Safe use of social media

I was impressed when a few days ago a young lad won our "Safe use of Social Media and Internet quiz" held at Iceland supermarket in Ghia. The person concerned scored maximum points and it was clear from the way he was working through the questions he had a good grasp of safety concerning use of social media.

I wish all adults were as social media security savvy as this young lad!

I want to use the following example of a considerable lapse of security in a recent post I saw on Facebook. Basically a person gave the name of her bank and asked for advice concerning the setting up of on line banking. A number of replies were received, which although I am sure were intended to be helpful, concerned how passwords would be issued to her. She stated she would contact her bank. Remember this conversation is not on messages but in the public arena. Although no further bank details were given, this is a golden opportunity to hackers and fraudsters.

In this particular case the person had given virtually no personal details in the "About" section on her Facebook account, but in a matter of some 15 minutes it was possible to determine the name of her bank; to whom she wanted to pay a bill; her address; year and month of birth; telephone number; map of where she lives; an intended journey she was about to make and month of travel, and of course her banking intentions. All this information is publically accessible.

A professional fraudster could build up a far more extensive picture in a similar period of time. Remember for fraudsters it's like a jigsaw – finding all the right pieces, putting them together and completing a picture.

Experts believe that there is a clear connection between a person's social media habits in terms of how much personal details they reveal and the likelihood of them becoming a victim of identity theft and fraud. And remember there are over 2 billion people using social media, around 75% being on Facebook. Clearly we are coming to a time and may have already reached it, where becoming a victim of fraud through our use of social media and the internet exceeds that of physical crime.

Although when things go wrong, it easy to blame social media companies for not having sufficient security arrangements in place, the main problem is not that, but what people disclose about themselves and sometimes others on such sites.

So let's have a look at certain things experts' advice that should not be posted on Facebook and other social media sites to avoid trouble in the future.

Home Address

Unless your profile is on complete lockdown and no one but you and your cats can see it, then you should never put your home address on your profile. Even worse is giving on line "live" commentary of when you are coming and going – an open invitation to criminals.

Other personal details

It is wise not to disclose your year of birth, home address, or telephone number, or mother's maiden name – or anything else, like bank, social service and driving licence details that could be used to put your personal or financial security at risk. Sophisticated criminals need very little to steal a person's identity and many trawl Facebook because that kind of information is so readily available.

You're going on holiday

It is probably not a good idea to post that you have bought tickets for a 5 day Caribbean cruise and then share your departure date on Facebook. It is a fact that criminals do trawl through Facebook and other social media sites look exactly for this sort of information to find out when you're your house is likely to be unoccupied.

Likewise one of the biggest mistakes you can make is posting anything about your vacation while you are still on it. A thief noticing this will be able to put two and two together and infer that you are not at home, since you are posting while on vacation. Maybe it's best to post pics of your cruise AFTER you get back from it, rather than making yourself an easy target.

Never assume that your status post is going out to 'friends only' as your friend may have left their Facebook account logged in to a computer at the local library, allowing complete strangers to view your status posts,

Information about your children

We all love to share pics of our kids doing interesting things or when they accomplish something. That's totally fine. Facebook is all about being social. Unfortunately you never know who's watching, as we live in a time when paedophiles are smarter than they used to be. You need to protect your kids by not giving away too much info about them online.

Advice is not to post their names to the "public" setting at all. And you should never say what school they go to. It is sensible not to post pics of your kids in the bathtub or running around naked on a beach.

Is it ok to brag about your kids and post pics of them? Sure. But limit that to your real friends and family online. Not to the public who can take that image and do whatever they want with it.

Is it true?

One question we asked in our quiz was is everything that you read on social media true? Do you check the contents of messages or just regurgitate what you saw someone else's post. Often these things are completely false.

I would recommend being very careful of information posted concerning medicines and in particular anyone selling medicines and products that could cause personal harm. The sale of such products is usually regulated anyway but if in doubt check with your GP or a pharmacia for their advice first.

Falling out

It's really tempting to post an update when you have a fight with a loved one or employee. It's tempting to start rambling about politics after a couple of drinks. But, once you update your status or send out that offensive tweet, it's there *forever.*

Being disciplined is difficult at times, but it's absolutely necessary. The last thing you want to do is to offend someone. It's only going to reflect poorly on you.

Always think twice before sharing something on social media. And if you're angry or had too much to drink make sure your phone stays in your pocket.

Finally - Posting in a Hurry

Whether you just had a brilliant thought or want to be the first person to break some juicy piece of news, take a breath and think for a moment. Is the message appropriate? Is it legal to share? Are the sources trusted? While this may not be as devastating in some fields as in others, you just want to post with a clear head and not getting overly excited.

For example, you were in a bathroom and heard people discuss that a major merger was going to happen. For starters, they shouldn't be sharing that in public, but it's also not your place to tweet that information. I am not suggesting that you should ponder posts for days. Just take a moment and think before sharing juicy bits of information with the world.

Remember however much you limit your personal information in setting up your social media account, it is what you disclose in the use of it that can dictate the risk of your exposure to fraud or identity theft.

David Thomas

President

Safe Communities Portugal

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