

Staying online secure

Cyberspace know-how

Not everyone is trustworthy. The sheer size of the internet and its “virtual” anonymity of transactions and conversations mean ever more vigilance is required. The following tips will assist you to protect your privacy and your financial information.

1) Get protected and stay protected

To protect your computer from unauthorised users accessing your information, it is important to install and update security software and constantly remember to use it. Software packages such as AVG Anti-Virus offer you the option for an automatic scan to be run at a certain time each day. It is important to set this up, so that if you forget to scan, it will happen regardless.



2) Be smart and stay smart

Think before you click. Most importantly, don't open any suspicious emails from unknown addresses. When you are asked to provide a password, make sure you use strong passwords, which involve at least one letter and number, and change this password every three months. Never use the same password for your email and financial accounts, as one may not be as secure as the other.

When using the internet always remember

- If it sounds too good to be true, it is (i.e. don't go there!)
- Never send bank details or personal information by email

- Don't open attachments from unknown addresses as they usually contain viruses

3) Make payments safely and securely

When purchasing online, it is important to remember before you enter your credit card details that all secure websites are enabled with a padlock in the web browsers' frame. Another way to check if you are on a secure site is to look at the website address when you are prompted to submit your credit card details. The site address should begin with “https” with the “s” standing for secure. If you are still unsure about using your credit card over the internet, secure payments can be made via PayPal

Useful links

Free trial of AVG Anti-Virus and AVG Internet Security

www.grisoft.com/ww/download-trial

Spyware Doctor® 6 for Windows®

www.pctools.com/spyware-doctor/download/

Ad-Aware 2008 Free

www.lavasoft.com/products/ad_aware_free.php

Spybot – Search & Destroy 1.6

www.safer-networking.org/en/mirrors/index.html

Stay smart online website

www.staysmartonline.gov.au

Sensible online dating

www.aboutseniors.com.au

(www.paypal.com) the largest online payments website accepted worldwide. bopo cards are another option recently released. Another benefit is that these cards are also available to those under 18 years old, and do not require that you have a bank account. bopo cards are pre-paid credit cards useable over the internet and allow you to minimise your risk when purchasing online. bopo cards (www.bopo.com.au/) are available from most financial institutions.

4) Be wary of social networking sites

There are many social networking sites on the internet, with the two largest being Myspace (www.myspace.com) and Facebook (www.facebook.com). In recent times, such social networking sites have been used to access information and data needed to hack into visitors' email addresses and financial accounts of unsuspecting victims who offered data such as answers to personal questions, not realising this could be used against them. Make sure that you never list any information that may relate to a secret question on any accounts you may have on the internet, whether a forum membership, your hotmail account or particularly your financial details.

5) Online dating and the first meeting

Online searches for companionship and romance are commonplace. But remember that however long you and your new friend have been acquainted in cyberspace, there is no guarantee that this person is a safe and respectful contact. Before meeting face-to-face with someone you have "met" online, consider the following safety guidelines.

1. Arrange to meet your new friend in daylight in a busy, public space, close to people and shops.
2. Forget the classic ritual of being picked up from home. There's no

need for them to know where you live at this stage.

3. Tell your family or friends where and what time you are meeting. Ring them afterwards to "report in".
4. If you've got a mobile phone, charge it the night before and keep it close to you for easy access
5. If you haven't got a mobile phone, get one!
6. If you like, get a friend to call and check on you during the meeting. This can also be the chance to find an excuse for leaving if the chemistry isn't fizzing.

7. Be careful not to reveal any personal details in your first conversation. You may in the natural course of events be asked about where you live. Use general references, such as "the southern suburbs".
8. If you are going home straight afterwards, call a taxi before you go.
9. Consider making another appointment after the meeting or have a friend meet you there. You will no doubt be desperate to de-brief, so this could kill two birds with one stone.



Hold my hand

It's fine to be told to learn information from a website or a manual – but most of us prefer to be taught by other people, particularly people with patience (i.e. not necessarily grandkids with fast fingers)!

So if you would like to learn more about establishing an internet connection or accessing different functions online, why not join one of the many clubs or associations which offer low cost or no cost education – as well as the potential for new friendships.

The following shortlist is a starting point only – visit <http://tinyurl.com/6j4qcj> for a full list.

ASCCA

The Australia Seniors Computer Clubs Association is an umbrella site for clubs across the nation which assist older Australians to learn more about technology.

www.ascca.org.au

U3Aonline

The first U3A in cyberspace run from Griffith University in NSW – but with links worldwide.

www3.griffith.edu.au/03/u3a/u3aonline

The Melbourne PC Users Group

A huge club extending well beyond the "borders" of Melbourne, and incorporating a wide range of special interest groups.

www.melbpc.org.au