1. What is a SIM Card?

A smart card inside of your mobile phone, carrying an identification number unique to the owner, storing personal data and preventing operation if removed.

1. Why is a SIM card required for your phone to work?

Without a SIM card you don’t have access to your calling anyone or texting anyone. Once you have a SIM card your have access to everything.

1. What is “[text-based two-factor authentication](https://www.wired.com/2016/06/hey-stop-using-texts-two-factor-authentication)” ?

It helps your phone or any other device password or pin code from getting stolen. The two-factor verification helps users to input your username and password in but also put your email or phone number to verify that you’re the user of that the phone and that’s your email. If someone decides to hack into your account an email will be sent to you and it will tell you the official time period the person login in and what computer OS he or she has login in from, it will also give you link that helps you change your password and keep your account privacy and personal information safe.

1. How is two-factor authentication related to your phone?

The two-factor authentication related to your phone because your phone has a chip that helps your store your personal information inside of it and keep it secure. Your phone can also have two-factor authentication, incases as your login into your phone, you set your phone a password which helps you login in every time, and the phone would ask for a pin or pattern instead of input your password inside. It makes it easier to access your phone.

1. How is two-factor authentication related to your SIM card?

Well two-factor authentication related to your SIM card, since your SIM card pretty much connects the associated phone number to the cellular networks, if someone has the SIM card they pretty much have your phone. Since any calls or texts that are sent to that number will be received on the phone with that SIM card with the assigned phone #.

1. List some of the services criminals can access if they get control of your SIM card.

**Banking & Financial:**

* Bank account verification codes
* PayPal login

**Social Media:**

* Twitter
* Facebook
* Instagram
* Google / YouTube
* Snapchat

1. Explain how criminals can get control of your SIM card.

**Collecting Personal Information:**

* We live in an age where everything about a person can generally be found quite easily on line, it’s as simple as googling the person’s full name and see what comes up. If they have a social media account, there’s a good chance they will get quite a lot of information about you, like family, friends, birth, location.

**Create False Identity:**

* Once you gather of the information that you think is required to request a SIM card or even get access to account information you can begin. Companies don’t know how you sound, or what you do during your everyday live.

**Requesting a new SIM card:**

* In my opinion I think it I would hope the process of getting a new SIM card has gotten much more difficult since the rise of all these frauds. But once you create yourself a fake identity of whomever you’re targeted, it’s as simple as making a call and proving all the information you gathered mostly online.

1. What are some signs of SIM swap fraud?
   * Your current phone will stop working, since the original SIM card would usually be deactivated.
   * You get emails saying that your password has been changed to accounts with two step verification.
   * When you try to log into a site and it ask for the two-step verification, no text would be sent to your phone if so, something happened.
2. How can you prevent SIM swap fraud?

**What are some general methods?**

* Do not reveal too much information about you online
* Setup private pins that only you know on the carrier website itself.
* Do not use text-based two-step verification, use apps like google authenticator, they require you to scan a one-time QR Code, it’s saved on your phone, so the pretty would physically need to have your phone.

**Who is your Canadian phone carrier?**

* + - Public Mobile

**What do they offer regarding SIM swap fraud prevention?**

* + - They have a pin that is required for specific information changes. That’s the only thing I personally know that they have in place at the moment.