

CYBER BASICS

Individuals & Micro-Businesses



We all know that Cyber Crime is a growing epidemic as our dependence on digital communications, entertainment and financial tools continues to grow.

Most of us also know we should be taking steps to better protect ourselves and yet the vast majority of us still don't use basics safety precautions when online. Would you leave your house or car unlocked?

The unfortunate fact is that every year, thousands of Australians fall victim to Cyber attacks, the most of which are easily preventable. Most precautions don't require any technical skill, are easy to set up and can be free of cost.

Why take the risk?

- 43% of all cyber crime is targeted towards small and micro-business
- 87% of small and micro-businesses believe they are protected from cyber crime because they have an anti-virus program
- 22% of small and micro-businesses that suffered ransomware attacks in 2017 could not continue to operate

Did you know that:

- Most micro-businesses feel that limited on-line presence protects them from cyber crime
- Most micro-businesses manage their cyber risk through their own experience, rather than seeking help from experts
- Cyber crime is the ranked as the 5th largest risk to individuals and micro-businesses
- Micro businesses may also be subject to regulatory requirements on how to deal with cyber attacks which you should know about













- Keep your technology protected by installing the latest updates to your computer software and mobile device. Updates by major software providers are generally free and can manage themselves if you switch on auto update, giving you one less thing to worry about.
- Use up-to-date anti-virus software on your computer and phone. There are numerous paid as well as free options available to ensure you have constant real-time protection.
- Set a reminder to change your password on your computer and phone every 3 months. It's a simple step but one that could save you everything.
- Use different passwords of at least 8 characters for all of your devices and services which even your best friend couldn't guess. If you have trouble remembering them all, consider using a password manager to prevent you from being locked out!
- Know your critical data! If you've ever lost a document because you forgot to save; imagine if you lost all your personal or business data!

 Backups are critical. Make sure you make copies of all critical data regularly including anything on your mobile phone. Alternatively, consider using a free cloud based storage solution.

- Don't open email, attachments or links from untrusted sources or which look suspicious. "Phishing" is a tactic used by cyber criminals to send you fake information in an attempt to obtain your personal details.
- Ensure your WiFi router is up to date and your using the highest level of WiFi authentication. Change the router admin password from the default (consult your user manual), disable WPS and UPnP to stop backdoors opening in your WiFi network and know what devices are physically connected.
 - If you run a business, Australian notifiable data breach regulations may apply.

 Visit www.oaic.gov.au/privacy/notifiable-data-breaches/ for more information.

For further information go to cyber.gov.au/small-business



