

# Edinburgh entrepreneurs help RBS customers stay safe online

The Royal Bank of Scotland has teamed up with two of Edinburgh's rising entrepreneurs, Tom Ketley and Josh Carson, to create a short film aimed at young people, encouraging them to think about their personal security online.

It is part of a new documentary series which follows seven of Scotland's young entrepreneurs for twenty-four hours, looking at how they use social media to build their brands and what they do to stay safe.

Called 'Microchats, the series takes in the brightest young talent from cities across Scotland and is hosted by Capital FM's breakfast host, Amy Irons.

The films come following the release Bank's inaugural Mobile Microleisure Report in March. It found that despite young Scots aged 18 to 24 spending an average of up to 46 days a year using mobile apps, they remain the most complacent when it comes to online security.

Tom Ketley is the owner of FLY events which specialises in concerts, nightclubs and pop-up bars. In 2016, Tom was behind the first FLY Open Air concert in Princes St Gardens which was attended by almost 1000 music-lovers.

Josh is the founder of GearedApp, a web development agency based out of Leith.

Josh said: "Whilst I'm generally savvy, I'm lazy when it comes to online security and I could definitely do to tighten up a few things. People get comfortable; if you've not been a victim of a scam then you think it will never happen to you but it could happen

anybody, I've seen it happen to friends.

Everything is on my mobile phone these days and if I lost it and someone accessed it, they could take over my life. We're trying to get better at GearedApp so have introduced password managers and everyone is encouraged to generate unique passwords every time we sign up for a new service. "

Other guests featured in the Microchats series include Chris Queer, author of best-selling short story collection, Hings; Hayley Scanlan, founder of her own fashion label and twice crowned Scottish Young Fashion Designer of the Year; Naziyah Mahmood, a qualified astrophysicist and one of Scotland's 30 'Most Inspirational Women Under 30' as named by the YWCA; Chloe Milligan, founder of Mud Urban Flowers and Collette Norval, Managing Director at Social Stuff, creators of SQUAD Scarves

The Microchats guests echoed the findings uncovered in the Mobile Microleisure Report which revealed that while many young people believe they're savvy online, they remain worrying unclear on how to equip themselves with the knowledge of how to stay safe and secure.

Key findings of the Mobile Microleisure Report were:

- Of Scots who use mobile apps, on average 98% use them at least once a day with one in four (26%) using them at least 20 times a day
- More than one in four Scots (27%) who have a smartphone don't have it passcode protected
- Three in ten (29%) Scots who have shared online account details with someone have shared personal banking details
- Young Scots aged 18 to 24 who use mobile apps spend an average of 46 days a year using mobile apps
- One third (32%) of Scots use their smartphone as the number one device for internet browsing

- Three-quarters of Scots (76%) think that using mobile apps have made their life easier

- Nearly one in three (29%) who have shared their login details to one of their online accounts with someone admitted that they would share their online banking password – identical to the number who would share their TV catch up login details with another person (29%).

- Scots appear to prioritise the security of their love life over everything – with just one in 100 saying they have shared their dating app login details with someone else before.

- Unsurprisingly, the report found that out of all Scots who use apps, it is the youngest Scots who are the most prolific app users, with 18 to 24-year-olds spending an average of 46 full days each year using them.

Julie McArdle, Customer Security Manager with Royal Bank Security, said:

The results of the first Royal Bank of Scotland Mobile Microleisure report threw up some startling insights into our mobile app use – especially our attitudes and understanding of mobile security.

“Our new Microchats series has been commissioned to raise awareness of mobile security issues faced by all age groups, including younger audiences who tend to feel the most comfortable and spend the most time using online apps and online payment methods. It’s refreshing to see these seven aspiring business people, achieving so much in their careers and personal lives yet still conscious of the additional effort required to protect themselves online.

“The purpose of the films is to give an insight into our guests’ lives and world but at the same time, reminding people of the measures to take online to stay safe and secure.”

Here are Julie’s and the Royal Bank of Scotland top tips for

staying safe online:

- One way is to use the Royal Bank of Scotland's app. With security functions such as fingerprint login and Face ID, it is according to the bank, one of the safest ways.

- Check the description of the item you are purchasing carefully before offering to pay for it
- Check reviews or feedback for the company or seller you are looking to buy from
- Always read the terms and conditions of any purchase you are thinking of making
- Paying with a debit or credit card is the most secure way of making a transaction
- Be sceptical and maintain your integrity – don't believe everything you read online. People may post misleading information about various topics, including their own identities, to lull you into a false sense of security. If an offer seems too good to be true, it probably is
- Keep your mobile devices' operating systems up to date to ensure that you have the latest security patches and upgrades. Think carefully before jailbreaking or rooting your device as it may weaken security and expose it to additional risks.

