

# **Guide for email users (Written by Chris Carter)**

## **Operating system and anti-virus**

All users of computers should check that their operating system is up-to-date. Microsoft provides automatic updates which are on by default (you don't have to do anything to turn them on) for Windows 10. Users should also consider having an Antivirus program. AVG provides a good free one but they will keep nagging you to upgrade to the paid version. Sometimes antivirus software is installed 'for free' on your new computer. It gets expensive around renewal time. You can often buy it from other sources more cheaply instead. You don't have to re-install it but just enter the code you are given by the eBay? seller.

## **Choosing an email address**

You can have more than one email address. You can forward email from one address to another so you only have to log on to one account in order to get all your emails. If you want an email address that is likely to be available and which you can verbally tell people about so they can remember, try getting one using your name spelt backwards. It is not a good idea to use the email address that your access provider gives you because, if you change provider, you will have to tell all your friends that you have changed your email and some will forget. A Gmail or a Microsoft account is a good one to choose and is usually free.

## **Avoiding having your email hacked**

It is a very bad experience to get your email account hacked. This is when all your friends get messages that seem to come from you but don't. You can set up two step authentications to help prevent this, which means that when you first try to access your account on a computer that you have not used before, you will need your smartphone and type in the code from a text message that you get in order to log on.

## **When on Holiday DON'T**

If you are away from home and stay in a hotel it is not a good idea to access your bank account using the hotel wi-fi. Generally, the wi-fi password, if it exists at all, is dead easy to guess, never changed and known about by lots of people. There are ways of seeing what other people are doing on the same network. It is better to use your smartphone and set up a personal wi-fi hotspot and log in using that instead. Generally, your phone contract gives you the same data allowance in Europe as in the UK. Even checking your email is better done through your phone.

## **Spam**

The two most common forms of attack are spam and phishing. Spam is generally unwanted email but otherwise usually harmless unless you don't recognise it as spam and click on a link. Never reply to it because by doing so you are letting them know that your email address is active. You probably have a spam folder, where much of the spam ends up

without bothering you. You sometimes have to dig a bit to find your spam folder, but it is vital that you find it and periodically clear it out because some things get marked as spam which aren't. Spam that gets into your main inbox can be blocked for the future and deleted, but often pops back up again from a slightly different email address. For this reason, it is a good idea to set up a separate email account to use for any site such as a foreign car company, which might accidentally give out your email address to criminals.

## **Phishing**

Phishing is getting very sophisticated. If you get an email that purports to be from your bank or other financial institution and you know that it is not, then forwarding it to them using e.g. spoof@barclays.com or whatever, does a public service. If you think that the email might be genuine, then look at the address from where it comes. It is often nonsense were it really the bank. However, the address can look quite authentic and not be. Generally, you will be invited to click on a link to go to the institution. Go directly to your institution instead by doing so from your favourites (see below). Then see if there are any messages from your bank and check for unexplained withdrawals that way.

## **Accessing the bank**

When using online banking it is best to only have one tab open and to store the bank details in your favourites and use the favourite rather than doing a google search for the web address of your bank or trying to remember the site address and perhaps mis-typing it. You may otherwise inadvertently go to the wrong site, which could look exactly like the real thing.

## **Your passwords**

Everyone is scared of forgetting their password so they sometimes choose one that is rather easy to guess. If you know something that nobody else knows about such as the address where you lived as a child that could be more effective as PART of the password than the name of your pet cat. LastPass (a password manager) is free but a bit tricky to get the hang of but allows you to have a different computer-generated password for every site you visit; provided that you can remember your LastPass password of course!