e-Safety: An Introduction To Protecting Yourself In The e-Universe

Malcolm L. Morris, Dean and Professor of Law Emeritus

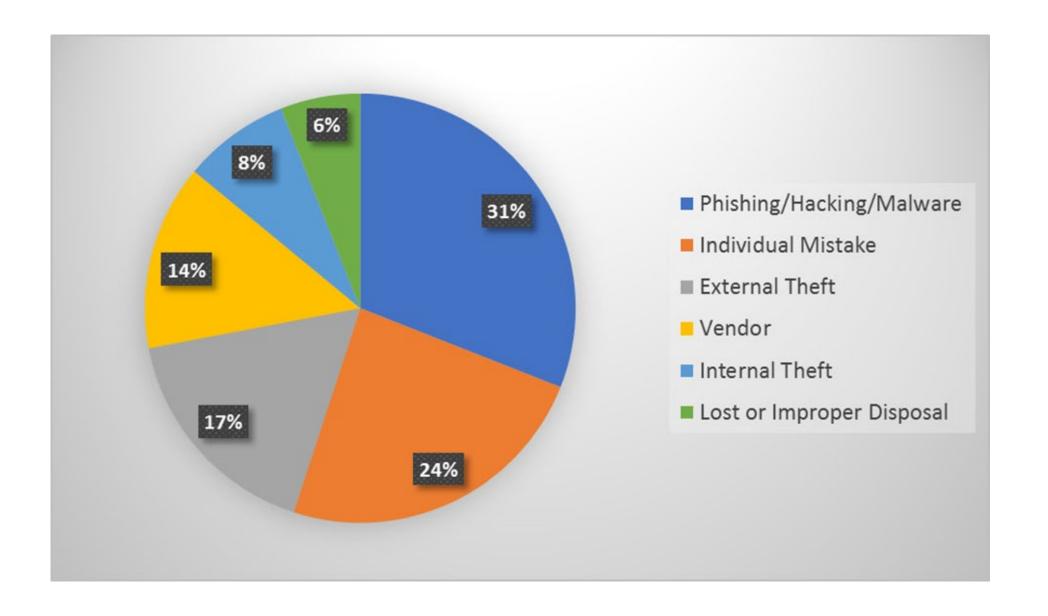
Erin Corken, J.D., Senior Solutions Consultant, Exterro

Susan Gogley, Legal Counsel Commercial, Trade & Information Governance, Novelis Corporation





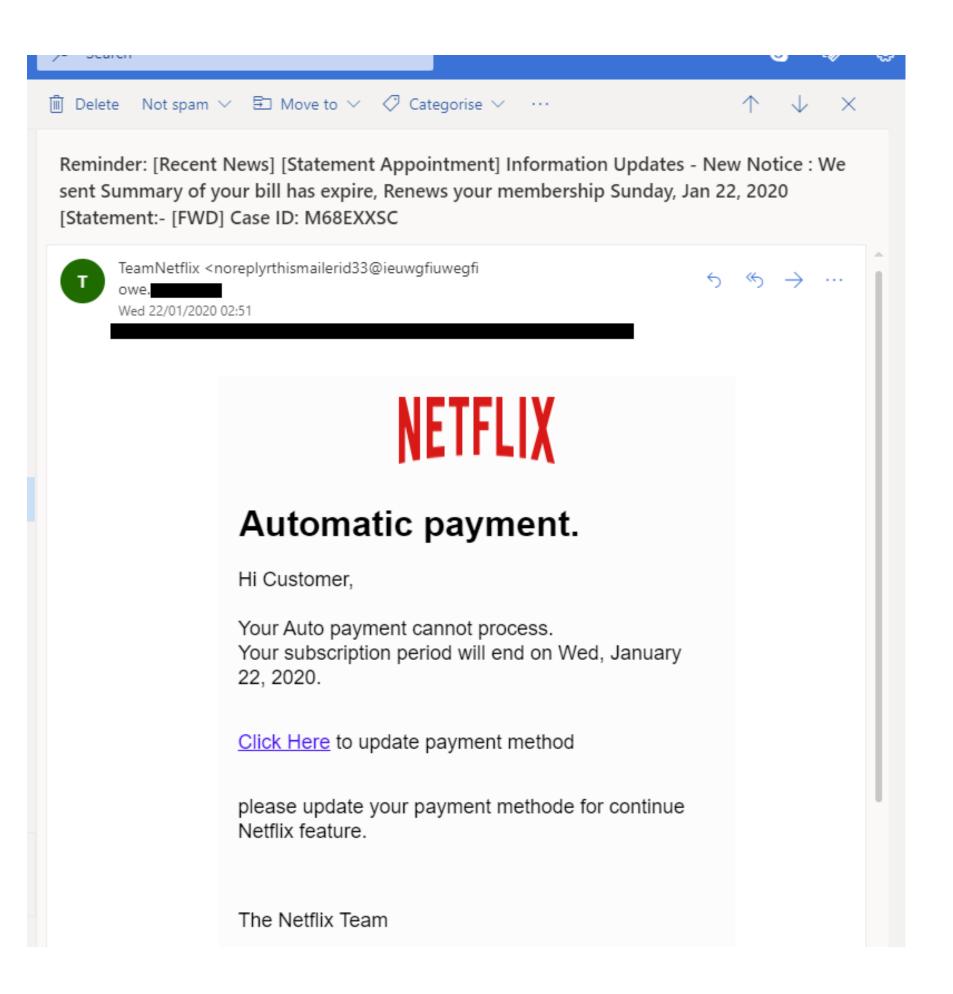
Top Causes of Security Breaches



Phishing and Spear Phising

- Phishing is the practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information.
- Spear Phishing is sending emails ostensibly from a known or trusted sender in order to induce targeted individuals to reveal personal information.





Hi Casey



John Tuncer <adeniyife514@gmail.com> To Casey Crane - The SSL Store™



Wed 6/12/2019 9:57 AM

i) You forwarded this message on 6/12/2019 10:01 AM. We removed extra line breaks from this message.

Action Items

+ Get more add-ins

give me your cell number, i need you to get some things done for me.

Thanks John Tuncer

American Express	A New Message From American Express Customer Support Service	12:26 pm
Saks OFF 5TH	80% OFF, 70% OFF or 60% OFF? : Make your choice	12:10 pm
Postmates	The envelope please: (\$15 off inside) For Your Consumption Watch tonight's award show and enjoy \$15 off your order of \$30	12:05 pm

To protect your security, we are writing to confirm some recent activity on your account.

Confirm Credentials

You have a pending charge on your account, kindly confirm your login credentials and card security codes to access your account online. Login after the verification process to ensure all your transactions are accurate.

> Account | Activity | Travel Don't like these emails? Unsubscribe. Powered by Customer Support.





Reply All



Forward





How to Mitigate Phishing Attacks

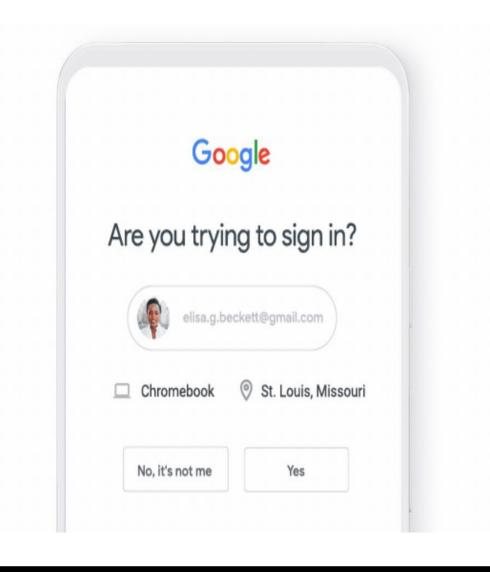
- Delete the email
- If you have an account with an institution, contact them directly and ask them to verify the information
- Do not click links in emails
- Do not open attachments
- Do not input any personal or confidential information
- Never email your personal or financial information
- Review your credit card and bank account statements

Password Theft



"LET THE HACKERS GUESS,"

Multifactor Authentication





Types of malware



AYBE LATER

ALLOW

Diden administration Wall back Biden's Putin comm

THE SUNDAY SHOW

- Velshi: When Biden said Pu 'cannot remain in power,' h was right. And he should st to it
- What Biden's speech mean Putin's calculus

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Cory Booker's speech can't erase Democrats' biggest Ketanji Brown Jackson mistake

Sen. Padilla on Supreme Court nominee Judge Ketanji Brown Jackson: 'She deserves better'

MSNBCTV

DAILY PREVIEW EXPIRES 9:42 SIGN IN

●LIVE T∨



Watch live / Yasmin Vossoughian Reports

We can't ignore the actual Nazis among Ukraine's volunteer ranks

CYNTHIA MILLER-IDRISS

Hillary Clinton responded to Trump's latest lawsuit with one, dismissive word

JARVIS DEBERRY



SETTINGS

General

Allowlisted websites

Advanced

Help

CONTRIBUTE

About Adblock Plus

General

Determine what Adblock Plus shows and hides on websites

RECOMMENDED FILTERS

ACCEPTABLE ADS

annoying ads that

Acceptable ads are non-

comply with a strict ad

content creators and do

not interfere with the

content you are

viewing.

standard. They help generate revenue for

Block	additional	trackir

Block cookie warnings (?
-------------------------	---

☐ Block p	ush notifications	(
-----------	-------------------	---

Block socia	l media	icons	tracking	?
-------------	---------	-------	----------	---

Show acceptable ads

Acceptable ads do not interfere with the content you are viewing. Learn more

?

Only allow ads without third-party tracking

Learn more

LANGUAGE FILTER LISTS

EasyList (EasyList)

CHANGE



Spyware





ROOTKIT

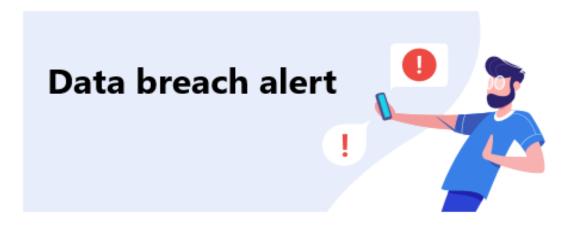






Malware Response Plans

- Reboot your Windows to Safe Mode
- Install any anti-malware software
- Scan your system to find and remove the ransomware
- Restore your computer to the previous state
- Immediately notify your bank about the breach
- Monitor your credit
- Enable two-factor authentication
- Use VPNs
- Encrypt your data and devices



A security incident was reported for mc.yandex.com. Yandex is an Internet company that provides users with a suite of products like Internet browsers for all major platforms, a search engine, an ad platform and an email service. It turns out that one of the three people working support for the email service, with access to people's email accounts, used that power for profit. CHECK IF YOU WERE AFFECTED

Read more here

Protect yourself

Data Privacy



"Before I write my name on the board, I'll need to know how you're planning to use that data."

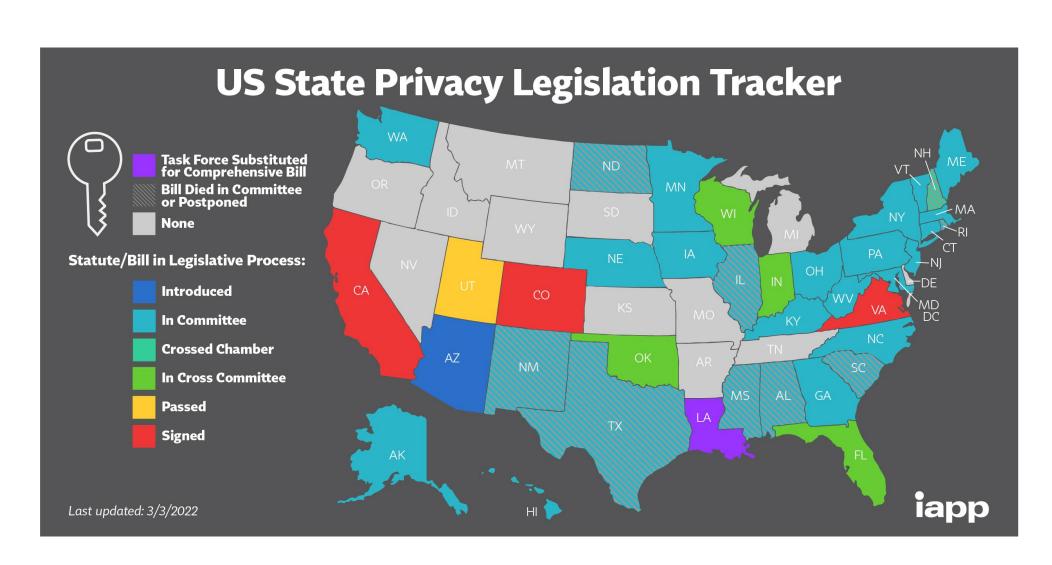


Model Notary Act (its third edition) § 2-21

"Personally Identifiable Information" means information that:

- (1) identifies and individual;
- (2) is not available from any public or other public source; and
- (3) includes a photograph, social security or credential number, address, phone number, or any identifier, descriptor, or indicator that when used in combination with other information identifies the individual.

Current U.S. Framework



- No overarching federal privacy or data protection law Sectoral approach –Industryspecific laws (e.g., financial institutions, healthcare, defense, etc.)
- States Fill (try to fill) the federal law void
 - Data Protection (initially)
 - Privacy (increasingly)
 - Consumer protection laws (Personal Information focus)
 - Industry-specific laws



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What is PII?

Titles II and III of the E-Government Act of 2002 require that agencies evaluate systems that collect personally identifiable information (PII) to determine that the privacy of this information is adequately protected. The mechanism by which agencies perform this assessment is a privacy impact assessment (PIA). In accordance with HHS policy, operating divisions (OPDIVs) are responsible for completing and maintaining PIAs on all systems (developmental and operational). Upon completion of each assessment, agencies are required to make PIAs publicly available.

Posted in: <u>HHS Administrative</u>

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Personally Identifiable Information for Education Records

Personally identifiable information for education records is a FERPA term referring to identifiable information that is maintained in education records and includes direct identifiers, such as a student's name or identification number, indirect identifiers, such as a student's date of birth, or other information which can be used to distinguish or trace an individual's identity either directly or indirectly through linkages with other information.

See <u>Family Educational Rights and Privacy Act Regulations, 34 CFR §99.3</u>, for a complete definition of PII specific to education records and for examples of other data elements that are defined to constitute PII. Additional information is available in the PTAC publication Protecting Student Privacy While Using Online Educational Services.

California (CCPA/CPRA)

- Has a private right of action
- Applies to personnel* and business contacts
- Does not apply to non-profits
- Broad definition of "sale" of data.
 CPRA introduces restrictions on "sharing"
- Right to correct, limit use of sensitive personal information
- Written contract requirements with service providers/third parties
- Places obligations on "businesses," "service providers," and "third parties"
- Enforcement by CPPA and AG
- Fines up to \$2,500 for unintentional violations and \$7,500 for intentional noncompliance or violations involving children's PI under 16

Virginia (VCDPA)

- No private right of action
- Does not apply to employees or business contacts
- Does not apply to non-profits
- Narrower definition of "sale" than CCPA/CPRA
- More individual rights → right to appeal
- Consent required for sensitive data
- Written contract requirements with processors/third parties
- Exempts businesses that must comply with HIPAA and GLBA
- Enforcement by AG
- Fines up to \$7,500 per violation

Colorado (CPA)

- No private right of action
- Does not apply to employees or business contacts
- Applies to non-profit organizations
- Definition of "sale" matches CCPA/CPRA
- More individual rights → right to appeal, universal opt-out
- Consent required for sensitive data
- Contract requirements with processors/third parties
- Entity-level exemptions and datalevel exemptions
- Enforcement by AG and District Attorneys
- AG has rulemaking power
- Fines up to \$20,000 per violation

Sensitive Personal Data	California CPRA	Virginia VCDPA	Colorado CPA
Biometric data, genetic data, medical or health information	✓	✓	✓
Child-collected data	х	√	√
Citizenship or immigration status	х	√	√
Contents of consumer's email, mail, SMS	√	X	X
Credit or debit card number (with security code or password) or financial account number (which permits access to account)	√	x	x
Driver's License Number or Passport number	√	X	X
Ethnic or racial origin or religious beliefs	✓	✓	√
Philosophical beliefs	√	X	X
Political opinion	х	X	X
Precise geolocation	√	√	X
Sex life	√	X	√
Sexual orientation	√	√	√
Social Security Number	√	Х	Х
Trade union membership	√	х	X
Username and password that would permit access to an online account	✓	X	X

Personally Identifable Information (PII)



Cookies?



PII

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App Tracking Transparency

- Apple's iOS 14.5 App Tracking Transparency (ATT) privacy feature Need explicit opt-in from user to access advertising identifier (IDFA)
- If user declines, developer can no longer track data in app
- Significant impact on targeted digital advertising Meta anticipates decrease in sales by nearly \$10 billion due to ATT
- Google to restrict cross-app tracking on Android by 2024

Allow "Home Depot" to track your activity across other companies' apps and websites? View more personalized Home Depot ads on other websites you visit. Ask App Not to Track Allow

Top Safety Tips







Avoid public WiFi

Never open an email from an unknown source

Use HTTPS sites when inputting personal or confidential data







Keep software up-todate Backup regularly

Use antivirus protection



Multifactor Authentication (MFA)

Questions?

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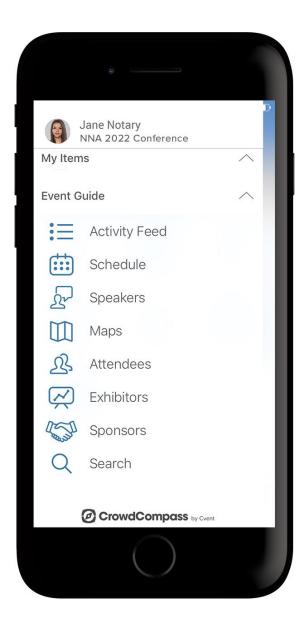
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