Title:	Module 3: Digital Security
Partner:	p-consulting
Date:	15/10/2017
Intellectual Output:	IO3

CONTENTS

Internet security – staying safe online

As a phenomenon defining the modern age, the internet has been considered the preserve of the younger generations – creating a huge obstacle in encouraging and teaching older people to become computer-literate. This view – that the Internet is a young person's game - is held by many older people themselves, who have been happy to remain disengaged, mostly because they afraid of using it mostly for safety reasons.

Many people over a certain age feel reluctant to learn – whether that's because of apathy or because of fear. 'Keeping up with the youngsters' isn't working as a persuasive incentive to get older people online. But showing them the countless ways that the Internet is perhaps even better suited to an older person's lifestyle may be.

Keeping in touch with family and friends across the globe has never been easier. Revisiting the past with all your photos at your fingertips and ordering the groceries for home delivery are only a few clicks away. Apps to jog our memory and record our diets and fitness serve an even more necessary purpose for someone in their older years. Catch-up (online) TV is even more valuable to those who are confined to one place, or even the channel of communicating with others through internet from this very place.

However, certain things people who grew up with technology might not even consider, can be huge obstacles for mature users learning how to use internet afterall. But this is the main purpose of the trainer of older people: to persuade them that **"If I can do it, you can do it"**

Now as trainer think how older people deal with new technology. For some, it's been relatively easy to start using the Internet, but for some it's been more challenging. The truth is, they all want to understand it and use it to connect to life as it unfolds online. They want to see the pictures friends post on Facebook or Instagram, they want to be able to send emails, they might seek medical advice on Google and maybe even pay some of their bills online, or even talk with their family via Skype Viber or whatsapp.

The danger comes from that fact that their basic skills don't shield them from online threats and viruses, because their knowledge of Internet security is close to nothing.

In Europe, only 47% of those aged 55 (source: [Special Eurobarometer 423 on Cyber Security](#)) or over ever use the Internet, but **the factors that make the elderly attractive for cyber-criminals** remain the same:

- Their excellent credit score or loan history
- Their tendency to be trusting and polite with unknown individuals, traits which con artists can easily exploit
- The fact that older Internet users are ashamed to report that they've been scammed or hacked, because their family and friends might think less of them
- The lack of knowledge about the tools and techniques that hackers use
- Because they are less likely to change their settings or passwords
- The tendency to be interested in medical advice, medical equipment and others types of products pertaining to this area.

This module is for trainers who are going to train older people how to use internet in a safe way. Information is given about the things that elderly people mostly tend to struggle with.

A quick list:

- **Virus protection** –Older people should learn how to stay protected by viruses when they are using internet.
- **Searching the internet for information –** It is very important for older people to know how to search the internet for information regarding several issues, such as holiday, entertainment, insurance, taxes etc.
- **Emails** Older people should be trained in how to securely open enclosed files and use an e-mail account in a safe way.
- **Digital services (banking, paying bills) - shopping** – One of the most important reasons for older people to use internet is to be more independent in their daily life. This can be feasible when they can use e-banking to pay their bills or visit e-shops to buy things they need, from their house.
- **Social Media - communication** – Teaching older people how to use social media (facebook, Instagram etc), is very helpful for them, because enables them to get in touch with their family, friends etc.
- **Using telecom applications** – The best and easiest way older people can keep up with their grandchildren (and not only) are applications like viber skype whatsapp etc. How to use these apps is a must for keeping up with the rest of the family nowadays

As trainer of older people, it shouldn't be too difficult to teach them about information security in its most basic form. You should try to use as few technical terms as possible and try to find real world equivalents of the situations you use as examples (do include plenty of those!).

Keep older people safe on line – Basic steps

Explain what information security is, in their own language

Tech terms just sound like something you're making up when talking to older people, so do your best to use examples and help them understand why keeping safe online is important.

Explain to them that their **digital assets** (bank account, personal information, etc.) need as much protection as their physical ones (house, car, wallet, etc.), except that, for the most part, they can't insure their digital belongings, so they should be extra careful with how they handle the information, without making them feel anxious.

As trainer, you can use the following approach: " *cyber-criminals use different methods – instead of breaking into your home and stealing your physical things, they use a computer and run off with the money in your account and you may not even notice that it's happening".*

Older people might be thrilled to discover online shopping and discount coupons, so it'll be easy for malicious content to end up on their computer if they click for example "you're our 1000000th customer!" banner scam. For this, you should tell them that they shouldn't accept a gift from someone they don't know or open an email from an unknown sender.

Helping them understand that the consequences of their online actions have as big of an impact as those they do in real life, will give them a better perspective on how they can be affected by cyber-criminals. And remind them constantly that **hackers don't target only certain categories of Internet users**, but extend the effects of their malicious tactics to as many people as they can reach.

A guide like the one compiled by the National Cybersecurity Alliance and Homeland Security (available here) might come in very handy when taking them through this learning process.

Show them how they could get compromised

For them to get a better picture of how their computer could get infected and how their money could get stolen, offer some **convincing examples**:

> Show them how clicking a malicious ad could infect their laptop
> Teach them about spam and how to organize their inbox (you can also use this guide about email security)

- Advise them not to download anything suspicious
- Warn them against installing new software on their computer without consulting someone who knows about technology (their children, an expert etc).

A simple example is to tell them about ransomware: advise them to read this story about how someone's mother became a victim of cyber-criminals and paid over $500 to rescue her data after her computer was infected with CryptoWall. That's something they should remember!

Teach them to be vigilant

Be open and approachable about older people questions and don't talk in a condescending manner. It's important for them to **be vigilant online** and to know how to react to different **triggers that cyber-criminals might use** (banners, links, spam, etc.).

Of course, remember to advise them against giving their personal information for any forms or contents they may come across online. You don't want to worry them too much, but enough to be observant, while still enjoying Wikipedia, Facebook or other websites.

Indicate how simple safety features work

A good way to teach older people about security features on their laptop is to show them **how to store their passwords** in a safe place and to set up a password for their computer.

When it comes to paying bills, show them what **security symbols** they should be looking for (SSL, the padlock symbol, etc.) when making a financial transaction. Teach them what alerts to look for when if the antivirus kicks in (you should install this right after the initial setup) or for **signs of malware infection** and assure them that they can give you a call anytime they have questions.

Offer them resources online they can read themselves, like this guide from Age UK.

What older people should learn

Explain the browser

A good analogy for explaining an Internet browser to older people is to liken the Internet to a road and the browser to the car you choose to drive as you explore that road. While older people may feel more comfortable sticking with Internet Explorer simply because it's the default browser, it's never a bad idea to introduce them to the wonders of Firefox or Google Chrome. They just might like the way they handle the open road of the Internet quicker, safer and with much more many options.

Virus protection

Help them choose, download and install anti-spyware and anti-virus programs. Plenty of such programs are available but a great option for older people on a budget is to look for free online programs.

Spybot Search and Destroy and AVG Free are two of the many free options that protect a computer from spyware and viruses. Advise older people to:

- Install anti-virus software
- Install anti-spyware software
- Keep your operating system updated

Searching the internet for information

Search a term on the Internet to show them how it's done. How and where a search is done on the Internet is the difference between a satisfying browsing experience and a world of frustration. Make sure older people know where to find what they're searching for on the Internet.

Google is the obvious choice due to ease of use and accessibility, but people-powered search engine Mahalo is additionally helpful as it cuts through the spam to compile useful links and information on search terms.

E-mails

Teach the wonders of e-mail by helping an older Internet user set up an e-mail account. If Microsoft Outlook proves too difficult older people to master, you might want to consider helping them set up an email account with one of the many free e-mail providers on the Internet. Yahoo! and Hotmail are two free e-mail classics, but for maximum ease of use we suggest setting older people up with a simple Gmail account.

Shopping

Show them how to shop safely online. Older people will appreciate these reasons to shop online: no tiresome running from store to store, no standing in lines, abounding great values and more.

However, inexperience with online shopping and the occasional shady online merchant can make shopping online dangerous for the elderly if they aren't told what to watch out for. Lead older people to trusted shopping sites like Amazon and have them bookmark them for later use. Make sure that they know to look for the Verisign, or a similar security symbol, before ever entering any payment information.

E-banking

Older people, who aren't familiar with the internet, may not understand the risks associated with online banking and how to protect their privacy.

Make sure you take the time and really show them in simple steps how to go about this. Find out how they will absorb the information best. If they do better visually, show them a video. If they don't want to deal with technology quite yet, offer them some books.

Make sure to teach any senior you're working with the basics of setting up a safe and secure online ID and password.

Advise them:

- Not to use any part of their social security number for their online ID or password.
- Make sure their user ID is easily recognizable to them. Using part of their name is fine for their user ID if they have a secure password.

- Always use at least eight characters in their password. Ideally, a password should contain both letters and numbers, and should not contain easy to guess information like their social security number, birth date, or driver's license or identification card number. Names of pets and children should also be avoided.
- Not to store their online banking password on their computer.
- Protect their Home Computer, by using an up-to-date antivirus program.
- Only Use Online Banking In Secure Locations
- Avoid storing sensitive information on their mobile device
- Keep your firewalls turned on.

Social Networking

Introduce them to social networking. There's a wealth of social networking sites online, and while Myspace may not suit them, older people may appreciate social networking sites like Facebook and Twitter.

Basic steps:

- Explain the purpose of social network.
- Explain the basics before opening an account
- Explain the privacy policy
- Make sure seniors can commit to being member of a social networks
- Create their account with them
- Show them how to add information to their profile
- Help them to join groups in social networks, as well as Groups and Pages pertaining to old clubs or interests

Litterature

http://www.telegraph.co.uk/technology/internet/11200872/10-ways-to-help-older-people-use-the-internet.html

https://heimdalsecurity.com/blog/5-tips-to-protect-your-parents-from-cyber-attacks/

https://itstillworks.com/teach-older-people-use-internet-4576286.html

http://www.aarp.org/money/budgeting-saving/info-07-2013/seniors-guide-online-banking.html

http://www.aarp.org/money/scams-fraud/info-09-2012/how-to-shop-safely-online.html

https://www.researchgate.net/publication/317428976_Understanding_the_Behavior_of_the_Elderly_towards_Internet_Banking_in_the_UK

https://www.out-law.com/en/articles/2015/january/older-generation-embracing-online-banking-technology-says-study/

https://medium.com/capitalonedesign/helping-seniors-get-comfortable-banking-online-3db7d8396cf5

https://www.senioradvisor.com/blog/2014/03/seniors-online-banking-privacy/

https://www.wikihow.com/Teach-Facebook-to-Seniors

www.techsenior.eu

SOSU
aarhus

EfVET
European Forum
of Technical and Vocational
Education and Training

errotu◯

Bath &
North East Somerset
ageUK

cdea

AARHUS
KOMMUNE

π
consulting

ΚΟΙΝΩΝΙΚΟΣ ΣΥΝΕΤΑΙΡΙΣΜΟΣ
ΠΕΡΙΟΡΙΣΜΕΝΗΣ ΕΥΘΥΝΗΣ
«ΦΑΡΟΣ»