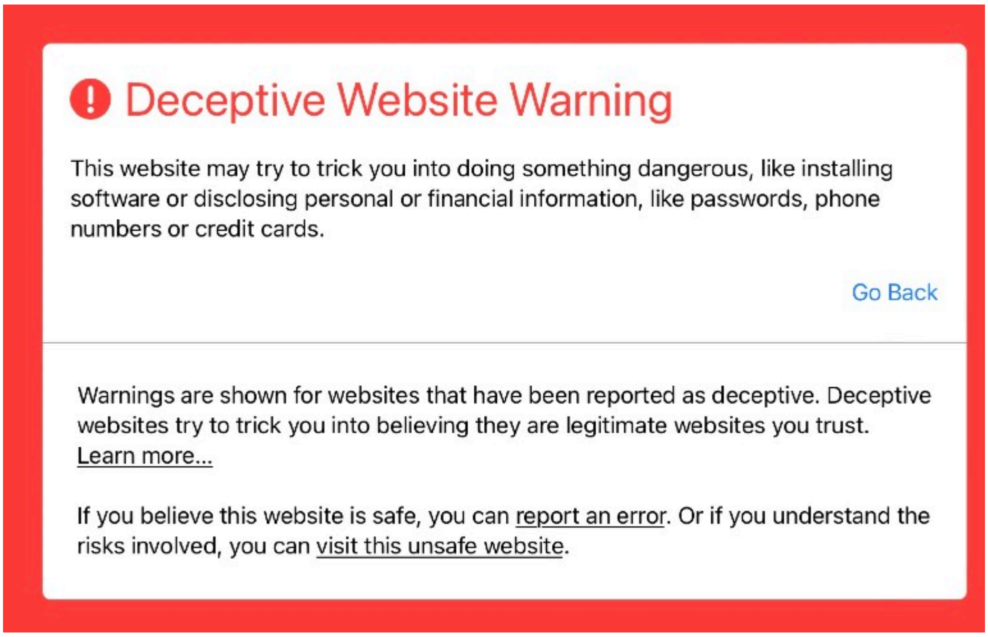
The Classic Version of Yahoo Mail will be replaced by our new version. So, it's time to verify, before you lose your email access.

Failure to do this. Your account will closed.

Thank you,

©2022 Yahoo!

I clicked on the Update Now (don't do this at home!) and got the following warning:



Deceptive Website Warning

This website may try to trick you into doing something dangerous, like installing software or disclosing personal or financial information, like passwords, phone numbers or credit cards.

Warnings are shown for websites that have been reported as deceptive. Deceptive websites try to trick you into believing they are legitimate websites you trust. Learn more...

If you believe this website is safe, you can report an error. Or if you understand the risks involved, you can visit this unsafe website.

In this case it seems they had been found out and a warning had been created to protect you.

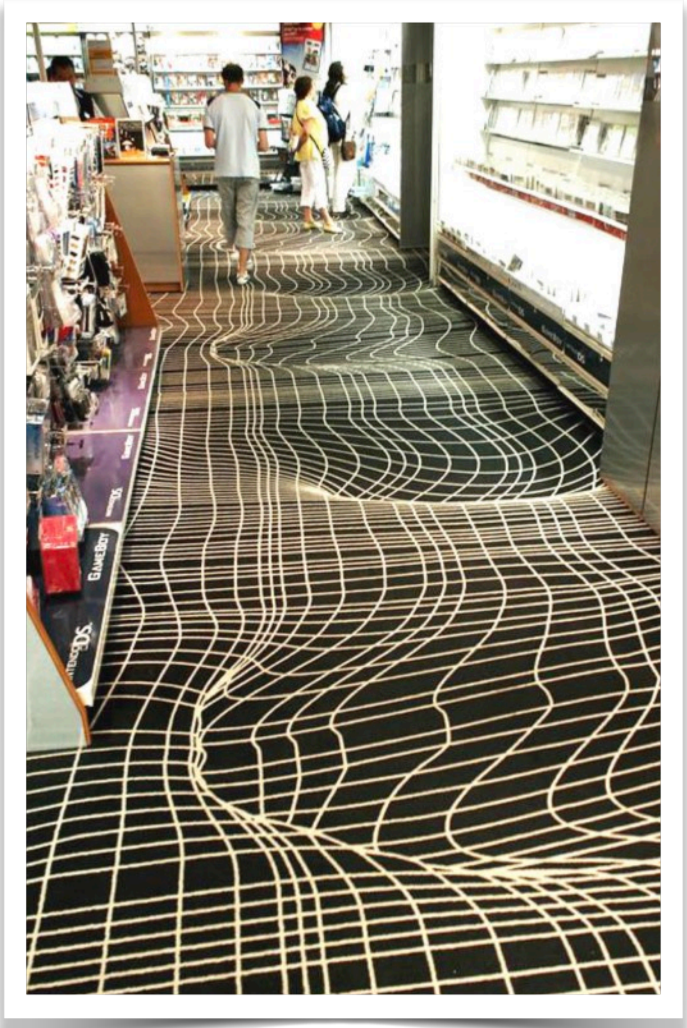
Note that you can still proceed to the suspect website but that is definitely NOT recommended.

This protection does not appear on all suspect websites so, as always, be careful!

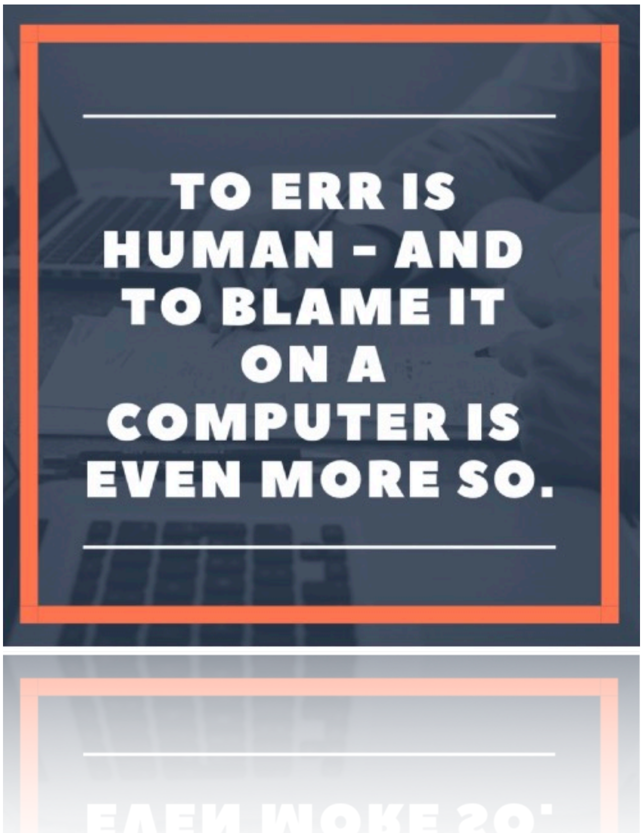
Puzzling picture

Floor Optical Illusions are very popular and some are truly amazing.

This example is just a carpet, not a drawing, but makes the flat floor look very uneven.



Finally



TO ERR IS HUMAN - AND TO BLAME IT ON A COMPUTER IS EVEN MORE SO.

If you have any ideas, comments, suggestions please email them to me at steven.p.dow@me.com