

Optus Data Breach

Secure yourself after

THE OPTUS DATA BREACH

Download these notes from

<https://u3anunawading.com.au/optus-data-breach-2022/>

Structure of this session

1. What happened and were you affected?
2. What are the main risks?
3. How to protect yourself
 - a) Passwords & 2-factor authentication
 - b) Lock your SIM card
 - c) Change your driver's licence, passport, Medicare card?
 - d) Freeze your credit
 - e) Keep a watch – on bank accounts and email addresses
4. If you do become a victim ...
5. Scams noted so far

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Sources

- How to respond to a data breach notification from the Office of the Australian Information Commissioner
- Optus data breach scams from Scamwatch
- A step-by-step guide from experts at Macquarie and Western Sydney Universities

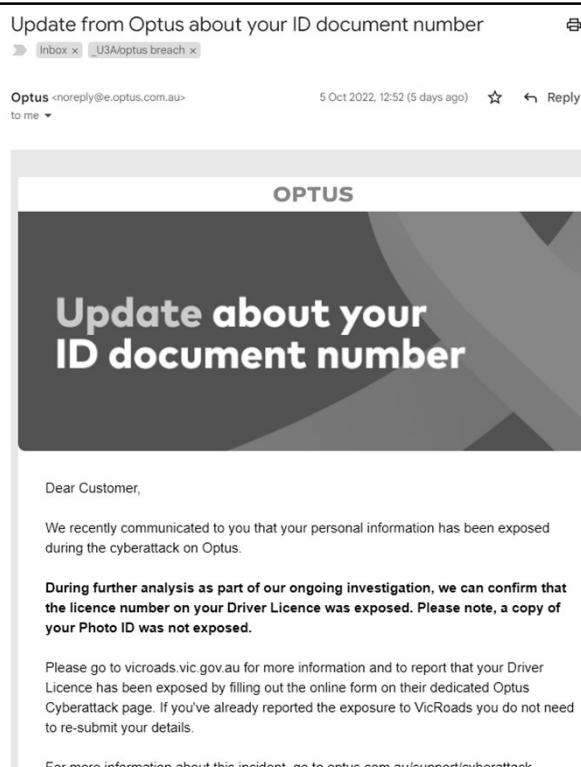
1. What happened?

- Optus announced on September 22 that identifying details of up to 9.8 million customers were stolen from their customer database.
- The details, dating back to 2017, include names, birth dates, phone numbers, email addresses, and – for some customers – addresses and driver's licence or passport numbers.
- Around 10,000 customer details were posted on the “dark web”

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Were you affected?

- If you were affected you should have had an email from Optus stating what information of yours was stolen.
- My driver licence number was “exposed”



How do you know this is legitimate?

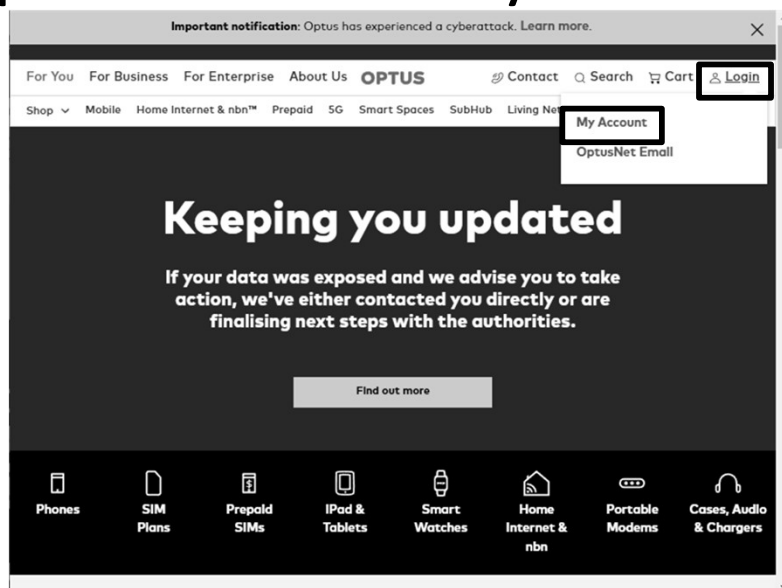
- Check that the sender is actually Optus
- See Optus advice at <https://www.optus.com.au/support/cyberattack>



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What does Optus know about you?

- Login to Optus to find out



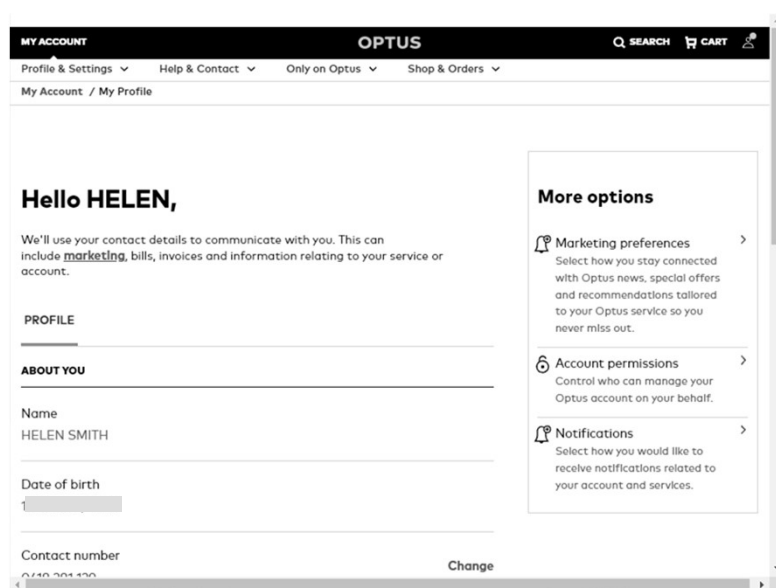
My Profile shows some of the data

So Optus knows:

- Date of birth
- Phone number (not with Optus)
- My Gmail address
- My Optus email
- My postal address

Doesn't show:

- Driver's licence etc



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2. What are the main risks?

The leaked information may make it easier for scammers to:

- send you plausible-looking scam messages
- call you and address you by your name
- attempt to 'port' your phone number
- pretend to be you - 'Identity theft'

Plausible-looking scam messages

- Using the Optus breach as a reason to offer you a service or threaten you
- Including your name in the message – most scam messages don't do this
- ✓ Check the sender address is real.
- ✓ If in any doubt, contact the organisation using a number you find for yourself.

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Call you and address you by name

- Scam callers often don't have your name
- Breached accounts have provided scammers with lists of names and phone numbers
- Scammers may now be able to use the breached information to sound more legitimate
- ✓ Hang up and call the organisation using a number you find for yourself.

Attempt to “port” your phone number

- Also called “SIM swapping”
- While there are rules for porting that should prevent it, this still happens.
- ✓ If you lose connection, investigate URGENTLY
- ✓ Set up 2-factor authentication on your Optus account - See <https://www.optus.com.au/connected/news/get-ready-for-multi-factor-authentication>
- ✓ Consider asking Optus to lock your SIM card

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Pretend to be you – Identity theft

If the 'baddies' have enough information they can pretend to be you and:

- Access your bank or superannuation accounts
- Purchase goods in your name with your card
- Take out loans in your name etc

Prevent this by:

- ✓ Checking your credit rating
- ✓ Freezing your credit

3. How to protect yourself

- a) Use **strong passwords & 2-factor authentication** on all your important accounts – including your email account(s)
- b) **Lock your SIM** card to your provider so your number can't be ported
- c) **Freeze your credit** with the credit rating organisations
- d) **Change** your driver's licence, passport, Medicare card if you believe these have been accessed
- e) **Keep a watch** – on bank accounts and email addresses

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a) Strong passwords

UNIQUE – a different password for EVERY account

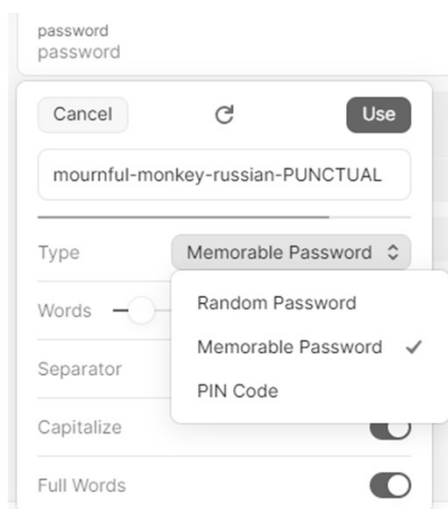
LONG – at least 12 characters, 16 or 20 is better

UNPREDICTABLE – not your kids' names, dog's name, birth dates or anything about you

REMEMBERED SAFELY – Password Managers are best, but written down in a book is fine if kept safe

EASY TO TYPE / READ – Passphrases are much easier to use than Passwords. Think "Correct Battery Horse Staple" rather than "DP69TTMTde;+WvVE"

Generate passwords, don't make them up



My password manager (1Password) allows me to choose either:

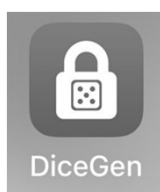
- Passwords (random) or
- Passphrases (memorable – min 3 words)

Some websites don't allow long passwords - use random passwords for these.

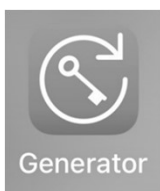
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How do you generate a good password?

- Use an app – one that doesn't connect online



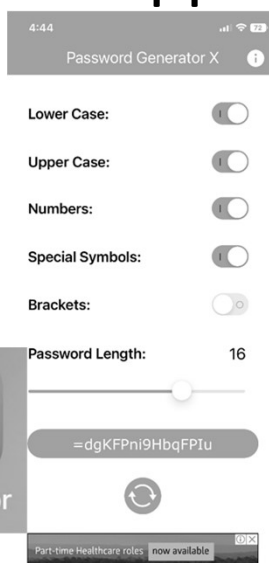
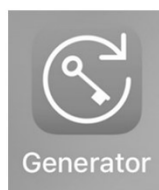
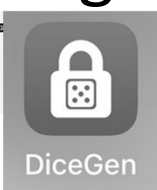
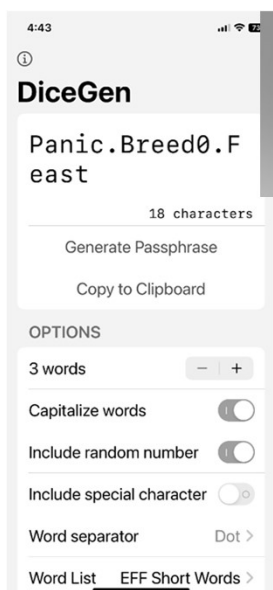
DiceGen generates passPHRASES which are longer and now considered more secure



Password Generator X generates 'old-style' random passwords

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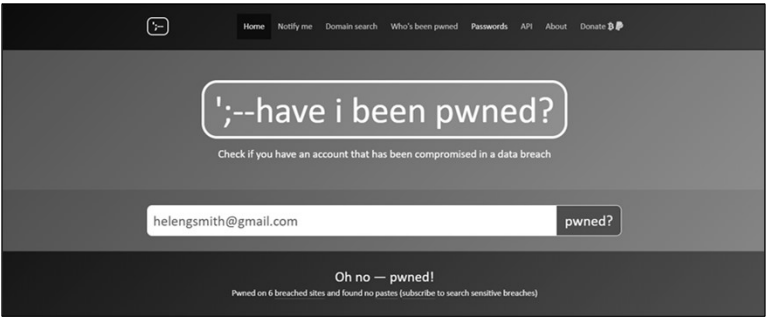
Password generator apps



- Adjust for the site as needed
- Write your password down! Don't try to remember it, but store it safely
- If it's a safe password you don't need to change it unless it is stolen

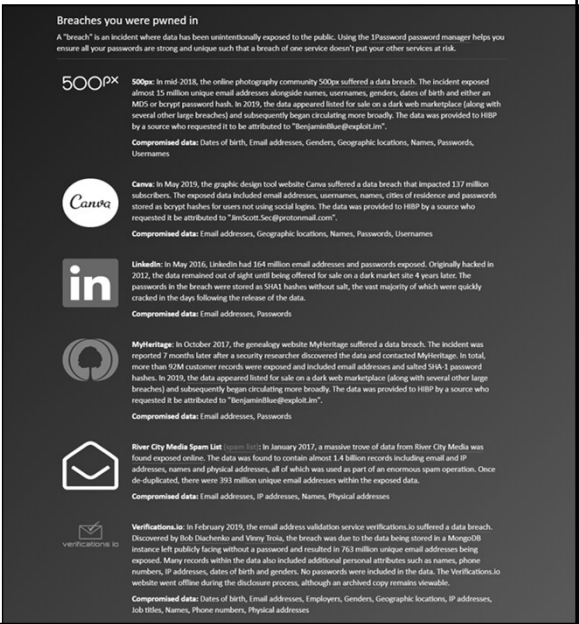
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How do you know if your password is stolen?

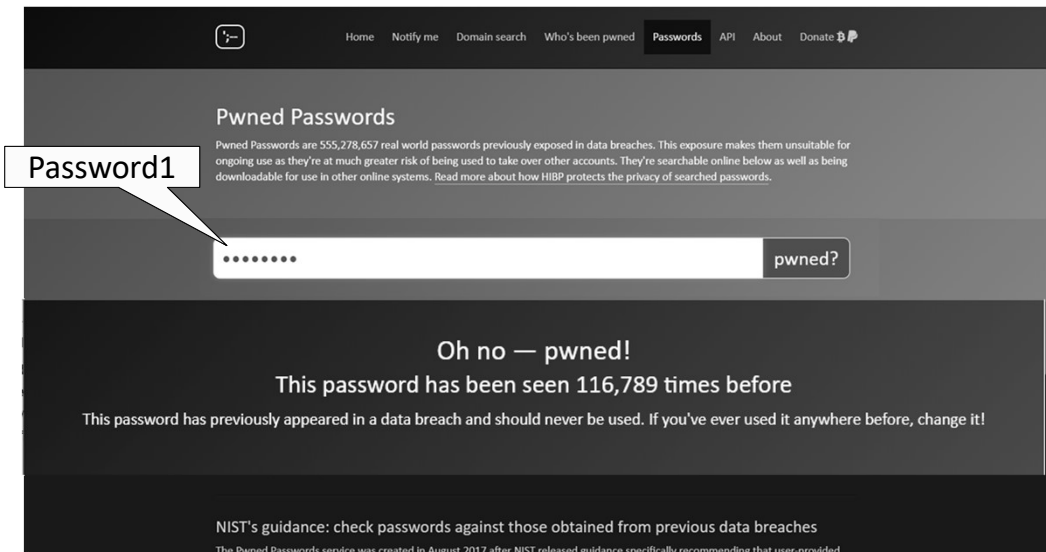


Strongly recommended that you:

- Check your email address(es) on this site haveibeenpwned.com
- Register to be notified of any new breaches



Avoid Previously Hacked Passwords



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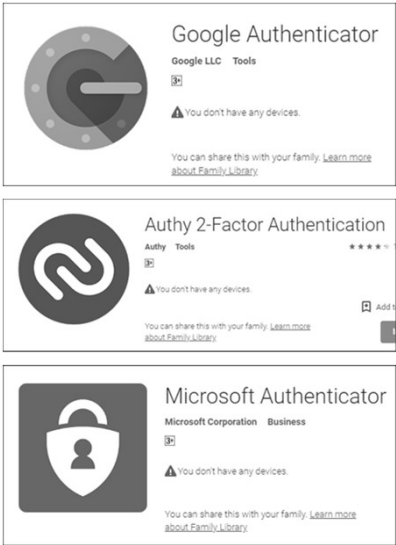
a) 2-factor authentication (2FA)



‘Flavours’ of 2FA



Apps



Physical devices



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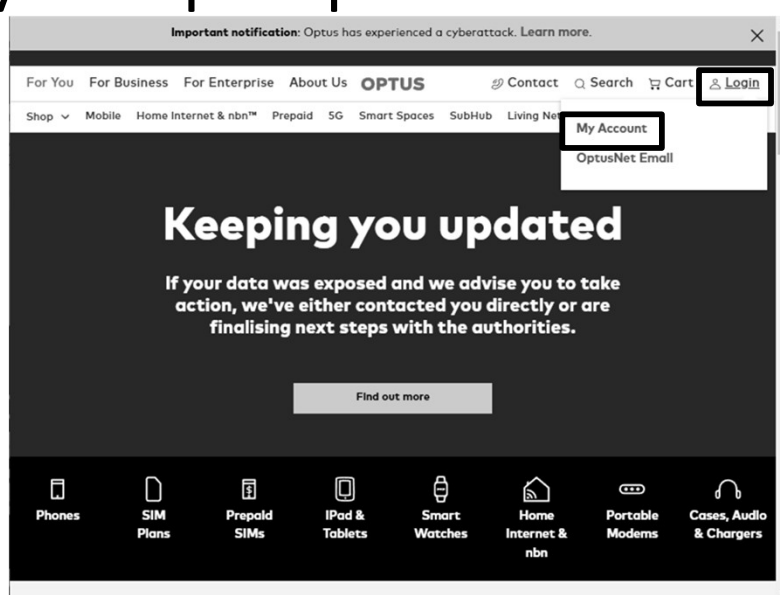
Do I have to do this EVERY TIME?

- Most systems allow for trusted devices
- 2FA is not required on a trusted device
- trust applies to ONE web browser on ONE computer.
 - If you mark 'trust this device' in Chrome on computer A, you will still need to enter the code:
 - in Firefox and Edge on computer A.
 - in Chrome on computer B.

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SO – change your Optus password

- Login to Optus

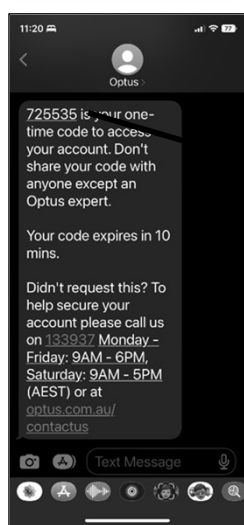


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Optus login ...

- I'm using my password manager to remember and fill the username and password

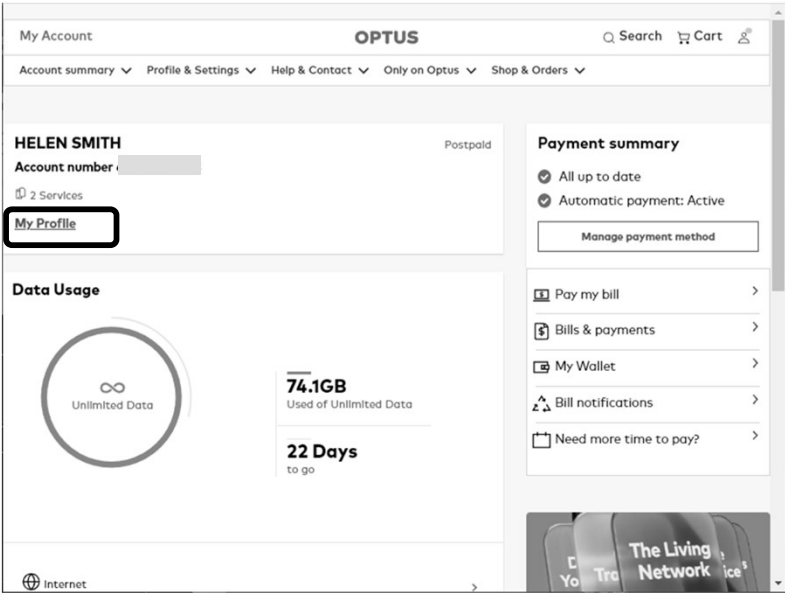
2-factor authentication



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Now we're in

- Navigate to My Profile



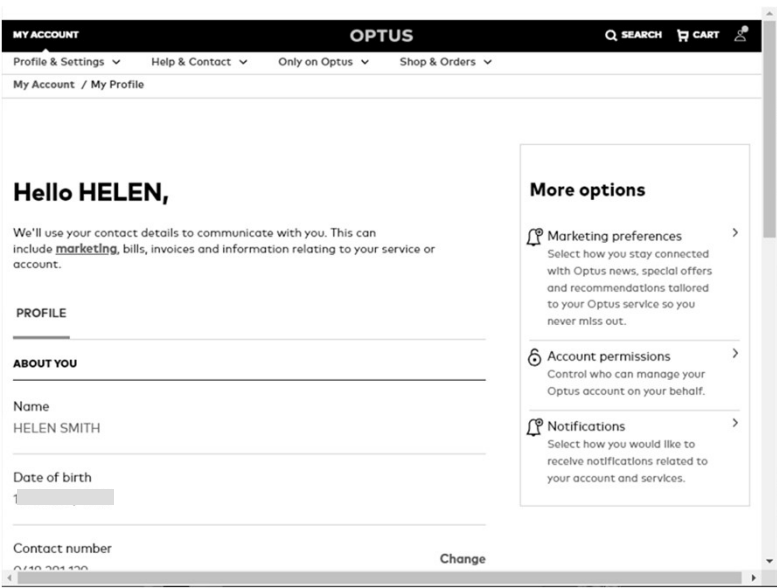
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Change your Optus password

- Scroll down your profile page to the Password,
- Click “Change”

The screenshot shows the Optus profile page. Under the 'LOGIN DETAILS' section, the 'Password' field is highlighted with a red box, and the 'Change' button next to it is also highlighted with a red box. Other fields like 'Contact email address', 'Log in email address', and 'Postal address' are visible with their respective 'Change' buttons.

Generate and enter your new password

Note the rules for Optus passwords

- 8-15 characters
- Include:
- Uppercase
 - Lowercase
 - Number or symbol

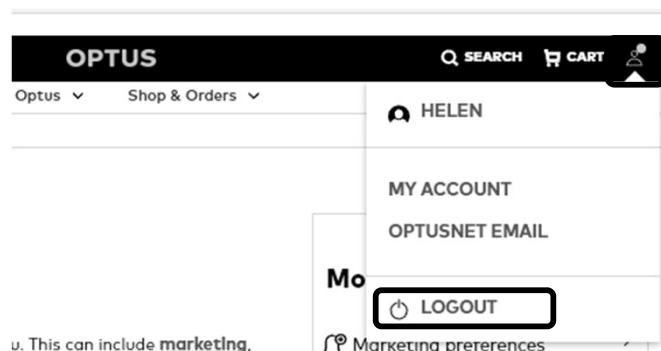
GENERATE your password!

The screenshot shows the 'Change password' modal window. It lists the password rules: 8-15 characters, 1 uppercase letter, 1 lowercase letter, and 1 number or symbol. Below the rules are three input fields: 'Current Password Field', 'New Password Field', and 'Confirm Password Field'. The background shows the profile page with the 'Change' button highlighted.

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Logout and Login again

It's always a good idea to test that your new password works!



Change passwords on other accounts

We'll use much the same process as we used for Optus on every account:

1. Login with your current password
2. Find where you change the password (can be tricky!)
3. **Generate** your new password following the site rules for passwords – record this new password
4. Enter your new password and save it
5. Logout and login again with the new password to check it

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Lock your SIM card?

- Note that this is NOT the lock in your phone!
- This refers to a Network-locked SIM card
- If your SIM card is locked to the network then you can't take it to another provider
- Most Australian mobile carriers have stopped network locking their phones
- You need to talk to your provider to set this up
- It can be a hassle unlocking the SIM card later – see <https://www.finder.com.au/network-unlock-mobile-phone> for instructions on unlocking

Change your driver's licence, passport ...?

- Driver's licence: see <https://www.vicroads.vic.gov.au/newsmedia/2022/optus-cyberattack>
 - Request a flag and replacement licence through the online form
- Passport – see <https://www.passports.gov.au/optus-data-breach>
 - No news on replacements yet
- Medicare card - you can ask for a new card by:
 - using your Medicare online account through [myGov](#)
 - the Express Plus Medicare mobile app
 - calling the Medicare program.
 - See <https://www.servicesaustralia.gov.au/get-new-medicare-card-if-it-expires-or-lost-stolen-or-damaged?context=21796>

Only request a replacement if your documentation was exposed!

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Vic Roads form

This form is at

<https://www.vicroads.vic.gov.au/licences/renew-replace-or-update/flag-your-driver-licence>

Fill in:

- First name
- Last name
- Phone number
- Email address
- Driver's Licence Number
- Check the "I request a licence change" box

The screenshot shows a web browser window with the URL [vicroads.vic.gov.au/licences/renew-replace-or-update/flag-your-driver-licence](https://www.vicroads.vic.gov.au/licences/renew-replace-or-update/flag-your-driver-licence). The form contains the following fields and instructions:

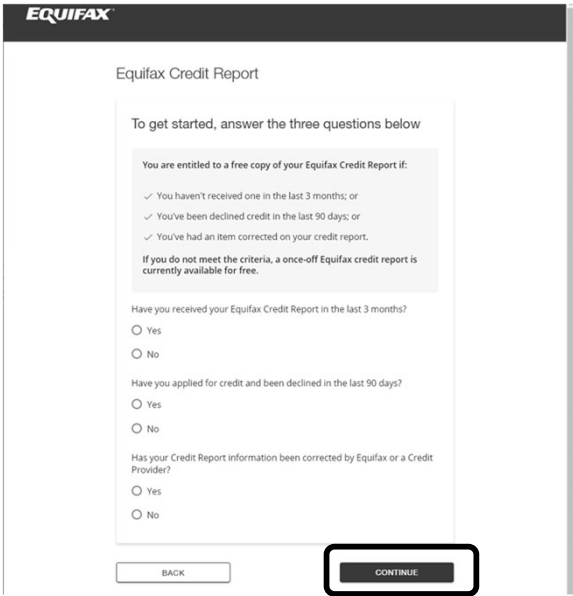
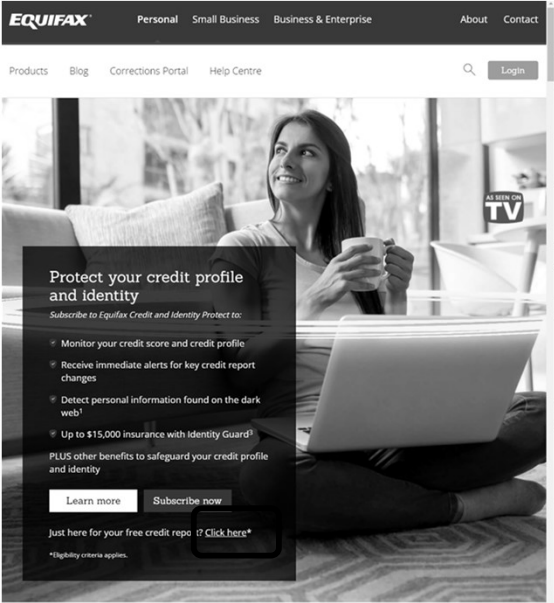
- Instructions:** "All fields must be completed before you click submit. Please check your information carefully to ensure your details are correct." and "If you choose not to provide all or part of the information required, we may not be able to contact you or action your request."
- Support:** "If you need support completing our online form or have any issues, please call the VicRoads Customer Service team on 13 11 71."
- Required Fields:**
 - First name *
 - Last name *
 - Phone number *
 - Email address *
 - Driver's Licence Number * (with a "Help" link)
- Optional:** ☐ I request a licence change
- Privacy statement:** "VicRoads collects your personal information for the purpose of driver licence record flagging and the option to request a new learner permit or driver licence number. If you choose not to provide all or part of the information required, we may not be able to contact you or action your request. The data captured in the webform will be accessible to authorised Department of Transport representatives." and "Records will also be flagged within the national database."
- Footer:** "If you have any questions about how your personal information will be handled or would like to gain access to your personal information, you can contact Department of Transport's Manager Freedom of Information and Information Privacy at privacy@transport.vic.gov.au" and "For more information, VicRoads has an information page for customers impacted by..."

Freeze your credit?

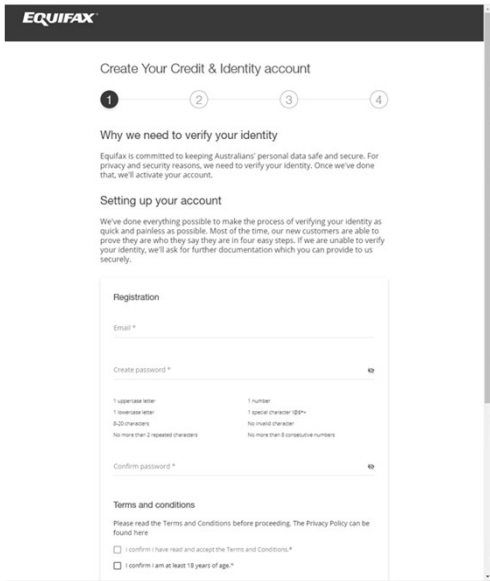
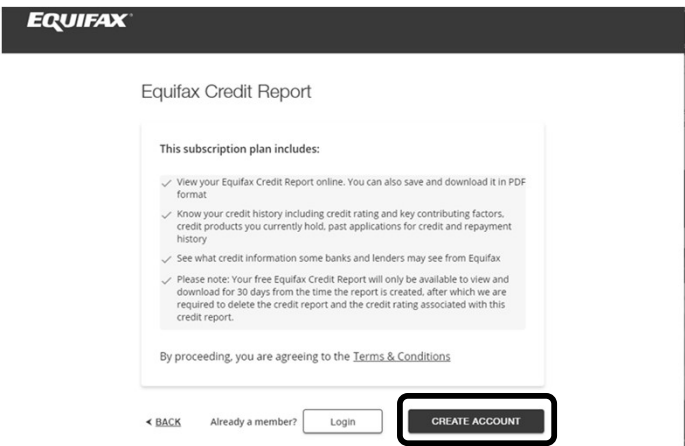
- A credit reporting body must give you access to your consumer credit report for free once every 3 months.
- You can request a copy of your credit report from these credit reporting bodies (1 free copy per year):
 - [Equifax](#), phone 138 332
 - [Experian](#), phone 1300 783 684
 - [illion](#), phone 1300 734 806
- See <https://www.oaic.gov.au/privacy/data-breaches/respond-to-a-data-breach-notification>
- If you freeze your credit you won't be able to get credit either!

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Equifax credit report



Create an account to verify your details



Create a password and verify your account

I haven't got further than
this – the email didn't
arrive ...



- Check your transactions frequently
- A phone app is safe and easy to check



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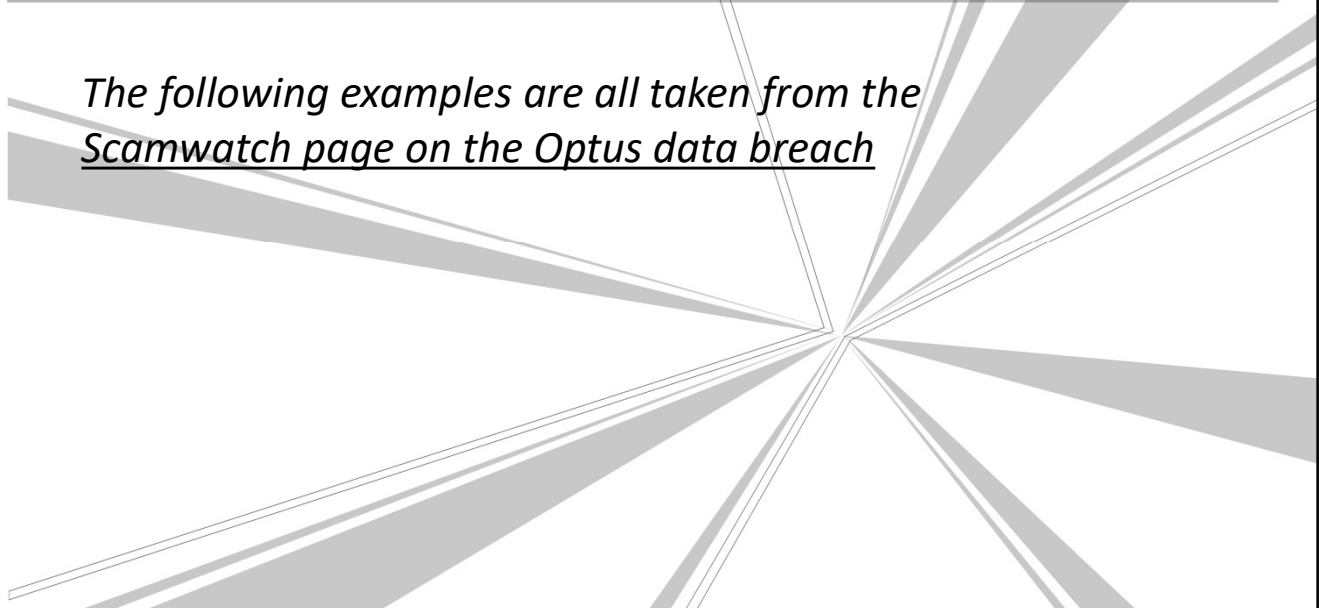
4. If you do become a victim

If you become aware of unexplained transactions on your bank or financial accounts:

- call the institution and clarify the situation
- contact IDCare for guidance
- report cyber crimes through CyberReport
- act quickly - the faster you act the less damage the scammers will be able to do.

5. Scams noted so far

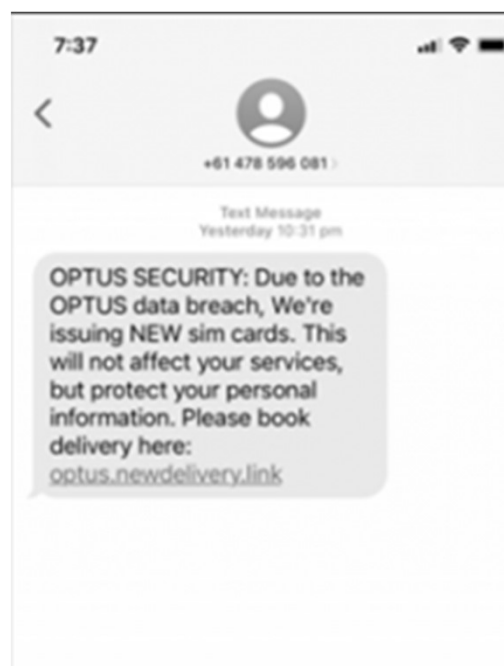
The following examples are all taken from the Scamwatch page on the Optus data breach



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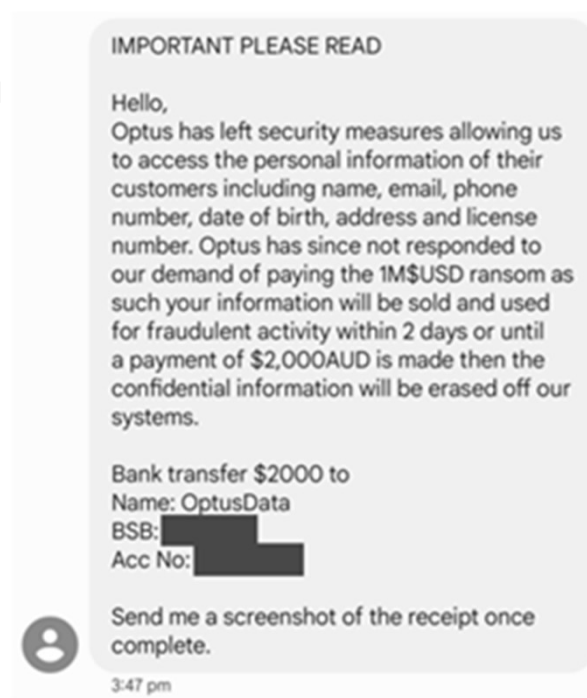
SIM card scams

- Optus is **NOT** contacting people about issuing new SIM cards.
- Delete these messages



Blackmail / extortion

- If you receive demands to pay money with a threat that your information will be released, delete the message.
- Scammers are pretending to be hackers to make you give them money.



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Update password or verify scams

Optus is **NOT** threatening email account closure if you do not update your password or verify your personal information.



Update password scams

Optus is **NOT** threatening email account closure if you do not update your password or verify your personal information.



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Billing issues scams

Optus is **NOT** contacting people about their bills and asking you to update your information.

Dear Customer,

There has been an issue with your monthly direct debit to pay for our services. We require you to update all information below, and pay all unpaid balances via our portal below.

<https://optus.com.au/verification>

This message was sent by a system, do not reply.

Kindest Regards

Optus Billing Department

Financial restitution scams

There is no financial restitution being sent to individuals caught in the data breach at this time.

Notification ID: UK 145555

Notification Subject: Your Identity Has Been Compromised

Notification Message:

We regret to inform you that you have been a victim of identity theft.

Your identity and consumer credit files were compromised during a data breach where millions of user profiles were exposed to hackers and used in an identity theft scheme now uncovered by federal authorities and Interpol.

Steps have since been taken to mitigate the issue.

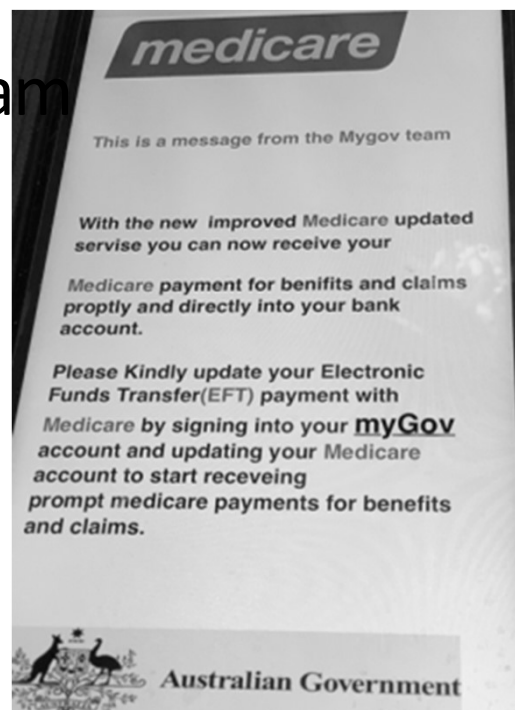
The offenders have been prosecuted and ordered to pay a large settlement in which you are eligible to receive a portion of. You are eligible for reimbursements of false acquisitions, compensation for potential impact on your credit, and any additional claims you may make.

SCAM

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Medicare / MyGov scam

- This message below is **NOT** from the Australian Government – it is a Medicare / MyGov scam.
- **Do not click on links** in messages. Instead, go to the official Services Australia website for information.



ANY QUESTIONS ?

*Thank you for attending this U3A Nunawading
presentation / demonstration*