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Editor's Note

Season's greeting to all our readers!
On behalf of the Management and staff of Amalgamated Security Services Limited, we would like to take this opportunity to wish each and everyone a joyous Christmas and a bright and prosperous 2020. May the spirit of Christmas which brings joy, peace, faith, laughter, and goodwill to all men continue into the New Year and beyond.

As the number one security company within the Caribbean region, we take pride in advising our clients on security measures that can be implemented which can protect life and property. The first article written by our Regional Director Mr. Brian Ramsey discusses Solar Lights and Caribbean Practicalities which include the pros and the cons of these devices, such as issues that can impact on the effectiveness of these lights and how each of these can be overcome with some simple measures.

The rest of the articles in this edition speak about safety measures whether it be the physical aspects or virtual. Article two speaks to an online scam which may affect over one billion people who are active on Facebook through a scam called Facebook gold or platinum. Here persons are tricked to pay a monthly subscription to Facebook, although Facebook is free to use. Another scam comes in the form of website design, with a lot of scam artists claiming to be website designers and developers who generally don't know the first thing about creating a site. They just want your money. Article three discusses how to avoid falling for this con. In keeping within the theme of online security, article four states that one password is not enough for your safety. To increase security, especially on sites that have our confidential information, it's common to have to answer a secret question. But, secure sites offer us the opportunity to use two-factor authentication.

In the last article, we move to the aspect of physical security and discuss stainless steel padlocks. These padlocks have been developed to protect the lockin harsh environments. For these padlocks to be truly considered "Harsh Environment Padlocks" they must have interior protection also. They come in a variety of security levels from low entry-level security all the way to high security with key control. Electronic locks are also being made in stainless steel.

In wrapping up the year 2019 we at the Amalgamated Security Services marketing team hope that our quarterly publication helped settle some of your security concerns. As with previous publications, it was our goal that this newsletter will help build awareness with respect to property and personal protection, we trust that this mandate was achieved.

Regards
ASSL Marketing Team

Solar Lights and Caribbean Practicalities

By Brian Ramsey

In a previous article I wrote about using solar lights as a security deterrent. In that article I talked about the fact that the Caribbean is blessed with many days of sunlight throughout the year, indeed people travel to the Caribbean because of that sunlight, and so solar lighting can be a cost effective means of providing illumination around premises at night. Most solar lights come with a photocell sensor and so turn on automatically at night relieving you of the necessity of having to be on the premises after dark to turn on the lights. In writing these articles I draw upon personal experience and the lessons learned in using the various security products and seeking to implement the various security measures.

This article is a continuation of the previous article, Solar Light Security, and draws upon the experience of using solar lights for home security.

The majority of Caribbean people plant trees around their home especially in their backyards. We love the idea of having some type of fruit bearing tree(s) in the yard whether that is banana, mango, breadfruit, coconut, guava, orange or some other type. Very often the backyard is the entry point for a burglar because it may not be easily seen by others in the neighborhood. As a result the backyard is often the place where illumination at night is most needed and so solar lights can be a good source of lighting for that area. Those fruit trees that we love however can now become a source of problems, apart from attracting the thieves. As the name indicates solar lights depend solely upon sunlight for charging the batteries that power the lights. The more hours of direct sunlight that the solar panel receives the longer the light will illuminate at night. Those few banana plants that we placed in the backyard in the beginning, over time sprout additional banana trees, that mango or breadfruit tree that we planted, with time grows and spreads to become a towering giant. The leaves from those trees ultimately reach above the level of the solar panel on the lights and begin to block the direct sunlight. This at first reduces the amount of charge that the battery receives and results in reduced hours of illumination at night but ultimately can result in the battery not being charged during the day and so the solar light not functioning at night. If you are using solar lights you must periodically check whether the trees are blocking the sunlight and if so then you must trim the trees for maximum effectiveness of the light.

No Caribbean person likes to have ants around their home especially the stinging ants or the leaf cutting ants. Thus at the first sign of such ants around our homes we take steps to destroy them. However there are other types of ants whose presence we often are not bothered about. These tend to be very small non stinging ants. Unfortunately these types of ants can create problems for the functioning of some types of solar lights.

Around the LEDs that emit the light there is a tiny amount of electrical current that humans do not feel when handling these lights but to an ant it represents tremendous warmth. All solar lights that are manufactured for outdoor use are designed to be waterproof and dust proof and you can verify this by looking to see if the light is rated IP65. This would generally mean that the light is completely sealed to prevent the intrusion of water or dust. There are some solar lights however that allow the user to adjust whether the light should be on continuously at full

illumination or on at low illumination and switch to full illumination when someone walks by or off and only illuminating when someone walks by. To achieve these settings there is a small switch at the back of the light and the user can adjust the light setting by moving the switch. That very small switch provides an opening through which ants can enter the light housing. The ants, attracted by the warmth, then build nest colonies within the light housing and over time completely obscure the face of the light preventing the LEDs from illuminating the area outside. To eliminate this ant problem it is advisable to place electrical tape over the area of the adjustable switch blocking the entry of ants. Electrical tape is recommended because if at some time it is desired to change the light setting the tape can be removed the light setting adjusted and new electrical tape reapplied.

While the Caribbean is blessed with many days of sunlight there is every year a rainy season. During the rainy season there are days when dark clouds fill the sky covering the sun. Fortunately on most days in the rainy season the rain does not last all day and eventually the sun reemerges. Thus even on

rainy days there is direct sunlight to charge the solar light. There are however some days when the sky is filled with dark clouds for the entire day and although it may not rain all day the sky remains overcast for the entire day. Direct sunlight is best for charging solar lights but once there is sunlight, although the sky may be overcast, the batteries in the light will be charged allowing the light to illuminate at night.
Sometimes the area that needs to be lighted is relatively large such as a park, a warehouse compound or a vehicle parking lot. Many of the easily available solar lights are not designed to provide lighting for such large areas. In the past procuring a solar lighting solution for such an area was complicated requiring engaging an electrical contractor or other professional. Advances in technology however have now made larger solar lights, similar to the traditional floodlights, easily available and these can be installed by anyone. These large lights also come with PIR motion detection and have the features that allow you to adjust the light setting deciding if the light should be on continuously at full illumination or on at low illumination and switch to full illumination when someone walks by or off and only illuminating when someone walks by.

When installing these larger lights it should be borne in mind that the higher the light is placed the greater will be the

area that the light is able to illuminate. Thus a height of 15 to 20 feet above ground is desirable.

Solar lights are increasingly an affordable solution to the issue of night time lighting for external areas. While there are some issues that can impact on the effectiveness of these lights in the Caribbean, each of these can be overcome with some simple measures.

About the Author

Brian Ramsey has a B.A. in Accounting & Management, along with an M.B.A. in Finance and over 30 years in the Caribbean security field. He is the Regional Development Director for Amalgamated Security Services Limited which operates in Guyana, Trinidad and Tobago, St Vincent, Grenada, Barbados, St Lucia, and Antigua. He can be contacted at bramsey@assl.com.

If you are interested visit our website at: http://esis.assl.com/alarms-electronic-products/cctv-systems

Facebook Gold or Facebook Platinum? No Such Things!

What could be better for social media fans than an active Facebook account? How about a Facebook Gold account?

Let's get straight to the point: There is no such thing as a Facebook Gold membership.

But that doesn't stop scammers claiming there is. You can even find fake Facebook Gold logos and related artwork online. This scam has, in fact, been around for many years. It had been dormant for quite a while but has suddenly sprung to life again.

There are several variations of the scam, which may also use the title Facebook Platinum.

Usually, the aim is to extract a "Gold Membership" fee of around $10, and the invitation may come either through an online ad or email.

Sometimes, the scams suggest Gold Membership offers higher levels of privacy and security. In other cases, victims are told their existing Facebook account has been suspended and they must now apply for the gold version.

Another variation involves using the fake logo or artwork with a social media or forum post, to suggest that users can only view the post or photo if they're gold members. Or it might be used just to add an air of credibility to a dubious post.

Mostly, this is just a mischievous prank, but, in theory, it could be used as a link to trick people into downloading malware.

So, let's just restate: There is no such thing as a Facebook Gold or Platinum membership.

Amalgamated Security Services offer a full range of security service solutions which are inclusive of the following:

Response Services
Alarm Monitoring
Guarding Services
Electronic Service
Courier Services
Assess Controls
Data Services
Cash Services
Investigations

Web Site Design Scam

Business websites are an important way of promoting a venture and selling products, especially for small and newly founded businesses.

Scammers know this and pose as website designers to steal their cash. Or they target the designers themselves with fake orders and advance fee fraud.

In this week's issue, we'll tell you how the crooks operate and how you can spot them before they get your money.

Let's get started...

Small Firms Lose Thousands to Business Website Fraudsters

If you're self-employed, you probably either have a business website or have been convinced that you need one to help promote your service or product. True. But where do you go to get a good website that makes the right statement about you and your business?

If you're lucky, you already have enough basic skills to tackle it yourself, especially as there are now so many templates and simple software programs to help. But if that's not you, or you don't have the time, you'll likely turn to professionals to do the job for you. And there are plenty of them out there.

But beware. There are also a lot of scam artists claiming to be website designers and developers who generally don't know the first thing about creating a site. They just want your money.

The National Consumers League (NCL) recently reported receiving dozens of complaints from people -- individuals and businesses -- who have fallen victim to this kind of website fraud.

For example, the owner of a small clothing business in Texas said they'd paid $5,000 upfront for a website, complete with online shopping, to be built within seven days. That's a pretty tight timetable for a complete, functional e-commerce site. And so it proved. One month later, the business owner was still waiting. After unsuccessfully trying to contact the so-called developer both by email and phone, the owner realized they had lost their money.

"Sadly, we have received dozens of complaints detailing similar stories with small business owners reporting losses from $2,500 to as much as $50, 000," says NCL.

Avoidance Actions

However, applying a little commonsense can help most would-be site owners from falling victim to this scam:

- For a start, the old adage that says, "If it's too good to be true, it probably is," is the first rule to apply. That might apply to the Texas example we mentioned, where the crook promised to deliver in an incredibly short time. It's also common to come across a scammer who's promising to provide a fantastic site for a knock-down price. By doing some research and comparing prices and times, you should be able to identify these crooks. If you go for low and fast, you're probably heading into a scam.

- You can also find out what others are saying about the firms you're considering. If they don't have any reviews, be extremely wary. You can ask the potential provider for client references but be sure those references are genuine.

- Check the firm's own website. Does it look good? Are there spelling and grammar mistakes? And what contact information does it provide? There should be a genuine street address and phone number that you can try before you buy.

- There are now several websites and organizations that also produce scores and complaint details about all types of creatives -- for example: TrustPilot.com or the Better Business Bureau.

Of course, applying all of these measures doesn't guarantee you won't get caught out. If that happens to you, you can report it to the NCL, via their Fraud.org website. The organization will then share your complaint with more than 90 law enforcement and consumer protection organizations.

Another Angle on Website Fraud

Genuine website designers and developers are also, themselves, potential victims of scams.

For instance, Austin, Texas, designer Alex Wright recently reported receiving multiple

potential orders that, he says, had enough weird similarities to trigger alarm bells. These come-ons often conceal advance fee scams (sometimes called third-party payout scams), which frequently target creative professionals.

The typical pattern is to receive a work order, followed by a fake check, part of which has to be forwarded as a money transfer to a supposed third party. In other cases, the crook uses a stolen credit card to make the payment, with the same request for a money transfer to someone such as a project manager, who is really the scammer.

Either way, the victim ends up out of pocket, sometimes to the tune of several thousand dollars.

The money-wiring request is the first, well-known sign of a scam. You should never wire money to someone you don't know because where it ends up is untraceable.

A second red flag, says Wright, is that the scammer may mention a budget upfront. This is highly unusual, he says, because clients normally play their budget cards pretty close to their chests.

And a third warning sign is if the supposed client provides too

much detail in the first request. In this case, they're trying to make their request much more legitimate by going into great detail.

Usually they copy and paste descriptions from other legitimate work-commissioning sites. In one case, a scammer actually sent Wright a sitemap of how he wanted his website to be structured.

Red flag number 4 is the usual one about poor English, often lacking punctuation and using the wrong tenses for verbs -- or containing misspellings.

Other potential warning signs are:

- The potential client claims to be running a business but uses a generic email address such as those from Gmail or Yahoo.
- You receive several similar requests, using the same kind of language and providing very similar amounts of information.
- If you submit a bid, it is enthusiastically accepted without any negotiation

or requests for further clarification or time scales.

You can read Wright's full report here: https://alexwright.net/blog/web-design/avoid-web-design-scams/. It includes a whole host of examples of the type of messages the scammers use.

So, whether you want a business website or you design them, be very wary before committing any of your time and money.

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Two-Factor Security Check Is Not Enough -- This is What You Need

One password is not enough for your safety. We already told you that. To increase security, especially on sites that have our confidential information, it's common to have to answer a secret question. But, increasingly these days, secure sites offer us the opportunity to use two-factor authentication. In very simple terms, that means that after entering a password, the site sends a code via email or to your cell phone that you have to key in to prove you're you.

We wrote about this a couple of years ago (see https://scambusters.org/passwordsecurity2.html) and much of what we wrote then still stands.

With one big exception. According to latest investigations, there's a way to beat two-factor authentication. But you can still beat the crooks. That's because they still have to trick you into giving up certain information. If you're wise to their scam, you won't fall for it.

At a conference on Amsterdam a few months ago, security experts showed how it works.

Crooks can use two pieces of software that work together to steal your two-factor (or 2FA as it's sometimes called) information. First, they use tricks similar to those used in phishing to take victims to a fake sign-on site, where they have to key in their log-on details. The scammers then use this information to log onto the genuine site the victim was hoping to visit, which then generates the 2FA code and sends it to the victim's phone.

Alternatively, the user is asked to use a piece of authentication software on their phone, which generates a random code that has to be input within 60 seconds.

Either way, the victim keys this number into the fake page, giving the scammers everything that they need to pass themselves off as the user.

All of this is done automatically by one of the pieces of software, enabling the crooks either to use the hijacked account or monitor transactions.

In many cases, once the two-factor code has been entered on a site, users can opt to not have to use it again on the same computer, or to delay inputting it again for a few weeks. This gives the crooks complete freedom to roam around victims' online accounts and do whatever they want on the site.

Researchers believe 2FA is still a worthwhile security device but urge users to be more vigilant than ever about landing on a fake, phishing page. That means checking the site is secure.

And that means looking for the 's' in the 'https' on the address line -- though this too can be faked -- checking that you keyed in the correct address without errors and avoiding clicking on links that pretend to take you to a legitimate page.
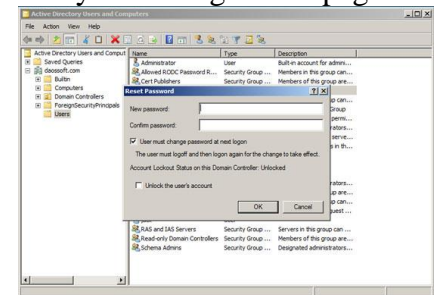

A better, more effective security contender has appeared recently that might be worth considering in the future. It's referred to as "universal second-factor' (U2F) authentication. This involves a physical device, often a USB or fingerprint reader connected to the computer that the criminals can't get their hands on. The authentication takes place on the user's PC.

These are not expensive, starting at around $15, and are easy to use. But, generally speaking, the more you pay, the more secure and effective the device is -- according to online reviews.

Stainless Steel Padlocks

By George Uliano

These padlocks have been developed to protect the lock in harsh environments. For these padlocks to be truly considered "Harsh Environment Padlocks" they must have interior protection also. They come in a variety of security levels from low entry level security all the way to high security with key control. Electronic locks are also being made in stainless steel.
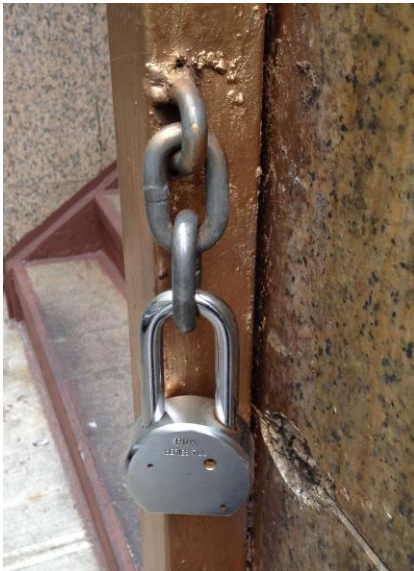
To be a harsh environmental lock it should have:

- Stainless steel body (normally 303 stainless steel is used)
- Interior parts should be stainless or brass, in some cases diecast is used
- Lock cylinder should be medium to high security
- Key control should be a standard
- A patented padlock would enhance it

Above I mentioned medium to high security with key control. I believe if you are going to spend the money for stainless steel it should have key control with a quality lock cylinder. You are looking for a complete package when you are considering this type of padlock.

Cobra Lock offers a PUCK style padlock made of stainless steel with stainless steel internal components. This is a patented product that allows the end user to select the lock cylinder and therefore the security level. If the end user selects a high security patented lock cylinder, then the complete package will have patented protection. This is very important to achieve a high level of key control.

This type of lock is used in marine applications and where the lock will be subject to harsh and wet conditions. Any type of lock used in this environment should be tested for function on a regular basis to ensure that it is operational. This is especially true in applications of a high security nature.

There are aluminum locks that are also used in marine and wet applications. A stainless-steel padlock will provide a much stronger lock body that will be heavily resistant to physical attacks. It will also provide protection from rust and corrosion both externally and internally.

Finally, we come down to cost, yes this padlock will cost you more than one not made out of stainless steel. So, you must ask yourself a question. What are you trying to protect and how much is that worth to you? You could be protecting an asset or a person, how valuable is that to you.

Just one more thought, it can be cheaper to spend the money now than suffer an asset loss that can be much more costly.

George Uliano is a security professional with years of law enforcement and security experience. He earned a Bachelors Degree in Criminal Justice and Business graduating with honors. George holds three U.S. patents on different locking principles. This combination gives George and His Company Locking Systems International Inc the unique ability to provide its customers with the correct security at an affordable price.

For additional information or to purchase Locks go to http://www.lsidepot.com

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