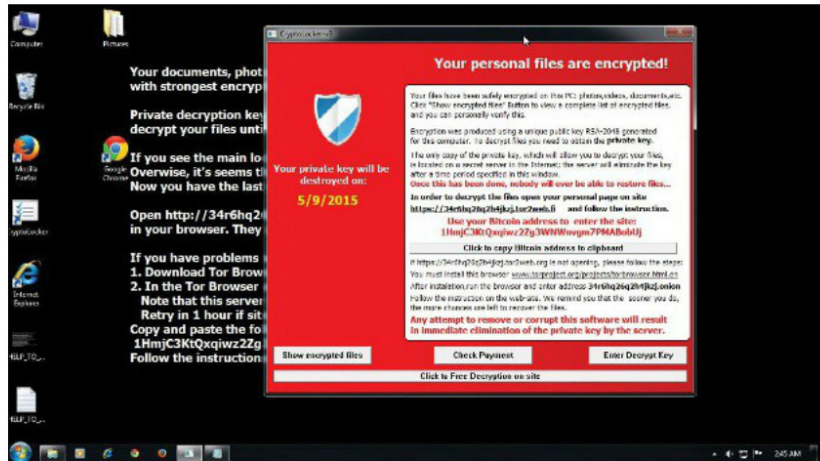


Within minutes you will be presented with a screen similar to the one shown here. Alternatively, you may also see a display stating that the FBI, CIA, or some other government agency has taken over your computer due to an alleged violation of the law. Either way, the effect is the same: All of your files — videos, family photos, financial records, Amateur Radio logs, etc — have been locked. You cannot gain access to your files unless you pay a ransom, and you must do so before a given date.

Welcome to the world of *ransomware*. The ransomware gained access to your computer the moment you opened that file attachment. The attachment contained what is known as a *payload*. Some ransomware payloads lock down your computer, often by modifying your hard drive's master boot record or partition table. The more sophisticated payloads go much further by encrypting all of your files. At the time this column

But if you pay the ransom, what assurance do you have that the criminals will give you the code to unlock your files? The answer is that you have none. However, the vast majority of data kidnappers are true to their word, not because they have hearts of gold, but rather because doing otherwise would be bad for business. If the kidnappers didn't release the unlocking code upon receiving the ransom, the news would spread rapidly

- Finally, back up all of your files on a regular basis, but use a USB external hard drive or similar device that you can unplug from your computer when the backup is complete. Ransomware can't encrypt files it can't reach!



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