Personal Cyber Security in an AI-Driven World

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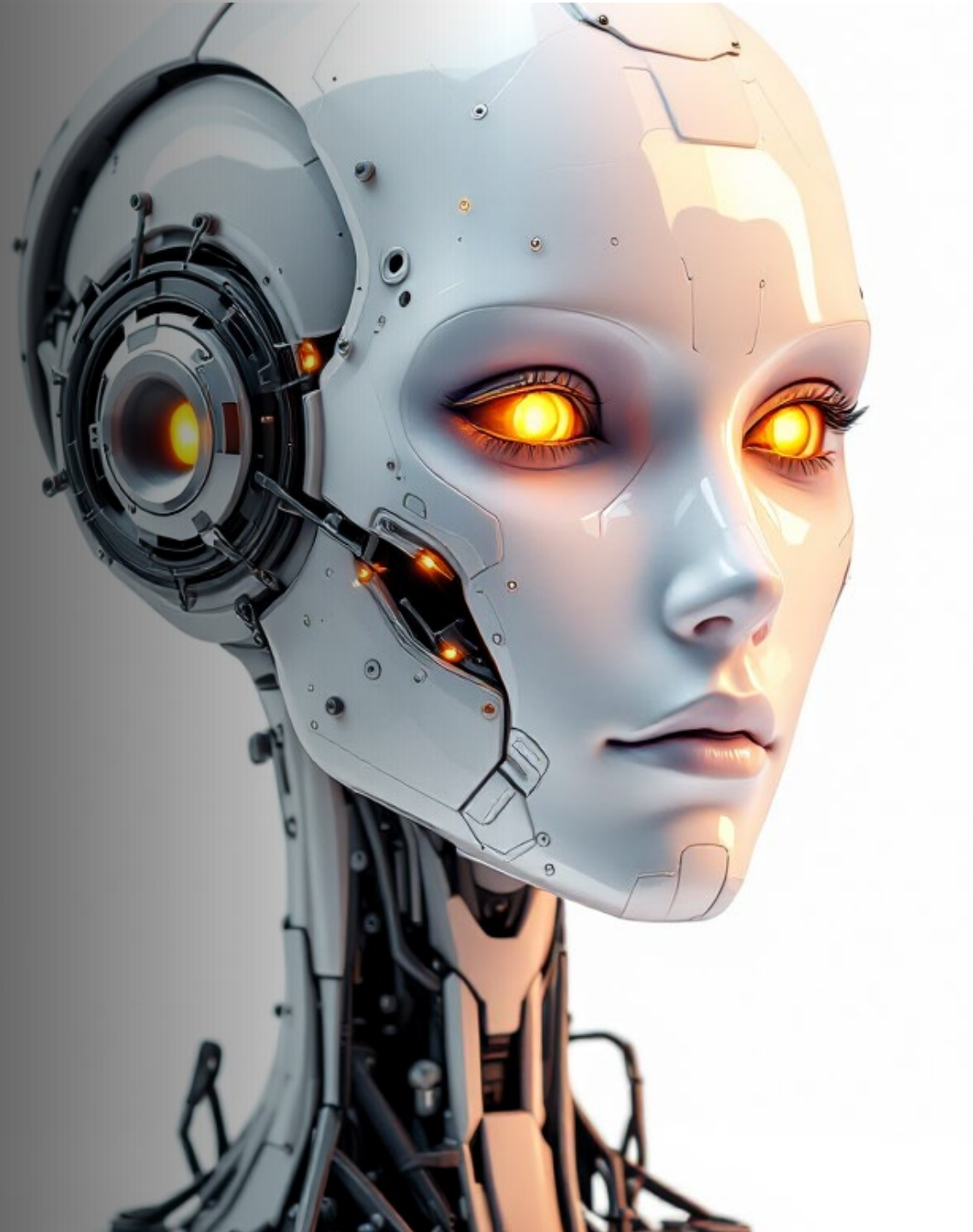
Grand Traverse Humanists



About Me

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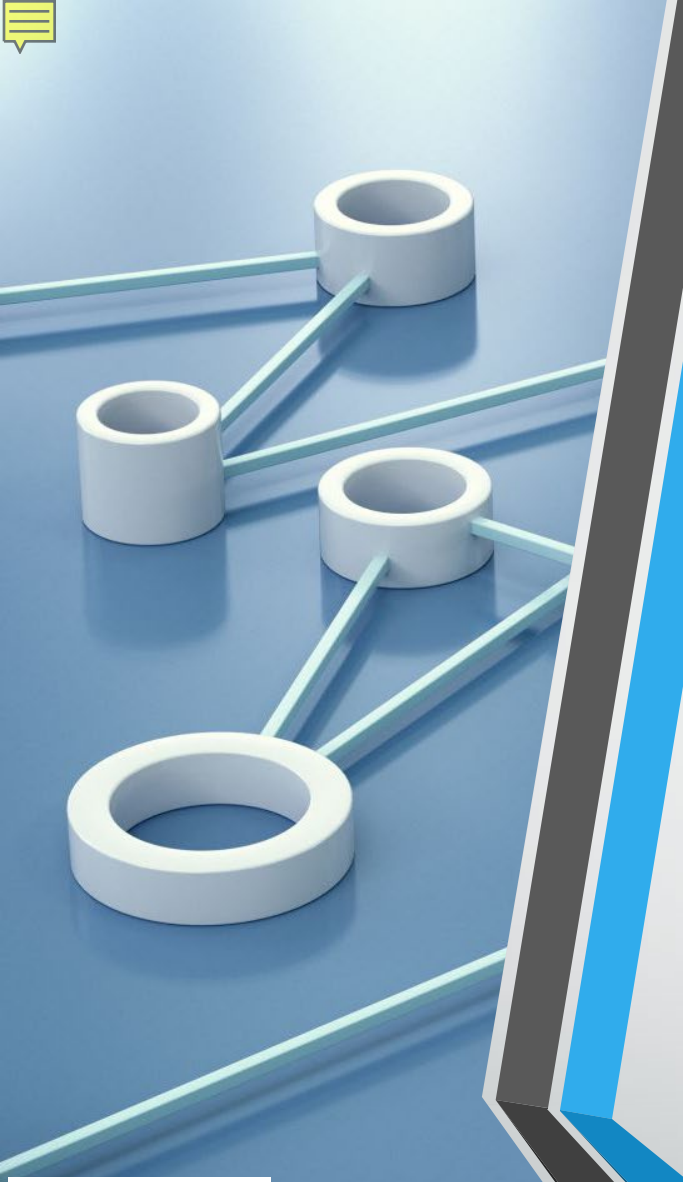
The content and opinions in this presentation are my own and do not necessarily reflect the positions, strategies, or opinions of any current client or previous employer.

A Humanist Lens on AI and Cybersecurity

- **Shared Goal:** Finding meaning and connection amidst technological change.
- **The Challenge:** Navigating risks posed by AI-driven cyber threats.
- **The Opportunity:** Empowering ourselves with knowledge and tools.
- **Tonight's Focus:**
  - Emerging threats: AI-powered scams, phishing, and voice cloning.
  - Practical protections: Multi-Factor Authentication (MFA), recognizing scams, and securing data.
  - Humanist perspective: Flourishing through understanding and critical thinking.



Daniel Miessler's Take: How AI Can Help Us Become Better Humans

- **Augment Human Capabilities**: AI can enhance our skills, efficiency, and decision-making.
- **Foster Self-Improvement**: Tools like Human 3.0 aim to support personal growth and purpose-driven lives.
- **Enhance Understanding**: AI can simplify complex issues, enabling informed discussions and collaborative solutions.
- **Optimize Daily Life**: By automating mundane tasks, AI allows us to focus on creativity, relationships, and meaningful pursuits.
- **Empower Ethical Choices**: AI can guide us in aligning decisions with our values, fostering human flourishing.

Trust in a Human Context

Reliance on others to act honestly, predictably, and align with shared expectations.

Key Characteristics:

- **Vulnerability**: Openness to risk of disappointment.
- **Consistency**: Built through reliable actions over time.
- **Reciprocity**: Mutual trust fosters stronger relationships.
- **Repairability**: Can be rebuilt with accountability and effort.

Types of Trust:

- **Interpersonal**: Between individuals (e.g., friends, partners).
- **Institutional**: In organizations or systems.
- **Cultural**: Based on shared community values.

Trust in Cybersecurity

Trust determines access for users, devices, or systems, relying on verification.

Key Characteristics:

- **Verification:** Credentials and authentication.
- **Least Privilege:** Minimal necessary access.
- **Zero Trust:** Continuous validation of all entities.
- **Resilience:** Designed to withstand breaches.

Mechanisms: Authentication, encryption, trust frameworks, and monitoring.

Breakdowns: Data breaches, phishing, and malware attacks.

Parallels Between Human and Cybersecurity Trust

Foundation in Relationships:

Human trust depends on personal connections; cyber trust depends on connections between systems, devices, and users.

Vulnerability:

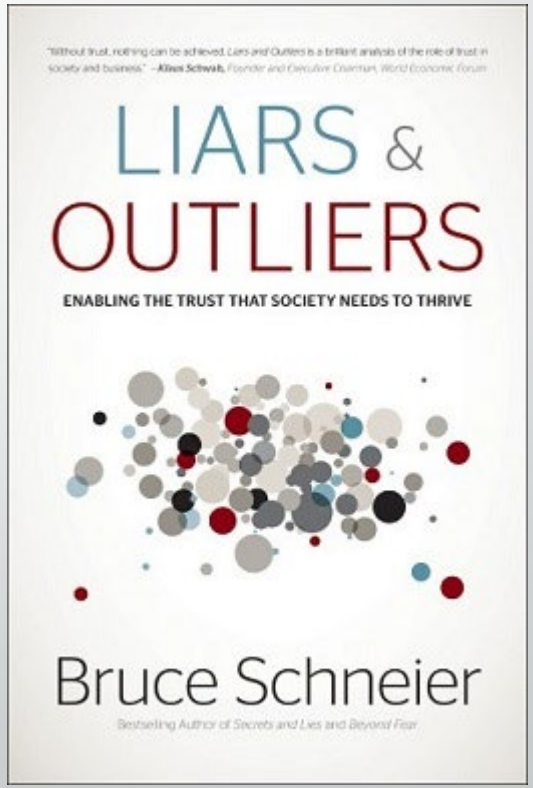
Humans take risks by trusting others, just as cybersecurity systems take calculated risks in granting access.

Betrayal and Recovery:

Trust can be broken and rebuilt in both domains, though cyber trust may involve patches, updates, or redesigned protocols, while human trust requires emotional work.

Bridging the Two Contexts

- **Human Weakness in Cybersecurity:** Many cybersecurity breaches exploit the human element of trust, such as employees clicking on phishing links or falling for scams.
- **Building Resilience:** Just as humans strengthen trust through communication and consistency, cybersecurity systems adopt models like "zero trust" to continually validate relationships without assumption.
- **Education and Awareness:** In both contexts, fostering trust requires knowledge—understanding risks, responsibilities, and tools for managing vulnerabilities.



Security & Privacy

The CIA Triad: Foundations of Cybersecurity

Confidentiality: Protecting information from unauthorized access, like safeguarding personal privacy.

Integrity: Ensuring data is accurate and unaltered, reflecting honesty and truth.

Availability: Making information accessible when needed, aligning with open access to knowledge.

The CIA Triad mirrors humanist values—privacy, authenticity, and accessibility—ensuring the trustworthiness and usability of information in a connected world.

Privacy vs. Security: Key Differences

- **Privacy**: Protects personal information from being accessed or shared without consent. It's about control over your data.
- **Security**: Protects systems and data from unauthorized access or harm. It's about safeguarding against threats.

Privacy is the goal; security is the means to achieve it.

Both are essential for building trust in the digital world.

The Importance of Controlling Your Data

- **Preserves Autonomy**: You decide who can access and use your information.
- **Protects Privacy**: Safeguard personal details and identity from exposure.
- **Prevents Exploitation**: Minimize risks like fraud, manipulation, and data misuse.
- **Fosters Trust**: Encourages safer participation in digital spaces.
- **Promotes Accountability**: Pushes organizations to act ethically and transparently.

How to Exercise Control Over Your Data

- **Read Terms of Service:** Understand what you're agreeing to.
- **Use Privacy Tools:** Choose platforms like Signal and DuckDuckGo.
- **Limit Sharing:** Share only necessary information online.
- **Enable Security:** Use encryption, strong passwords, and MFA.
- **Support Regulations:** Advocate for privacy laws like GDPR and CCPA.

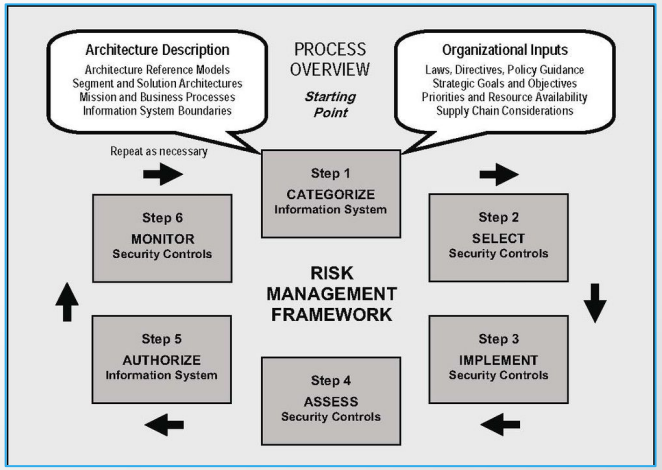
Risk Management

Key Principles of Risk Management

Identify Risks: Recognize potential threats and what is at stake.

Assess Impact: Evaluate the consequences if a risk materializes.

Mitigate Risks: Use security controls to reduce vulnerabilities and prevent harm.



Monitor and Adapt: Continuously evaluate risks and update strategies as needed.

Balance Risk and Benefit: Ensure protective measures align with organizational or personal goals.

What Is a Security Control?

A security control is any measure or mechanism designed to **reduce** risks and protect assets from threats.

Purpose: Helps ensure confidentiality, integrity, and availability of data or systems.

Types:

- **Preventive**: Stops threats (e.g., firewalls, MFA, encryption).
- **Detective**: Identifies threats (e.g., monitoring systems).
- **Corrective**: Mitigates damage (e.g., backups, incident response).

Key Role: Security controls form the foundation of effective risk management.

There are no "perfect" security controls

Trust and Risk Management

Trust in Security Controls:

- Security controls must be reliable and effective to reduce risks.
- Trust builds when controls consistently perform as expected.

Risk vs. Blind Trust:

- Over-trusting controls without understanding limitations increases vulnerabilities.
- Regular testing and updates are essential to maintain trust.

Balancing Trust and Vigilance:

- Trust controls to manage risks but remain vigilant for failures or bypasses.
- Combine multiple layers of controls (defense in depth) to enhance protection.

Key Principle: Trust but verify—proactive oversight ensures robust risk management.

Understanding Vulnerabilities: Cybersecurity and Human Relationships

Cybersecurity Vulnerability:

A weakness in a system that can be exploited by attackers (e.g., outdated software, weak passwords).

Human Vulnerability:

In relationships, vulnerability is openness to trust, which can be exploited if met with dishonesty or betrayal.

Parallels:

Both require careful management—patching software in cybersecurity and fostering honesty and communication in relationships.

Awareness of vulnerabilities helps build resilience and trust in both contexts.

Social Engineering: Exploiting Trust and Vulnerabilities

Manipulating people into revealing information or performing actions that compromise security.

Exploiting Trust:

- Attackers pose as trusted entities (e.g., impersonating a colleague or official).
- Relies on human nature to trust familiar roles or urgent requests.

Targeting Vulnerabilities:

- Weaknesses like lack of awareness or emotional triggers (e.g., fear, curiosity).

Bypassing Security Controls:

- Social engineering often exploits the human element, circumventing technical safeguards like MFA.

Phishing: A Form of Social Engineering

Phishing is a social engineering attack where cybercriminals trick individuals into sharing sensitive information or performing harmful actions by impersonating trusted entities.

- **Email Phishing**: Fake emails urging recipients to click malicious links or provide credentials.
- **Spear Phishing**: Highly targeted phishing aimed at specific individuals using personalized details.
- **Smishing**: Phishing through SMS messages with fraudulent links or requests.
- **Vishing**: Voice phishing calls pretending to be legitimate authorities.
- **Clone Phishing**: Using near-identical copies of legitimate emails to deceive users.

Stay cautious, verify sources, and never share sensitive information without confirmation.

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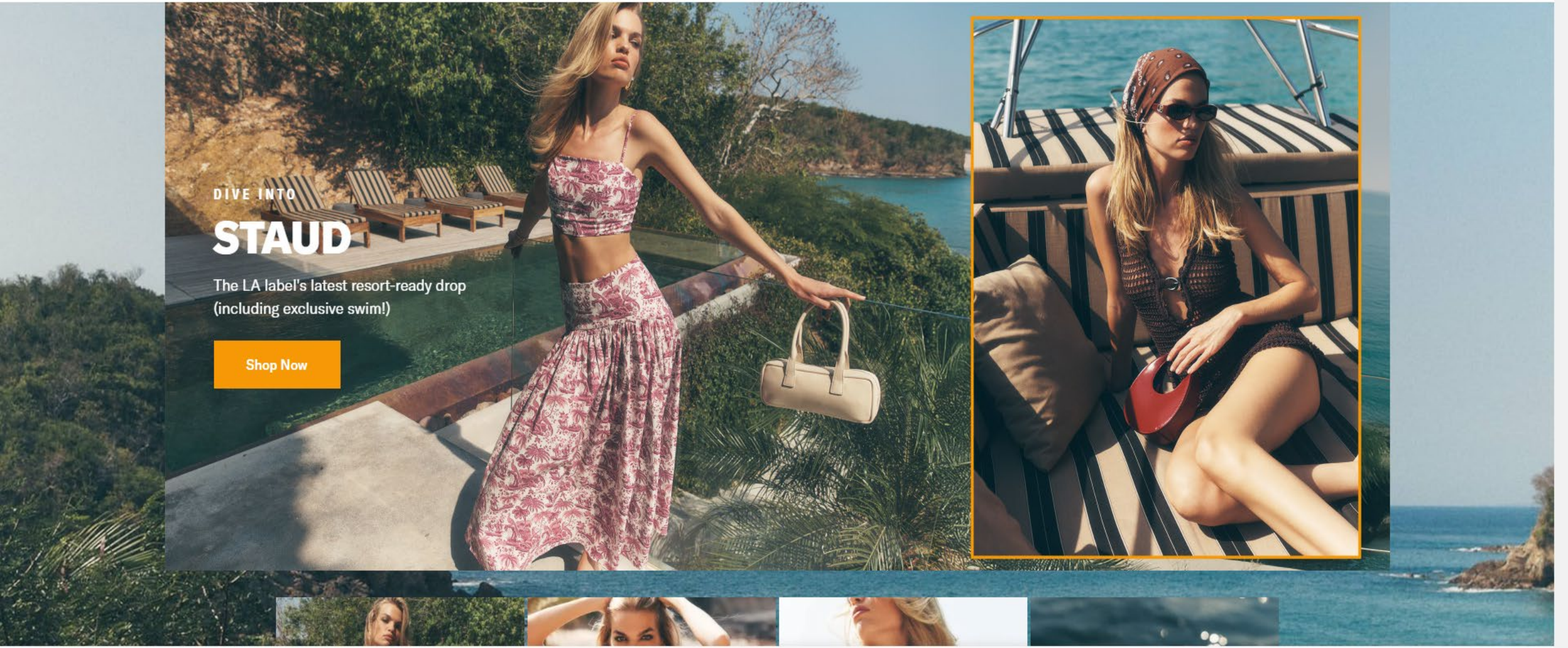


SMS Spoofing vs. Smishing

SMS Spoofing:

- A technique where attackers disguise their identity by sending text messages that appear to come from a trusted source (e.g., a bank or known contact).
- Goal: Manipulate recipients into trusting the message without realizing the sender is fake.

Smishing:

- A type of phishing attack conducted via SMS, often including malicious links or fraudulent requests for sensitive information.
- Goal: Trick users into clicking links or sharing credentials.

Notes:

- **Spoofing** fakes the sender's identity; **smishing** delivers deceptive content to exploit the user.
- A single message could use both techniques!

YouTube
How to Video

Fake Chat Generators

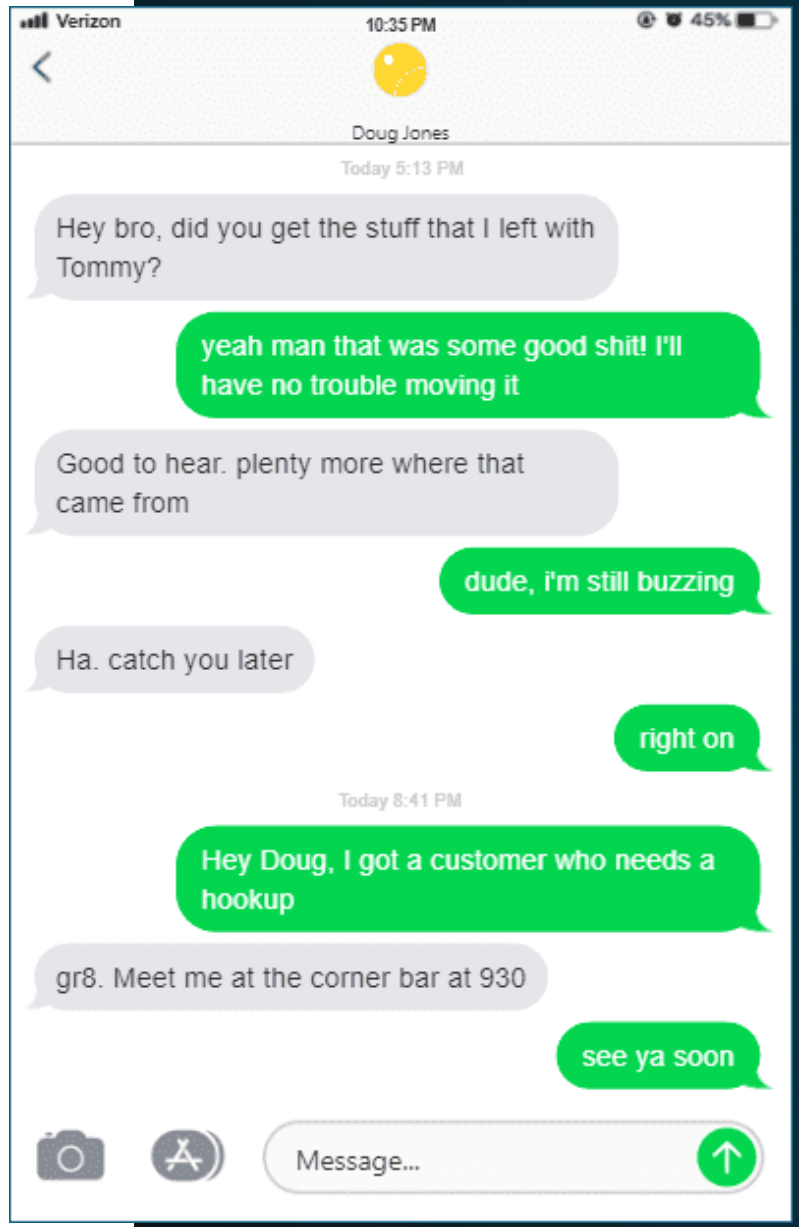
Tools that simulate realistic conversations, often imitating trusted individuals or organizations.

Security Risks:

- **Social Engineering**: Trick victims into sharing sensitive information.
- **Reputation Damage**: Spread false messages to harm credibility.
- **Financial Fraud**: Fake chats used to steal money or payment details.
- **Phishing Amplification**: Make scams seem legitimate with fabricated endorsements.

How to Mitigate:

- Verify messages through known channels.
- Raise awareness about fake chat tools.
- Use apps with message verification features.



Fake Portrait Photo Generators

Security Risks:

- **Impersonation**: Used to create fake profiles for scams.
- **Social Engineering**: Builds trust by posing as trusted individuals.
- **Deepfake Amplification**: Complements deepfake videos for misinformation.
- **Bypassing Verification**: Tricks photo-based identity systems.
- **Eroding Trust**: Undermines confidence in digital identities.

Mitigation:

- Educate users about fake image risks.
- Use reverse image search to spot duplicates.
- Leverage AI tools to detect fake photos.

Romance Scams

A scam where fraudsters exploit emotional connections to gain money or sensitive information.

Stages of the Scam:

1. **Initial Contact**: Fake profiles on dating apps or social media.
2. **Building Trust**: Emotional conversations to deepen connections.
3. **Manipulation**: Fabricated emergencies (e.g., medical or financial troubles).
4. **Escalation**: Repeated requests for money or help.
5. **Disappearance**: Scammer vanishes once suspicions arise.

Protect Yourself:

- Verify identities; avoid sending money.
- Use reverse image searches.
- Report suspicious behavior.

Sextortion Scams

A form of blackmail where scammers threaten to release sensitive or explicit images, videos, or information unless the victim pays money or provides more compromising material.

Stages of the Scam:

1. **Initial Contact**: Scammers pose as attractive individuals on social media or dating apps to build trust.
2. **Gaining Material**: Manipulate victims into sharing explicit content or hack devices to obtain private images.
3. **Threats and Demands**: Blackmail victims with threats to share material unless paid via untraceable methods.
4. **Escalation**: Scammers may increase demands or release material despite compliance.

90% of the victims are boys between the ages of 14 and 17.

The Pig Butchering Scam

A scam where victims are "fattened" with trust and affection before being defrauded financially.

Stages of the Scam:

1. **Initial Contact**: Scammer poses as wealthy and successful online.
2. **Building Trust**: Develops a personal relationship over weeks or months.
3. **The Hook**: Introduces fake investment opportunities (e.g., cryptocurrency).
4. **Fattening Phase**: Victim sees fake profits and invests more.
5. **The Slaughter**: Scammer vanishes, leaving the victim with losses.

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The Threat of Deepfakes

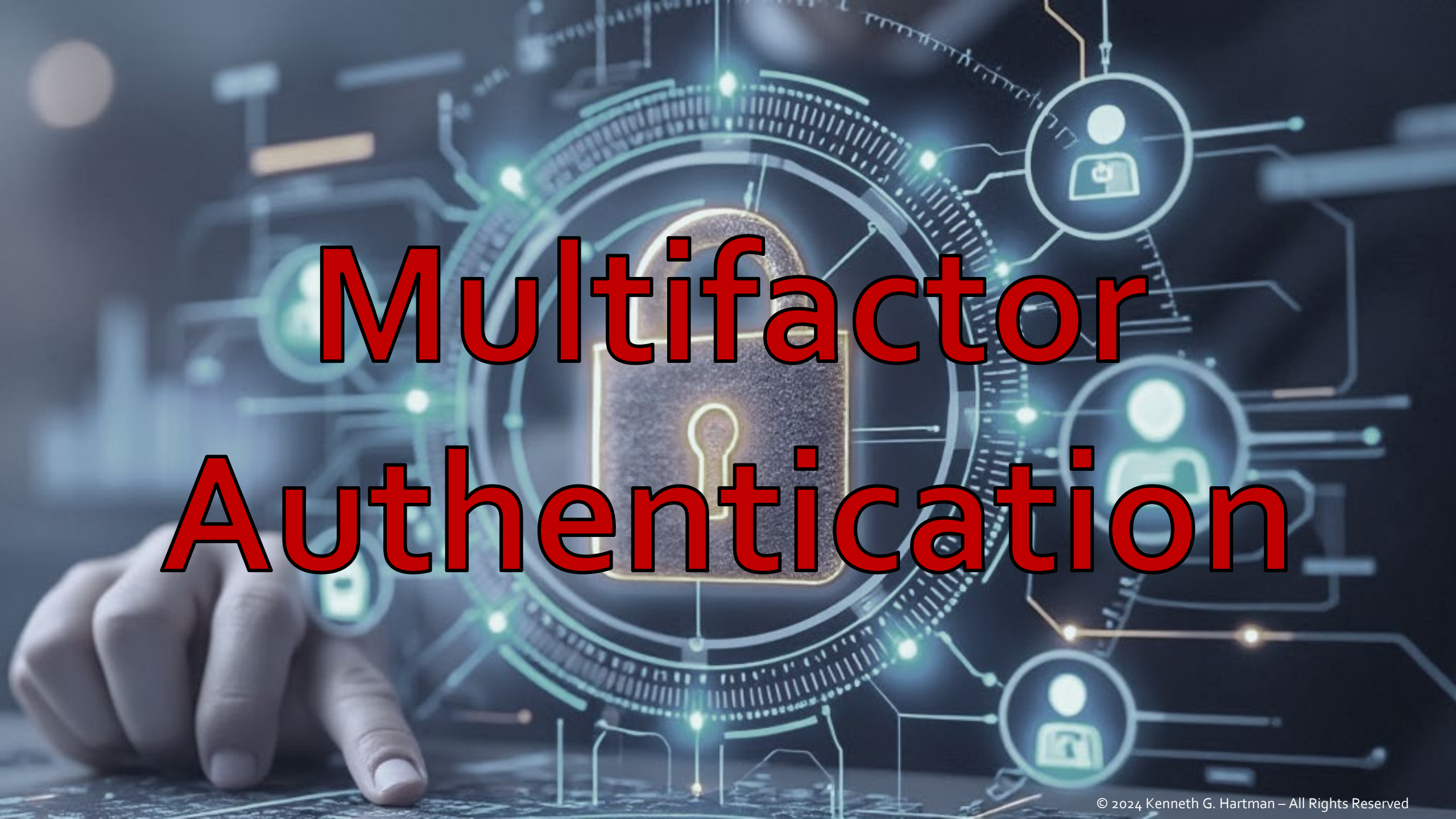
AI-generated media (images, videos, audio) that convincingly mimic real people or events.

Threats:

- **Misinformation**: Spreading fake news or false narratives.
- **Identity Theft**: Impersonating individuals for fraud or bypassing security.
- **Blackmail**: Creating fake explicit content to extort victims.
- **Political Manipulation**: Fabricating videos to influence public opinion.
- **Eroding Trust**: Blurring the line between reality and fabrication.

The "deep doubt" era is here

Finance worker pays out $25 million after video call with deepfake 'chief financial officer'



Multifactor Authentication

MFA is a security method requiring two or more verification factors to confirm a user's identity, adding layers of protection.

The Four Authentication Factors

1. **Something You Know**: Passwords, PINs, or security questions.
2. **Something You Have**: Devices like hardware tokens or smartphones.
3. **Something You Are**: Biometrics such as fingerprints or facial recognition.
4. **Somewhere You Are**: Location-based verification via IP address or GPS.

MFA reduces the risk of unauthorized access by requiring multiple layers of authentication.

Common MFA Methods

1. **SMS/Email Codes**: One-time passcodes sent to your device or email.
2. **Authenticator Apps**: Time-sensitive codes generated by apps like Google Authenticator.
3. **Push Notifications**: Approve or deny login attempts via a smartphone app.
4. **Hardware Tokens**: Physical devices like YubiKeys or smart cards.
5. **Biometrics**: Fingerprint, facial recognition, or voice verification.
6. **Location Verification**: Confirms login based on GPS or IP address.

How Attackers Exploit MFA Limitations

1. **Exploiting SMS MFA**:
   - **SIM-Swapping**: Hijack phone numbers to intercept codes.
   - **Interception**: Exploit vulnerabilities to steal SMS messages.

2. **Bypassing Push Notifications**:
   - **MFA Fatigue**: Spam login requests until approved.
   - **Social Engineering**: Trick victims into approving access.

3. **Phishing for MFA Codes**:
   - **Man-in-the-Middle**: Fake login pages capture codes in real time.
   - **Credential Harvesting**: Scammers request codes via phishing emails or calls.

4. **Exploiting Biometrics**:
   - **Deepfakes**: Use replicas to bypass scans.
   - **Irreversible Breaches**: Stolen biometric data cannot be reset.

5. **Circumventing Location MFA**:
   - **VPNs/GPS Spoofing**: Mask real location to bypass geographic restrictions.

There are no "perfect" security controls

How Kevin Mitnick Exploited MFA via Social Engineering

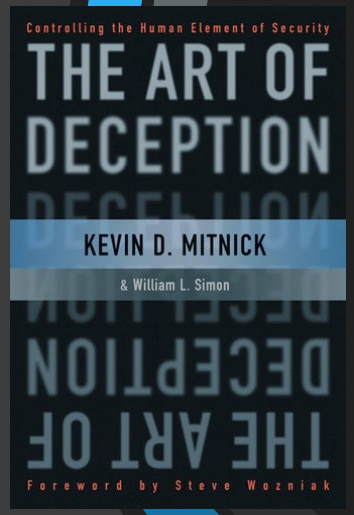
The Scenario:

- Mitnick impersonated a VP working remotely on an urgent sales presentation.
- Claimed to be locked out of his account and needed immediate help.

The Tactics:

- **Urgency**: Pressured the help desk with a tight deadline.
- **Credibility**: Used insider knowledge to sound authentic.
- **The Ask**: Requested the MFA code, claiming technical issues.

Result: The help desk provided the code, granting unauthorized access.



SIM Swapping Attack

Social Engineering:

The attacker impersonates the victim to convince the mobile carrier to transfer their number to a new SIM.

Porting the Number:

The victim's phone loses service, and the attacker gains control of their phone number.

Exploiting Access:

The attacker intercepts calls, messages, and SMS-based 2FA codes to take over accounts (e.g., banking, email, or cryptocurrency).

Signs You're a Victim of a SIM Swap

Can't Make Calls or Send Texts:

- Errors when texting or calling may indicate your SIM is deactivated and fraudsters are using your number.

Notifications of Activity Elsewhere:

- Alerts from your carrier about SIM activation on another device are a key warning sign.

Lost Access to Accounts:

- Login credentials no longer work, likely due to scammers changing passwords after taking over your number.

Unauthorized Transactions:

- Unexpected charges on your accounts may indicate criminals are using your credentials.

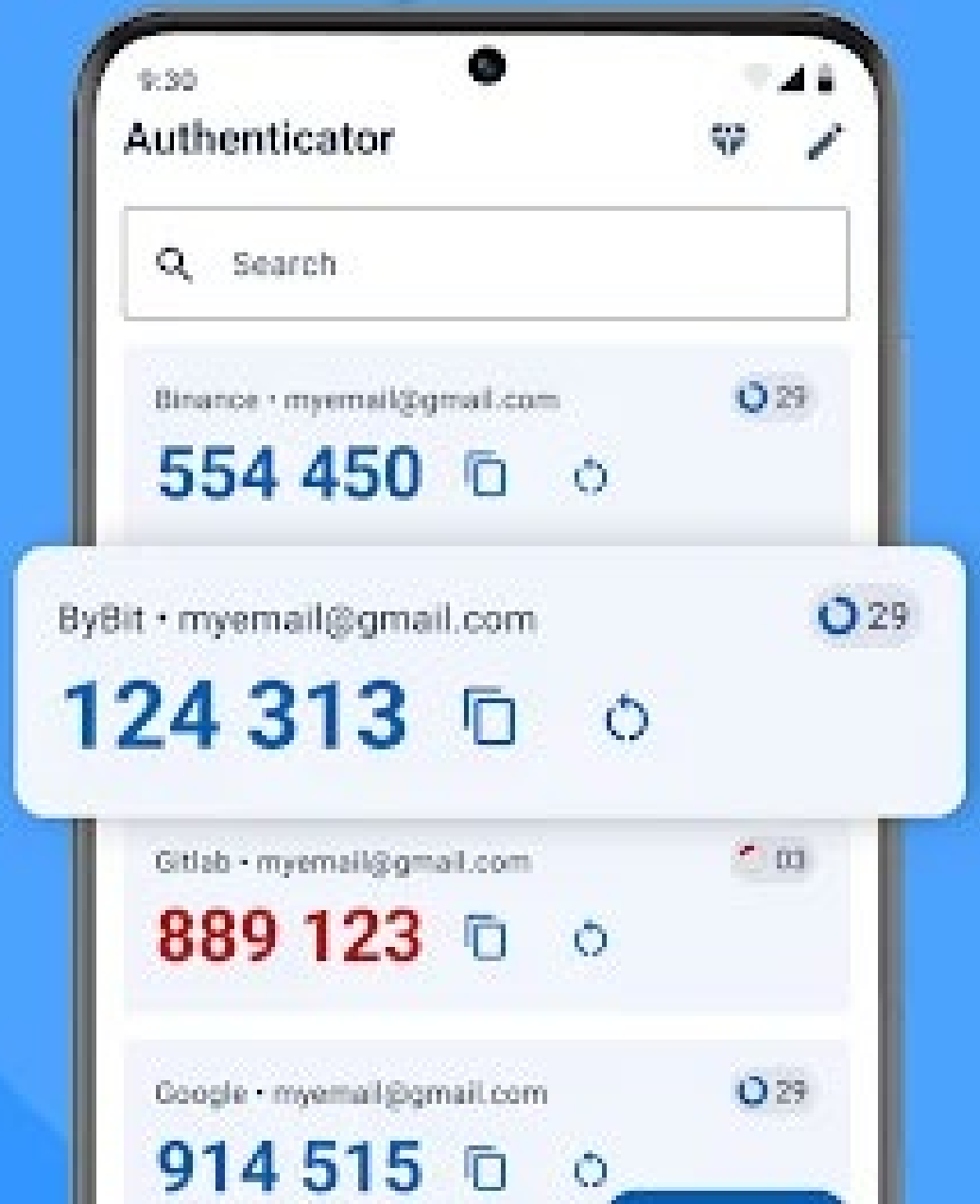
How to Protect Against SIM Swap Scams

- **Be Wary of Phishing**: Avoid clicking links in unsolicited emails or sharing personal data.
- **Strengthen Account Security**: Use strong passwords and security questions.
- **Set a Carrier PIN**: Add an extra layer of protection with a separate passcode.
- **Avoid SMS-Based Authentication**: Use authenticator apps tied to your physical device.
- **Enable Alerts**: Request activity notifications from your bank and carrier.
- **Encourage Call-Backs**: Advocate for organizations to verify identities with customer call-backs.

Google Authenticator

Secure

All your accounts



Google Authenticator Cloud Backup

Introduced in April 2023, allows time-based one-time passwords (TOTPs) to sync across devices.

Benefits:

1. **Convenience**: Seamless device transitions.
2. **Reduced Lockout Risk**: Prevents loss of 2FA codes.
3. **Improved Access**: Sync 2FA codes across multiple devices.

Security Implications:

1. **Lack of E2EE**: Google holds encryption keys.
2. **Risk of Breach**: Unencrypted backups are vulnerable to exposure.
3. **Unauthorized Access**: Compromised accounts can expose all 2FA codes.

Disable Cloud Backup:
- Use local storage for 2FA codes.
- Make a local backup

Password Managers (Like 1Password)

Securely store and manage passwords and sensitive information using encryption.

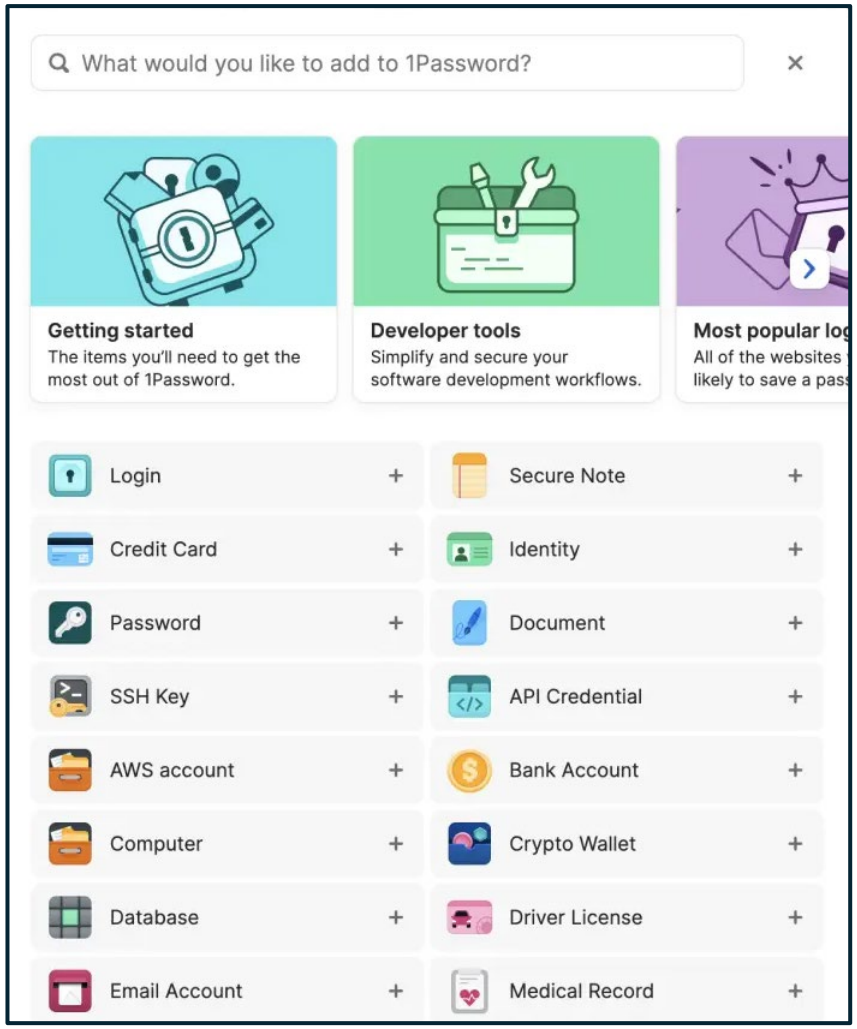
Benefits:

- **Enhanced Security**: Strong encryption and password generation.
- **Convenience**: Autofill and cross-device syncing.
- **Organization**: Store credentials, credit cards, and notes in one place.

Risks:

- **Single Point of Failure**: Compromise of the master password can expose all stored credentials.
- **Cloud Storage Risks**: Vulnerable to breaches despite encryption.
- **Cost**: Subscription fees may deter some users.

Key Takeaway: Password managers improve security and convenience but require strong master passwords and cautious usage.



Storing Bitcoin Wallet Passwords in 1Password: Why It’s Risky

“Just Because You Can, Doesn’t Mean You Should”

- While 1Password offers strong encryption and convenience, storing Bitcoin wallet credentials introduces unnecessary risks.
- Cryptocurrency transactions are **irreversible**—a single compromise of your 1Password account could lead to permanent loss of funds.

High-Value Credentials and Blast Radius

- **High-value credentials**, such as Bitcoin private keys, should not be stored in a password manager.
- Keeping them separate reduces the **blast radius** of a potential breach—an attacker compromising your password manager won't gain access to your crypto assets.

Key Takeaway: For critical assets like Bitcoin wallets, prioritize **offline storage** and diversify where sensitive credentials are stored to limit potential damage.

What Are Passkeys?

A passwordless authentication method using cryptographic keys.

How They Work:

- **Public Key**: Stored by the website or service.
- **Private Key**: Stored securely on your device.
- **Authentication**: Device-specific actions (e.g., fingerprint, PIN) verify your identity.

Benefits:

- Resistant to phishing and brute-force attacks.
- Simplifies logins—no need to remember passwords.
- Cross-platform support with encryption for syncing.

Passkey Security and Limitations

Security Advantages:

- End-to-End Encrypted (E2EE) synchronization across devices.
- Private keys never leave your device unencrypted.
- Immune to phishing and server breaches.

Potential Limitations:

- **Cloud Backup Risks**: Encrypted passkeys could be targeted in rare cloud breaches. (Unlikely but theoretically possible.)
  - However, the attacker would also need the user's decryption keys to access the private keys.
- **Device Compromise**: If an unlocked device is stolen, passkeys could be misused.

Data Destruction

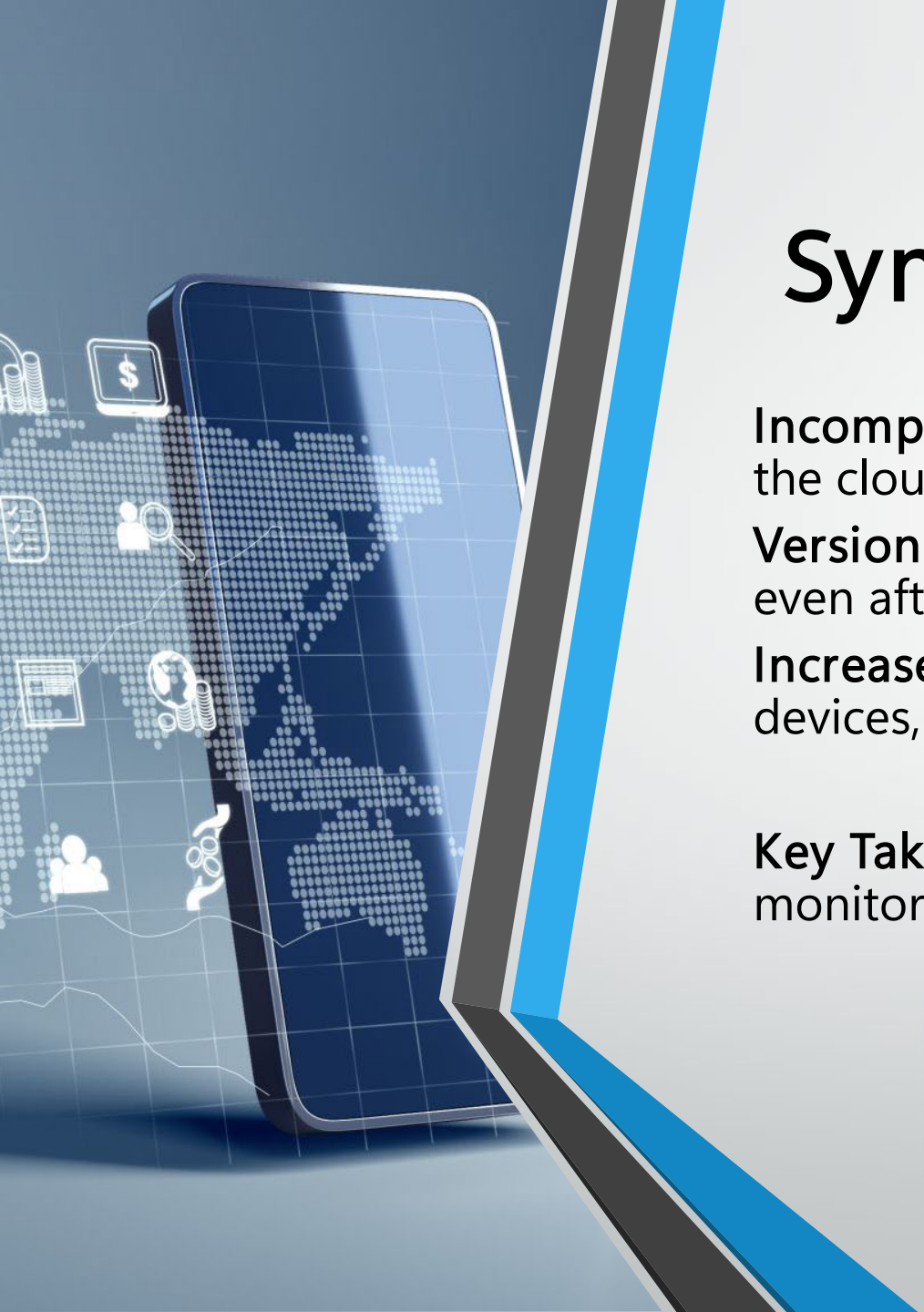
Deleting Data vs. Securely Wiping It

Deleting Data: Removes file references but leaves data recoverable. Specialized tools can retrieve it.

Securely Wiping: Overwrites data with random patterns, preventing recovery.

Tools: Use DBAN, native OS utilities, or encryption tools to securely wipe sensitive data.

Key Takeaway: Deleting is not enough for sensitive files—securely wipe to protect your data.



Synching Data Across Devices

Incomplete Deletion: Files deleted on one device may remain in the cloud or on other synced devices.

Version History: Cloud services may store older versions of files even after deletion.

Increased Exposure: Synced data is accessible across multiple devices, expanding the attack surface.

Key Takeaway: Ensure synced data is deleted everywhere and monitor cloud settings.

Handling Old Hard Drives and Cell Phones

PC Hard Drives: Securely wipe with DBAN or physically destroy (e.g., drill holes).

Cell Phones:

- Perform a factory reset and enable encryption before resetting.
- Remove SIM and SD cards.

Key Takeaway: Treat old devices as security risks—wipe or destroy them to ensure safety.

Conclusion

Building Trust in an AI-Driven World

Trust: Our greatest asset and vulnerability

Empowerment: Knowledge and tools for self-protection

Adaptation: Staying vigilant against evolving threats

Ethics: Fostering awareness and accountability

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Thank You!

Technology evolves, but trust remains timeless.

Together, we can create a more resilient and secure digital world.

Questions? Let's continue the conversation.

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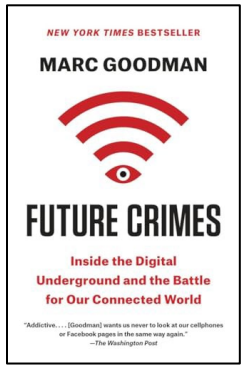

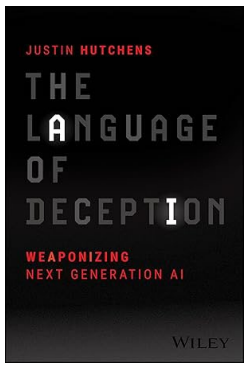

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