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The Tech Insider

If It Doesn't Look Right, Play It Safe, Stay Away!

Your parents told you to look both ways before crossing the street and you listened (you might not be here otherwise). Now, the tech guy who sends you this newsletter is advising you to be well aware that the ATM you use may be subject to tampering. The good news is that you are now being warned; the bad news is that you may have already fallen victim to this scam.



If you look at the picture shown above, you will see (compliments of snopes.com) that an ATM may be rigged with custom made parts to ambush the unwary customer. This scam is known as "skimming" and typically involves the attachment of overlays to capture and access your account codes and PINs.

As the world of software security has seen improvements in thwarting thieves through complex encryption methods, hardware technology has not kept pace. This is not the result of slow development, but may be attributed to the fact that card swiping technology is so extensively implemented, to change the method in order to combat theft would be incredibly costly. A bank

may find it cheaper to reimburse those victimized rather than incur the cost of extensive upgrades.

How to spot detectors

It is not always an easy task to identify whether the ATM has been modified to capture your information. Molded pieces are form fitted to

cover the client-facing components of the ATM. First, there is the card slot. In some cases, the labels adjacent to the slot may be obscured by the façade. If you see a color change in the plastic mold, check again. By scanning the slot carefully, you may be able to detect if there is a part sitting on top of the slot.

The second part to the scam is a camera. By strategically placing the camera near the screen, the scammers may be capturing an image of you entering your PIN into the ATM. Once the combination of the PIN and the card's codes are captured, the scammers may proceed to electronically access your funds. If you suspect that you have been victimized by this scam, contact your card issuer and have the card number cancelled. It may be inconvenient, but the frustration

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Are Lawmakers Violating Civil Rights To Fight Darwin?

There are three types of distractions that affect drivers: **Visual**—taking your eyes off the road; **Manual**—taking your hands off the wheel; and **Cognitive**—taking your mind off the road. But, the latest concern for lawmakers has apparently been distracted pedestrians. It has become a high profile discussion due to pedestrians being struck by drivers while listening to their [the pedestrian's] iPods or engaged in cell phone conversations. Lawmakers in local jurisdictions have begun to propose safety measures to protect us from ourselves. Some have compared this to rescuing candidates for the Darwin Awards, others have

viewed these actions as overreaching and infringements upon our civil rights.

NY State Senator from Brooklyn, Carl Kruger, has introduced legislation to make it illegal to use an electronic device while crossing a big-city street on foot. Incredibly, he is not alone in his thinking—similar legislators in Arkansas and other states have also introduced comparable proposals.

Is this really necessary?

If I decide to cross the street while talking on the phone, am I considered so incapacitated that I need a \$100 fine to convince me to "cooperate" with



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Quotations

"I once wanted to become an atheist, but I gave up. They have no holidays."

Henny Youngman

"The remarkable thing about my mother is that for thirty years, she served us nothing but leftovers. The original meal has never been found."

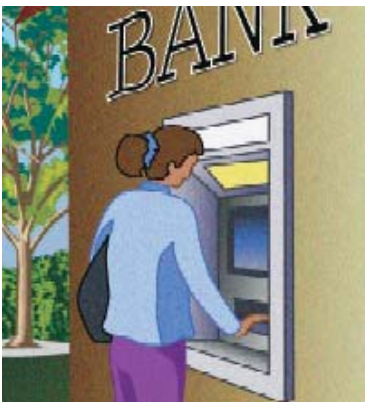
Calvin Trillin

"It's so simple to be wise. Just think of something stupid to say and then don't say it."

Sam Levenson

"I went on a diet, swore off drinking and heavy eating, and in fourteen days I had lost exactly two weeks."

Joe E. Lewis



There are many resources to educate you about fraud and deceptive practices. From March 6–12, 2011, The FTC has National Consumer Protection Week. Visit their site at www.ncpw.gov to learn more.

"We make all of your computer problems go away without the cost of a full-time I.T. staff"

Ask us about our fixed price services HTS Insight Hassle-Free Agreements—Computer Support at a flat monthly fee you can budget for just like rent!

Play It Safe At The ATM

(Continued from page 1)

which you may avoid could be well worth the hassle.

Be alert and observe if there is another person in the ATM area—this person may be monitoring the device—or the next potential victim. This crime is often perpetrated by teams that monitor for suspects or for certain levels of traffic. In many cases, there will be at least one team member sitting in a car nearby with a computer recording the information transmitted by the camera and scanner. Do not assume that the people involved in this crime are harmless techies, you may be interacting with a crime syndicate or other sophisticated professional criminals. For more info on this crime, please visit <http://www.snopes.com/fraud/atm/atmcamera.asp>.

A January 2011 issue of TIME had an article named, "Automated Theft Machines" which confirmed that this is still a real threat. It cited the fact that "skimming" costs banks in the US over \$1 billion in losses each year. Vacation hotspots such as New York, L.A., and Miami are popular targets according to Kim DeLeo, supervisory special agent, FBI Washington HQ.

Many card issuers assume responsibility to cover 100% of the unauthorized activity on their ATM or cash cards due to fraud. To protect you, BankRate.com offers the following suggestions:

- Keep your PIN safe. Don't give it to anyone.
- Watch out for people who try to "help" you at an ATM.
- Look at the ATM before using it. If it doesn't look right, don't use it.
- If an ATM has any unusual signage, don't use it. No bank would hang a sign that says, "Swipe your ATM here before inserting it in the card reader" or something to that effect.
- If your card is not returned after the transaction or after pressing cancel, immediately contact the institution that issued it.
- Check your statements to be sure there are no unusual withdrawals.

It's critical to be on guard for those who would readily swindle you. If you suspect that you may have been victimized, another important resource for you is the Federal Trade Commission. Their website is www.ftc.gov. It's worthwhile to see!



Do We Have The Right To Be Careless?

(Continued from page 1)

the authorities. What level of acceptance do the senators genuinely expect to achieve with this thinking?

Recently, there was a news report on a woman who was so engrossed in a texting conversation that she walked into a fountain in a shopping mall. The surveillance video of her "accident" was later posted onto the Internet for the amusement of viewers worldwide. She is now suing the mall for emotional distress caused by her humiliation. Envision a law like this in effect: She falls into the fountain, bruised and wet, then emerges only to be presented by a mall cop with a summons for \$100, after all, it was caught on video. Can we be

expected to comply with common sense notions if they are mandated by law?

Humans are creatures of habit. We tend to do what comes to mind, not always what makes the most sense or is in our best interest. Technology has enabled us to continually communicate with our friends and colleagues while in motion. If the act of using a phone or an iPod endangers us while crossing the street, can we be expected to assume responsibility for our actions?

Do you do what is in your best interest all the time? If you run a business, do you have a backup that is run and tested regularly? Do you have a contingency plan in place? If you want help in setting up a disaster plan or backup, give us a call at (201) 797-5050 so you don't become a statistic.

Green Page: Think Globally, Act Locally

Have you ever highlighted to your clients that your business is local? *Remind them that your services will not only deliver the best available, but they can also aid the environment by reducing the emission of greenhouse gases resultant from a vendor delivering goods or services from a distant location.*

Going Green can be as simple as a company choosing to use supplies that are bio-based and/or non-toxic. If you consider the ramifications of run-off, you can appreciate how a chemical entering the water tables or the a local park can adversely affect those nearby. No one wants to have their children become sick from a cloud of noxious fumes entering a playground or a leak compromising a public park. When it comes to

purchasing your next order of equipment, make sure that the electronic items are energy efficient rated products, such as Energy Star® appliances.



Your products and services reflect upon your clients what you want them to see. Do you want the image of a self-centered party to be the first impression or would you rather be viewed as a conscientious firm that shows communal responsibility? The choice is yours. You just need to remind yourself that the choice you may make now might affect what matters to others in the future. Be accountable for your deeds when you recycle, reuse, and renew. If you wish to learn more about how you can help make a difference, feel free to contact us at (201) 797-5050. **Thanks!**

Trivial Matters

If you were to sit in a room with 30 individuals, the odds are likely that at least two people in the room would share a birthday. February, like all months, has its share of famous birthdays. Most Americans were aware that George Washington (22) and Abraham Lincoln (12) were born during this month, but did you know that the shortest month also hosts the birthdays of two other presidents: Ronald Reagan (6) and William Henry Harrison (9)?

History class would never be the same if not for the birth of some other notables:

- 1: Boris Yeltsin, SJ Perelman, Langston Hughes
- 2: Ayn Rand, James Joyce
- 3: James Michener, Norman Rockwell
- 4: Dan Quayle, Rosa Parks, Charles Lindbergh
- 5: Henry "Hank" Aaron, Adlai E. Stevenson, Jr.
- 6: Bob Marley, Babe Ruth, Aaron Burr
- 7: Sinclair Lewis, Charles Dickens
- 8: Jules Verne, William Tecumseh Sherman
- 10: Boris Pasternak
- 11: Thomas Alva Edison
- 12: Omar Bradley, Charles Darwin

- 13: Chuck Yeager, Grant Wood, Bess Truman
 - 14: Jimmy Hoffa, Jack Benny, Frederick Douglass
 - 15: Susan B. Anthony, Cyrus McCormick, Galileo Galilei
 - 18: Nikos Kazantzakis, Sholem Aleichem, Louis Comfort Tiffany, Alessandro Volta
 - 19: Nicolas Copernicus
 - 20: Ansel Adams
 - 21: John Lewis, Barbara Jordan
 - 22: Edward M. Kennedy, Lord/Lady Baden-Powell, Frederic Chopin
 - 23: W.E.B. DuBois, George Frederic Handel
 - 24: Enrico Caruso, Steven Jobs, Chester W. Nimitz, Joe Lieberman
 - 25: George Harrison, Pierre Auguste Renoir
 - 26: "Buffalo Bill" Cody, Levi Strauss, Victor Hugo
 - 27: Ralph Nader, Ariel Sharon, John Steinbeck, Henry Wadsworth Longfellow
 - 28: Linus Pauling
 - 29: Herman Hollerith
- And Happy Birthday to my wonderful wife, Denise.
For more celebrities see www.famousbirthdays.com

How You May Benefit from the HTS Referral Program

You are busy. Everyday, you tend to your tasks-at-hand, interface with clients, and worry about the bottom line. When was the last time you got a call from a solicitor trying to sell you their goods? Were you receptive to the call? Did you carefully listen to what they had to say? I imagine you did your best to end the call quickly, maybe you even hung-up the phone or placed them in "Hold Hell." Either way, that's not how we like to grow our business.

You Can Gain With No Pain

If you have been a happy client of ours, all we ask is that you share your "secret" (our services). Just introduce us to a friend or business colleague in the Bergen or Passaic County area. If that person owns or manages a business that has 5 to 25 computers and/or a server, your introduction may get you a reward such as a gift card or other prize.

We are looking for the opportunity to meet with the decision maker. If we are able to get a meeting with the "right" person, we will give you a thank you gift for setting up the meeting. Companies doing

business with us already cannot be considered for referral. When your friend or colleague contacts us, please have them mention your name to confirm we give you proper credit.

But Wait, There's More...

If you are a client of ours on the popular **HTS Insight Hassle-Free IT Managed Services**, you may also qualify for a credit to your account for the equivalent of the new client's monthly fee if your referral signs up for it, as well. You can, effectively, earn FREE services. We want to keep it as simple as possible for you to win as well as your referral.

For more details on the program, please refer to **The Tech Insider**, *September 2010*, pp. 1-2, "How Would You Like to Make Easy Money? (Legally!)" [http://www.tech4now.com/pdf/September_2010-HTS_Tech_Insighter.pdf].

We certainly expect to hear from a number of our current clients. This is a great opportunity for you to network and realize some obvious earning potential. We look forward to hearing from you soon.

Quick Tech Productivity Pointers

Skype® and Oovoo® have been available to the public, for free for a number of years now. Have you been using it? If you have a child in school, your child may already use this as a tool to share homework and collaborate with classmates. It gives them the opportunity to talk, view, conference, and share files at no cost. Knowing that you could use such a resource might get you thinking about how it could benefit your business.



Be aware, however, that the "business" versions are not free because they enable added features to the software such as group conferencing.

To create a Skype account is simple and quick to do:

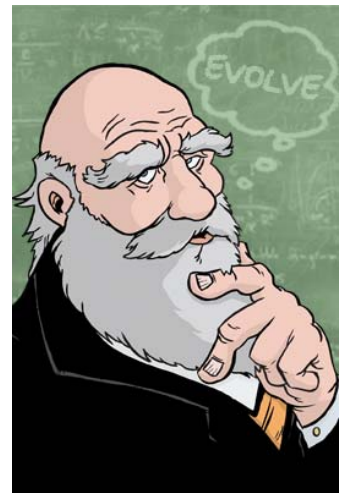
1. Open a browser and visit www.skype.com or www.oovoo.com.

2. Download the particular version for your operating system and application (Free vs Business).

3. Register for an account, then use it.

Keep in mind, if you want video conferencing, you will need to install a camera with a microphone. Many laptops come equipped with those features already, so check before shopping to avoid paying twice for those items. Having the ability to see people when you speak with them adds to the fun of conducting business. It also eases the need to explain things, after all, a picture is worth a thousand words. These are not the only companies offering these packages, but they are amongst the most popular. You may even use your computer to make free phone calls—it's a great deal.

If you need more help regarding this resource or another productivity issue, please drop us a line at fred@tech4now.com or call us for help anytime at (201) 797-5050. We're dedicated to your success.



Charles Darwin would have been 202 years old this February 12th. His theory of evolution drew from the process of *natural selection*. He published a book on it in 1859 called On the Origin of Species.

If your company would like to be featured as the **Client of the Month**, please call us to express your interest. You will get positive press for your use of technology and may even gain a client from the exposure.



Using Skype or Oovoo is easy. Just connect your computer to a broadband connection, attach a webcam and microphone (can be a built-in), access the service, then talk. You can now enjoy video calling wherever you have Internet. Starting in 2011, you can even use it on your iPhone or Android smart phone.

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Feedback & Suggestions...

Is there a topic or feature you would like to include in a future issue? Opinions and feedback are welcome and encouraged. Send me an e-mail or call our direct line.

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- ✓ Virus Protection & Removal
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- ✓ Storage Solutions
- ✓ System Audits and Network Documentation

"We make all of your computer problems go away without the cost of a full-time I.T. staff"

Ask us about our fixed price service agreements—Computer support at a flat monthly fee you can budget for just like rent!

"If you depend upon software, which we do for our business, it's a no brainer. You do it [enroll in Hassle-Free IT]. It's an investment and it brings back many returns as far as reliability and dependability."

—Steve Braverman, President, *Industrial Firedoor & Hardware Supply*



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February 2011

The Lighter Side...

Of Particular Taste

A magazine reporter is traveling through a rainforest in search of a fabled cannibalistic tribe. He falls into a trap, goes unconscious and wakes up tied to a stake with a fire burning slowly underneath him.

He cries out for help, and is answered by what is obviously one of the tribesmen, who informs him that he is going to be served as dinner to the leader of the tribe.

"But you don't understand!" he cries, "You can't do this to me! I'm an editor for the New Yorker magazine!"

"Ah," replies the tribesman, "Well, soon you will be editor-in-chief!"

A Bad Habit

A boy had reached four without giving up the habit of sucking his thumb, though his mother had tried everything from bribery to reasoning to painting it with lemon juice to discourage the habit. Finally she tried threats, warning her son that, "If you don't stop sucking your thumb, your stomach is going to blow up like a balloon."

Later that day, walking in the park, mother and son saw a pregnant woman sitting on a

bench. The four-year-old considered her gravely for a minute, then spoke to her saying, "Uh-oh ... I know what *YOU'VE* been doing."

On Safari

A big game hunter goes on safari with his wife and his mother-in-law. One morning, the wife wakes up to find her mother gone. Immediately, she awakens her husband and they both set out to find the old woman. Suddenly, they break into a clearing and there's the mother-in-law, standing face-to-face with a ferocious lion!

"Quick, darling," the wife shouts frantically, "Do something!"

"Oh, no," the husband says, "That lion got himself into this mess. Let *HIM* get himself out!"

Play Your Age

A woman in Atlantic City was losing at the roulette wheel. When she was down to her last \$10, she asked the fellow next to her for a good number. "Why don't you play your age?" he suggested. The woman agreed, and then put her money on the table. The next thing the guy with the advice knew, the woman had fainted and fallen to the floor. He rushed right over. "Did she win?" he asked. "No," replied the attendant, "She put \$10 on 33 and 46 came in."