



This Federal Trade Commission video explains what steps you should take if your personal information is exposed by a cyberattack.

Cyberintelligence

It's a common term that encompasses many things, but what exactly does "cybersecurity" mean? Here's what you need to know.

BY MATT ALDERTON

Technology is a tool you can use to share photos, find the perfect recipe, plan a vacation, map your morning run, pay bills, trade a stock, shop or binge-watch your favorite TV show. It can help you find a job, obtain a degree or meet your soul mate. But in the wrong hands, this tool can become a weapon, serving as a gateway for nefarious criminals to invade your life. Enter cybersecurity.

WHAT IS CYBERSECURITY?



WHAT ARE EXAMPLES OF CYBERCRIMES?



HOW BIG IS THE PROBLEM?



WHO'S PROTECTING ME?



Cybersecurity is a digital suit of armor that protects individuals and companies from crimes perpetrated over the Internet. It encompasses hardware, software and best practices (e.g., antivirus programs, password protection, encryption, firewalls) that defend computers, mobile devices, networks and data from people trying to maliciously attack, damage or access them without permission. Everything from the password you use to unlock your cellphone to the chip implanted in your debit card are cybersecurity measures in place to help protect you.



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When computers or networks are targets of crimes or used to commit them, that's considered a cybercrime. Identity theft, piracy and hacking are common examples of cybercrimes. Criminals often attempt to access your personal data through phishing — sending spoofed emails with hazardous, yet seemingly trustworthy links — to trick recipients into sharing personal information.



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The FBI considers cyberattacks a key threat. Last year, there were 689 million cybercrime victims worldwide; each spent an average of 20 hours and \$358 dealing with the fallout from online crime, according to Internet security company Symantec. The FBI allotted \$10.3 million to increase its cyber investigative capabilities in 2016 and reports that billions are spent annually to repair systems that have fallen victim to hacking and similar cybercrimes.



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Though the federal government lacks a single clearinghouse for cybersecurity strategy, the FBI describes itself as the "lead federal agency for investigating cyberattacks by criminals, overseas adversaries and terrorists." Other agencies also have cybersecurity roles that include educating and protecting consumers. Ultimately, your attention and diligence toward safety measures, such as regularly installing software updates, are your best defense, according to the National Cyber Security Alliance, an advocacy group that offers cybercrime resources on its website, [staysafeonline.org](https://www.staysafeonline.org).