

# GLOSSARY

*Frequently used online identify theft and online security terminology.*

## A

### **AntiVirus Software**

Software that detects and removes computer viruses.

## B

### **Browser**

A program that allows a user to find, view, hear and interact with material on the World Wide Web. Netscape Navigator and Microsoft Internet Explorer are examples of popular browsers

## D

### **Dumpster Diving**

Thieves rummage through trash looking for bills or other paper that includes your personal information.

## E

### **Encryption**

A way to scramble transferred data so it cannot be read by unauthorized parties.

### **Enhanced Security Login**

Provides security at login, no matter what computer you sign in from, using additional end user authentication that helps to protect against online fraud.

## F

### **Firewall**

Hardware or software that enforces security on your computer or system. It's like a locked door, preventing dangerous material from getting into the room.

## H

### **Hacker**

Someone who tries to get access to a computer system without authorization

### **Hardware**

The mechanical devices that make up a computer system, such as the central processing unit, monitor, keyboard, and mouse, as well as other equipment like printers and speakers

## I

### **ISP (Internet Service Provider)**

A company that sells direct access to the Internet, most often through dialing a local phone number.

## K

### **Keystroke Logger**

Hardware device or a software program that records each keystroke made on a particular computer. Marketed as a way for parents to monitor their children's activities on a computer, keystroke loggers are sometimes downloaded unwittingly by users. The keystroke logger then records the keystrokes and periodically uploads the information over the Internet.

## M

### **Malware**

Malicious software designed to harm or otherwise attack or take unauthorized control over a computer system. See virus, Trojan and Worm.

## O

### **Operating System**

The main program that runs on a computer. An operating system allows other software to run and prevents unauthorized users from accessing the system. Major operating systems include UNIX, Windows and Linux

### **Opt-In**

Giving permission for an organization to use information in a specific way

### **Opt-Out**

Withdrawing permission for an organization to use information in a specific way

## P

### **Patch**

A software update meant to fix problems with a computer program. This can range from fixing bugs, to replacing graphics, to improving the usability or performance of a previous version

### **Phishing**

By pretending to be financial institutions or reputable companies you regularly deal with, cyber thieves send spam or pop-up messages to get you to reveal your personal information.

### **Pharming**

The criminal process of electronically gathering and selling the personal and financial information for multiple users through the use of phishing

### **Pop-Up Ads**

Unsolicited advertising that appears as a "pop-up" window on a computer screen. Sometimes these can be created to look like a financial institution's request for personal information

### **Privacy Policy**

The policy under which a company operating a website handles personal information collected about visitors to the site

## S

### **Secure Socket Layer**

SSL technology secretly encodes information that is sent over the Internet between your computer and Bank of America, helping to ensure that the information remains confidential

### **Service Pack**

A software program that corrects known bugs or problems, or adds new features to a software program already installed on your computer.

**Skimming.** A way to steal credit/debit card numbers by using a special storage device when processing your card.

### **Software**

A computer program that enables computer hardware to work

## **Software Updates**

A software install that is performed to enhance or repair a previously installed computer program.

## **Spam**

Unsolicited "junk" email sent to large numbers of people to promote products or services

## **Spoofing**

An online identity theft scam. Typically, criminals send emails that look like they're from legitimate sources, but are not (phishing). The fake messages generally include a link to phony, or spoofed, websites, where victims are asked to provide sensitive personal information. The information goes to criminals, rather than the legitimate business.

## **Spyware**

A program that is loaded onto your computer without your knowledge. These programs gather information from your computer activities and send them to an unknown source. These programs are especially dangerous when capturing financial information that can be used to commit fraud

## **T**

### **Trojan Horse**

An apparently legitimate software that carries an unwanted payload that is typically used by hackers to gain unauthorized access to your computer.

## **V**

### **Virus**

A program that is loaded onto your computer without your knowledge. Viruses can make copies of themselves, quickly using up all available memory. Some viruses can transmit themselves across networks.

## **W**

### **Worm**

Typically, a malicious program that reproduces itself over a network and uses up computer resources or shuts down the system.