

VISUAL NEWSLETTER – AUGUST 2011

WHY WE SCAN FOR VIRUSES

It's been a couple of months since the last newsletter partially due to the fact that I was busy, but more importantly due to the lack of a good topic. Now I hate to sound like a broken record but there are reasons I strongly advocate both regular backups and strong Anti-Virus protection and routine scanning.

In the last month several people I know have had their personal banking information stolen by a Trojan Banker virus. These programs are accidentally downloaded from the Internet when you visit the wrong web-site and they monitor your Internet habits and save your keystrokes while you do your Internet Banking. In turn they can login to your bank account and steal your money. In most instances the bank will return this money the first time that it happens but you will need to close and re-open all of your bank accounts and related credit cards and re-establish all of your automatic deposits and debits and such.

You are also required to visit a lawyer and sign an affidavit indicating that you have no knowledge of anyone having access to your accounts before they will give you your money back. This for sure will cost you money. On top of this most banks will then notify you that in the future YOU will be responsible for any losses of a similar nature so if it happens again you will NOT get your money back.

Most of this liability and inconvenience can be avoided by employing a dual level scanning system. In the cases where I was involved, the resident anti-virus did not detect the Trojan Banker. It was an auxiliary program that I recommend, called Malwarebytes, that detected and removed the invasive culprit.

Modern anti-virus programs can only typically identify about 95% of current viruses. Having 2 scanning products gets this rate a little closer to 100% and gives you much better protection.

WHY NOT 2 ANTI-VIRUSES

Having a second Scanning and Removal Tool like Malwarebytes, which is free by the way, is not the same as having 2 Anti-Virus programs. 2 Anti-Virus programs is a very bad idea and will compromise not only your security but your computer's performance as well. Most Scanning and Removal Tools are completely inert until you run them and perform a scan.

Similarly many Anti-Virus programs will not do a scan unless you launch or schedule a scan. The way in which many Internet viruses enter computers requires a degree of regularity in your scanning routine to catch them before they can do any harm. In fact, it may be wise to do all of your scans immediately before doing your Internet Banking if you want to be absolutely safe. These scans can be initiated and operate behind the scenes until you are ready to do your Internet banking. Some banks also offer free security software to protect you during your banking session. Speak to your bank to confirm what protection is available.

BACK TO SCHOOL COMPUTERS?

With the advent first of the iPad, the question has come up as to whether they are suitable as primary computers for students and around the home. For now I would say the answer is probably NO for a number of reasons.

If your computer was used almost exclusively for Internet Browsing, and such then an iPad might be workable but for serious typing the touchpad keyboard is not very efficient. You would at the very least have to add a wireless keyboard, stand and a mouse of some kind.

iPads lack CD/DVD capabilities, have low storage capacity (16gb vs 320gb on a laptop), and can only utilize specific Apple programs. On top of this they cost \$500-\$600. vs \$300. for a basic laptop. So for now I would say no, but in a year or two, they may be workable.